



Out of the Ordinary®



## Cash Deposits

### Investec Business Top5

The Investec Business Top5, an exclusive 32-day notice deposit product from Investec Money, offers your business **competitive rates, consistently**, to maximise your investment returns while providing liquidity so that you can manage your cash flow.

This is because Investec Money researches the market to ensure that you earn the highest possible average rate on a daily basis, which is applied to the fund in arrears.

### A winning formula – competitive rates, liquidity and flexibility

#### The Investec Business 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 are applicable
- Liquidity – you have 20% instant access on cleared funds (80% balance is on 32-day notice)
- Detailed interest and rate information on statements
- This product is subject to availability

Deposit amount	Interest rate earned
Less than R1 million	Top5 MMF rate less 1.25%
R1 million – R2.5 million	Top5 MMF rate less 0.25%
R2.5 million – R5 million	Top5 MMF rate less 0.15%
R5 million – R25 million	Top5 MMF rate

MMF = Money Market Fund

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

The funds, from which the pricing of the Investec Business Top5 is derived, must have the following qualifying criteria<sup>1</sup>:

- 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 Business 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 rate is then applied to the Investec Business Top5 daily.

To view the current rates, visit [www.investecmoney.co.za](http://www.investecmoney.co.za) and select “Cash deposits 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.