

US DOLLAR WORST-OF TRIPLE INDEX AUTOCALL

RAND SWISS

A 5 year investment linked to the performance of European, US and Japanese Indices.

RISK PROFILE

LOW

MOD-LOW

MODERATE

MOD-HIGH

HIGH

US DOLLAR WORST-OF TRIPLE INDEX AUTOCALL

STRUCTURED NOTE FACT SHEET

The **Rand Swiss USD Worst-of Triple Index Autocall Structured Note** is a US dollar-denominated structured product investment designed to offer you an attractive return if the worst performing index (of the Nasdaq 100 Index, the Nikkei 225 Index, and the Euro Stoxx 50 Index) is positive on any of the 9 semi-annual autocall dates over a five-year period with the first autocall occurring on month 12 and every six months thereafter.

If the product autocalls you will receive an annual simple interest return of at least 12%. If the worst performing index has fallen by up to and including 30%, you will still receive your capital back, but no additional returns. Capital is only at risk if the worst performing index falls by more than 30%, and in this instance, you will receive no investment return and capital repayable would be reduced by the percentage fall in the index at the end of the 5-year period.

BENEFITS

- **International diversification:** Exposure to the Nasdaq 100 Index, the Nikkei 225 Index and the Euro Stoxx 50 Index, three indexes comprising some of the largest listed companies in the US, Japan and Europe. The intention of the investment is not to directly track the performance of these indexes, but to offer conditional return as outlined below.
- **Investment return:** If the worst performing index of the Nasdaq 100 Index, the Nikkei 225 Index and the Euro Stoxx 50 Index is positive on any of the 9 semi-annual autocall dates over a five-year period, you will receive an annual simple interest return of at least 12% for the period participated.
- **Partial capital protection on maturity:** If the worst performing index has fallen by 30% or less after five years, you will still receive 100% of your capital back. If the index falls by more than 30%, capital repayable is reduced by the percentage fall in the worst performing index.
- **US dollar exposure:** The investment is in US dollars and any capital repayment and returns due to you are also in US dollars. As diversification across asset classes can reduce potential risk, the same goes for currencies. The US dollar is a gateway global currency when investing in international markets and, although we cannot predict the future, if the rand were to continue to weaken against the US dollar as it has in recent times, it may also be beneficial to have your capital protected in US dollars rather than rand.

KEY FACTS

Product name: Rand Swiss USD Worst-of Triple Index Autocall Structured Note

Issuer: Investment grade offshore bank, to be determined on strike date

Investment currency: US dollars (\$)

Minimum investment: \$20,000

Maximum Term: 5 years
Investment Structure: Classic Autocall
Opportunities: Semi-Annual
(First Observation at 12 months)

Autocall trigger: 100% of initial level

Capital risk: 30% capital protection

Underlying basket:
Euro Stoxx 50 (SX5E Index)
US: Nasdaq 100 (NDX Index)
Japan: Nikkei 255 (NKY Index)

FUNDING DETAILS

Account holder: Rand Swiss Pty Ltd
Bank: Investec Bank Limited
Branch: 580 105
Account number: 50013489163
Reference: Initials and surname

CLOSING DATE

Closing date for applications:
Applications will close on or before **6 September 2024**, as applicable or earlier if deemed necessary. This investment is supply-limited and when capacity is reached it will be closed to new applications.

DISCLAIMER

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PRODUCT RISKS AND SUITABILITY

Rand Swiss US Dollar Worst-of Triple Index Autocall

RISKS

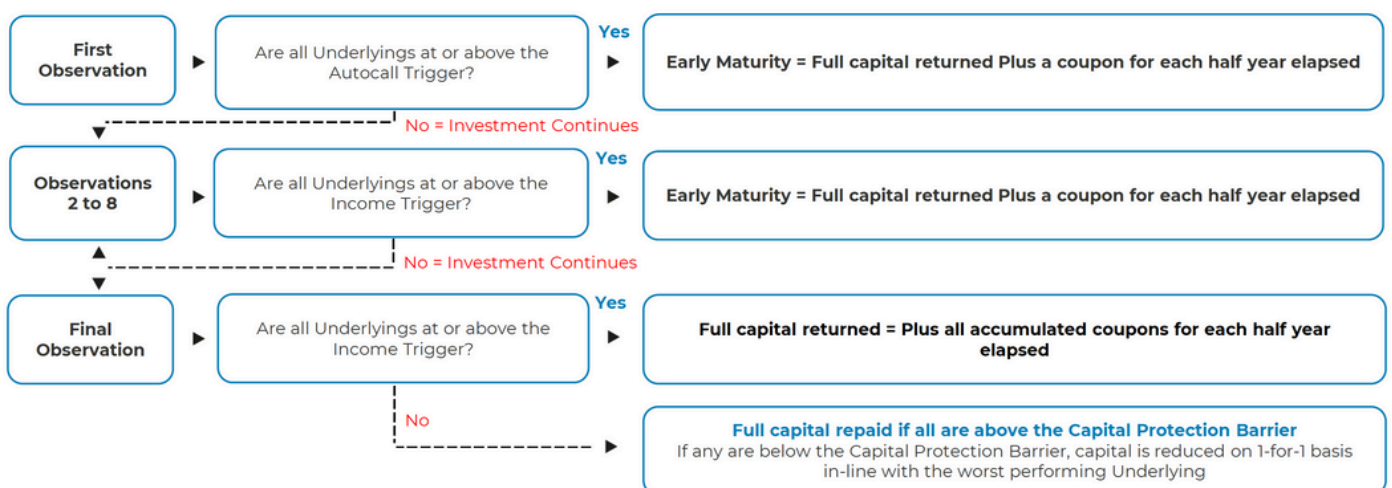
- This investment is in US dollars and does not account for any currency movements, positive or negative, between US dollars and South African rand.
- Risk of partial or total loss of capital. If the index has fallen by more than 30% at maturity, capital repayment will be decreased by the percentage fall in the index and you may lose some or all of your capital.
- Risk of no investment return if the index closes below its initial level on the maturity date.
- Risk of partial or total loss of capital in the case of bankruptcy or payment default by the issuer.
- Risk of early settlement of capital and returns at any of the semi-annual autocall dates.
- If you need access to your money before the end of the investment term, the terms stated will not apply. Your investment would be sold at its market value which could result in you losing some or all of your money.

SUITABILITY

This product may be suitable for you if:

- You have a minimum of \$20,000 to invest and you want to invest in US dollars.
- You would like returns that is in excess of developed market interest and bond rates.
- You believe that the worst performing of the three indexes will rise above current levels over the next five years.
- You are looking for an investment that offers some capital protection, but you do not need full capital protection.
- You don't need to receive regular dividends or income.
- You are able to commit your money for potentially the full five-year term of the investment and will not need to access it during this time.
- You are comfortable with the credit risk to an investment grade offshore bank.

HOW THE INVESTMENT WORKS



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RETURN CALCULATION

Rand Swiss US Dollar Worst-of Triple Index Autocall

INVESTMENT SUMMARY

- **Strike date:** The investment will be implemented no later than 20 days following the closing of applications. The date of implementation will be considered the strike date and the initial index level of the three indexes measurement will be taken as its closing level on this date.
- **Maturity date:** The investment will mature five years from the strike date. The final index level of the worst performing of the three indexes will be taken as its closing level on this maturity date.
- **Investment term:** The investment will mature after a maximum of five years.
- **Investment return:** If, on any of the semi-annual autocall dates, the worst performing index is higher than its initial level, investors will receive their capital back plus at least 12% annual simple interest return for the participation period. If the worst performing index has fallen by 30% or less, investors will still receive their full investment amount back, but no additional returns. Capital is only at risk if the worst performing index has fallen by more than 30% and in this instance no returns are payable and capital repayable will be reduced by the percentage fall in the worst performing index.
- **Barrier level:** 65% of initial index level (of the worst performing index).
- **Capital protection:** 100% unless the worst performing index falls by more than 30% after five years. If this occurs, capital repayable will be reduced by the percentage fall in the worst performing index.
- **Settlement date:** Maturity date plus 15 business days.

FEES

All fees, including distribution, issuance costs and licensing costs, have been priced into the product and will not affect the investment terms stated above. Total fees and costs: 3%.

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POTENTIAL RETURN

The initial level of the three indices are recorded at the beginning of the investment term (as measured by its closing level on the strike date) and then again at every semi-annual autocall date, starting on month 12 and then every six months thereafter, and after five years (as measured by its closing level at the maturity date).

If the worst performing of the three indexes, on the date of any semi-annual autocalls, is higher than its initial level, you will receive **100% of your capital back plus at least 12% annual simple interest return** for the period participated.

If the worst performing index is equal to or below its initial level, but has not fallen by more than 30%, you will still receive **100% of your capital back**, but no additional investment return.

If the worst performing index has fallen by more than 30% after five years, your capital repayable will be reduced by an amount equivalent to the percentage fall in the index and you will receive no investment returns.

RANDSWISS

Contact Details:

1st Floor JSE Building, One Exchange Square, 2 Gwen Ln, Sandton, 2196

Email: info@randswiss.com
Client Service: +27 11 781 4454

Website: www.randswiss.com