

Competitive Cash Products

to suit your savings needs.

Personal Wealth Management has partnered with Investec to offer you cash solutions that can be tailored to meet your savings needs. Using Investec's Corporate Cash Manager (CCM), an innovative and secure online banking system, we ensure your money continuously works hard for you while giving you access and flexibility at highly competitive rates.



Out of the Ordinary®

 **Investec**
Specialist Bank

Why invest through us?



WE OFFER YOU:

- ✓ A dedicated and personalised service
- ✓ Attractive money market interest rates
- ✓ No transactional charges other than those related to cash deposits or other non-standard transactions
- ✓ Access to call accounts, notice deposits and other dynamic products such as the CCM Call Money Fund
- ✓ Term deposits ranging from 7 days to 5 years

A range of products to choose from

Investec CCM has a range of cash investment products that can be tailored to meet your savings needs.

For individuals:

INSTANT ACCESS

PrimeSaver

- Savings account with immediate access to your funds
- Premium prime-linked interest rate, applies to balances of up to R25 million
- Additional deposits can be made anytime

To benefit from the right solution for your savings needs, please contact:

Viren Garach on
031 010 0555 or email
viren@pwminvest.co.za
and ask for more
information on the
Investec CCM offering.

For individuals and entities:

INSTANT ACCESS

Call accounts

- Immediate access to funds
- Competitive prime-linked call rate

CCM Call Money Fund

- Money market related interest rate, approximating the average of the top four qualifying South African retail money market funds*
- Funds are available on call
- The aggregate balance of all the client's accounts which are linked to money market funds cannot exceed R25 million
- This product is limited to individuals, private trusts and small to medium-sized enterprises

NOTICE ACCOUNTS

Notice Plus Deposit

- Notice periods: 15, 32, 45, 60, 90 and 120 days
- Immediate withdrawal access: 0% – 50%, in 10% increments
- Competitive prime-linked rate offering a combination of period and percentage instant access
- If you do not place notice on your funds for 30 days, your applicable interest rate will increase by 0.10% (*only applicable to balances of R10 000 or more and not applicable to the 15-day notice option*)

CCM Money Fund Notice Deposit

- Money market related interest rates that approximate the performance of the average of the top four qualifying South African retail money market funds*, with an additional fixed differential of 0.20% or 0.25% determined by the combined choice of notice period and liquidity percentage period
- Notice period: 32 or 60 days, with immediate withdrawal access of 30% or 50% respectively
- Minimum deposit of R10 000 with a maximum of R25 million per client

TERM DEPOSITS

Fixed deposits

- Term deposits ranging from 7 days to 5 years, offering attractive rates
- Minimum deposit amount of R5 000

LiquidFixed deposit

- Receive a competitive prime-linked rate, offering a combination of period and percentage instant access
- Choosing your desired level of access up to a maximum of 50% in 10% increments
- Select the term you require from one month to five years in 1 month increments
- Minimum deposit of R5 000

* Qualifying criteria that the Investec CCM Money Fund pricing is derived from: South African retail money market funds; a fund size of R1 billion or more; and less than 25% invested in corporate debt

Fund selection criteria are subject to change and the number of ranked funds may change from time to time. Investec accepts no responsibility for changes in the fund size or fund rankings.