



Cash Deposits

Investec Top5

The Investec Top5, an exclusive 90-day notice deposit product from Investec Money, offers you **competitive rates, consistently** to maximise your investment returns.

By investing in the Investec Top5, you receive a market related interest rate based on the average of the top five South African money market funds on a daily basis*. This is because Investec Money researches the market to ensure that you attract the highest possible average rate on a daily basis. The minimum balance requirement is R100 000.

Benefit from competitive rates, applied daily

The Investec Top5 combines the following benefits and features:

- The average of the top five ranked money market funds* without the inconvenience or cost of switching between funds
- No fees applicable
- Detailed interest and rate information on statements
- Compounding or monthly interest
- Immediate notice can be placed at the time of deposit
- The withdrawal notice period is 90 days
- This product is subject to availability

*Interest rates keeping ahead of the best

There are currently 22 money market unit trusts in the South African market, 19 of which are ranked by Finweek (source: FinWeek, 23 April 2009). The pricing of the Investec Top5 is derived from a daily analysis of the ranked funds. Of these funds, only those with a fund size of more than R500 million are eligible for pricing in the Investec Top5. The average of the top five eligible money market funds with the highest interest rates is then applied to the Investec Top5 daily.

**The 17 ranked money market funds with a fund size of more than R500 million are:

• ABSA	• Coronation	• Glacier
• Standard Bank	• Old Mutual	• Metropolitan
• Prudential	• PSG	• Oasis
• Investec	• Allan Gray	• Cadiz
• Sanlam	• Nedgroup	• Symmetry
• RMB	• Gryphon	

To view the current rates, visit www.investecmoney.co.za and select “Cash deposit rates” from the top menu.

Contact details

For more information, contact Investec Money on 0860 468 468 or visit www.investecmoney.co.za

** The number of ranked funds may change from time to time and Investec accepts no responsibility for changes in the fund size or fund rankings.

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