



## 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 earn a market related interest rate based on the average of the top five qualifying 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, which is applied to fund daily in arrears.

### Benefit from competitive rates, applied daily

#### The Investec Top5 combines the following benefits and features:

- The average of the top five qualifying money market funds\* without the inconvenience or cost of switching between funds
- No monthly fees applicable
- Detailed interest and rate information on statements
- Compounding or monthly interest
- The withdrawal notice period is 90 days
- The minimum deposit amount is R50 000
- This product is subject to availability

Deposit amount	Interest rate earned
R0 – R9 999	0%
R10 000 – R49 999	Top5 MMF rate less 1.25%
R50 000 – R99 999	Top5 MMF rate less 0.25%
R100 000 – R25 million	Top5 MMF rate

MMF = Money Market Fund

#### \*Interest rates keeping ahead of the best

The qualifying criteria<sup>1</sup> for the fund, from which the pricing of the Investec Top5 is derived are as follows. The funds must have:

- A fund size of R1 billion or more
- Less than 25% invested in Corporate Debt

Based on these criteria<sup>1</sup>, there are 15\*\* qualifying money market funds which will be used when pricing the Investec Top5.

These funds are:

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

The average of the top five eligible money market funds with the highest interest rates is then applied to the Investec Top5 daily.

To view the current rates, visit [www.investecmoney.co.za](http://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](http://www.investecmoney.co.za)

<sup>1</sup> These criteria are subject to change

\*\* 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.