

US DOLLAR CORE GLOBAL GROWTH NOTE



RAND SWISS

A 5-year, USD-based investment linked to the performance of the S&P500, Nikkei, and Euro Stoxx 50.

RISK PROFILE

LOW

MOD-LOW

MODERATE

MOD-HIGH

HIGH



US DOLLAR CORE GLOBAL GROWTH NOTE

INVESTMENT OVERVIEW

The **Rand Swiss US Dollar Core Global Growth Note** is a US dollar-denominated structured product investment designed to offer you an attractive return even if a weighted basket of 40% S&P500 (SPX), 30% Nikkei (NKY) and 30% Euro Stoxx 50 (SX5E) achieves only modest growth over a five-year period. If the basket is positive after five years, you will receive your capital back plus 190% participation in the weighted basket price move up to a maximum of 76%. If the basket has fallen by up to and including 40%, you will still receive your capital back, but no additional returns. Capital is only at risk if the weighted basket falls by more than 40%. In this instance your capital repayable would be reduced by the percentage fall in the weighted basket.

KEY INVESTMENT FEATURES INCLUDE:

INTERNATIONAL DIVERSIFICATION

Exposure to a weighted basket of 3 major global indices, giving you equity exposure to the world's largest listed companies across three continents.

The intention of the investment is not to directly track the performance of the US, Europe and Japan, but to offer conditional return as outlined below.

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INVESTMENT OVERVIEW



INVESTMENT RETURN

If the weighted basket is up after five years, you will receive 100% of your capital back, plus 190% participation in the growth of the weighted basket up to a maximum of 76%.

PARTIAL CAPITAL PROTECTION ON MATURITY

If the indices have fallen by 40% or less after five years, you will still receive 100% of your capital back. If the indices fall by more than 40%, capital repayable is reduced by the percentage fall in the weighted basket.

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 of assets 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.

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INVESTMENT CALCULATION



The initial level of the weighted basket is recorded at the beginning of the investment term (as measured by its closing level on the strike date) and then again after five years (as measured by its closing level on the maturity date).

- **If on the maturity date the weighted basket is higher than its initial level**, you will receive 100% of your capital back plus 190% participation in the weighted basket to a maximum of 76%.
- **If the weighted basket is equal to or below its initial level**, but has not fallen by more than 40%, you will still receive 100% of your capital back, but no additional investment return.
- **If the weighted basket has fallen by more than 40% after five years**, your capital repayable will be reduced by an amount equivalent to the percentage fall in the basket and you will receive no investment returns.

PLEASE NOTE: Please note that capital is also at risk if a credit event occurs in respect to the issuer, which will be an investment grade offshore bank, confirmed to you after the strike date. A credit event would constitute occurrences such as bankruptcy, failure to pay, obligation default, repudiation or moratorium, government intervention or restructuring.

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POTENTIAL PAYOUT



EXAMPLE OF POTENTIAL PAYOUT:

Please see below some worked examples to help you understand how capital repayment and any potential returns would be calculated after five years, based upon a participation rate of 190% and an initial investment of \$100 000.

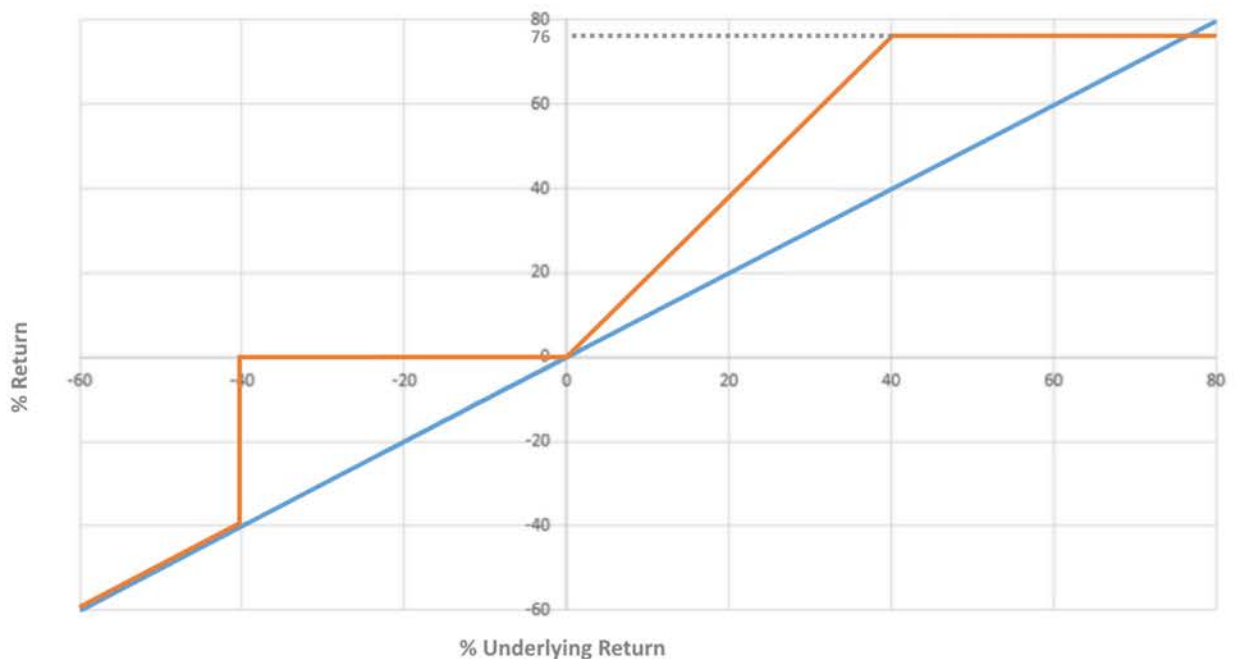
Scenario 1: If the weighted basket is up by 30%, you would receive your original investment of \$100 000 back, plus a return of \$57 000 (enhanced return equivalent to 190% of the 30% increase in the weighted basket).

Scenario 2: If the weighted basket has fallen by 35%, you would still get back your full investment amount of \$100 000, but no additional returns (soft protection kicks in).

Scenario 3: If after five years the weighted basket has fallen by 45%, you would receive back \$55 000 (loss in line with percentage fall in the weighted basket).

Scenario 4: If after five years the weighted basket has risen by 100%, you would receive your original investment of \$100 000 back, plus a return of \$76 000 (in line with maximum capped percentage).

WEIGHTED BASKET PERFORMANCE
RETURN ON RAND SWISS US DOLLAR
CORE GLOBAL GRWOTH NOTE



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INVESTMENT SUITABILITY



IS THIS INVESTMENT RIGHT FOR YOU?

The **Rand Swiss US Dollar Core Global Growth Note** might 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 exposure to potential growth in US, European and Japanese companies via the S&P 500 Index, the Euro Stoxx 50 and the Nikkei. You believe these indices 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 dividends or income and you are able to commit your money for 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.

**DISCUSS THE SUITABILITY OF
THIS INVESTMENT FOR YOU,
WITH ONE OF OUR BROKERS.**

CONTACT US TODAY!

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RISK OVERVIEW



RISKS TO CONSIDER:

Before investing in the **Rand Swiss US Dollar Core Global Growth Note**, these are the key risks to consider:

- This investment is in US dollars and does not account for any currency movements, positive or negative, between US dollars and South African rand.
- There is the risk of capital loss. If the weighted basket has fallen by more than 40% at maturity, capital repayment will be decreased by the percentage fall in the weighted basket.
- Risk of no investment return if the weighted basket 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.
- If you need access to your funds 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 capital.

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INVESTMENT SUMMARY



RAND SWISS CORE GLOBAL GROWTH NOTE

PRODUCT NAME: Rand Swiss US Dollar
Global Growth Note

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

INVESTMENT CURRENCY: US dollars

MINIMUM INVESTMENT: \$20,000

UNDERLYING BASKET:: S&P500 (SPX - 40%),
Euro Stoxx 50 (SX5E - 30%), Nikkei 225 (NKY
- 30%)

INVESTMENT TERM: The investment will
mature after 5 years.

INVESTMENT RETURN: If, on the maturity
date, the level of the basket is higher than
its initial level, investors will receive their
capital back plus 190% participation on any
growth capped at 76%. If the basket has
fallen by 40% or less, investors will still
receive their full investment amount back,
but no additional returns. Capital is at risk if
the basket has fallen by more than 40% and
in this instance no returns are payable and
capital is reduced by the percentage fall.

IMPORTANT DATES:

Closing date for applications: To be
confirmed. Note: This investment is supply-
limited, when capacity is reached
applications will close. This will be a date
no later than **14 December 2023**.

Strike date: The investment will be
implemented no later than 30 days
following the closing of applications. The
date of implementation will be considered
the strike date and the initial level of the
weighted basket 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
level of the weighted basket will be taken
as its closing level on this maturity date.

PLEASE NOTE: All of the above dates are
subject to adjustment in accordance with
the 'following business day' convention.



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BARRIER LEVEL: 60% of initial basket level

CAPITAL PROTECTION: 100% unless the basket falls by more than 40% after five years. If this occurs, capital repayable will be reduced by the percentage fall in the basket. Please note that, if the participation rate is lower than 190% and/or the barrier level is lower than 40% of the initial level, the investment will not be implemented, and monies will be returned to investors.

PAYOUT AT MATURITY (final basket level higher than initial basket level): Final weighted basket is greater than 100% of the initial basket level: cash settlement amount = investment amount + (190% x the increase in the weighted basket), capped at 76%.

PAYOUT AT MATURITY (final basket level lower than initial basket level): Final basket level is greater than or equal to 60% of the initial basket level: cash settlement amount = investment amount.

Final basket level is less than 60% of the initial basket level: cash settlement amount = (final basket level/initial basket level) x investment amount.

SETTLEMENT DATE: Final maturity date plus 20 business days.

LIQUIDITY: Please note that the terms of the investment only apply if you hold it for the full term. You should only invest in this product if you don't need access to your capital for the full term of the investment. If you do need access to your money, liquidity cannot be guaranteed, and early termination is at the discretion of the issuer. Your investment would be sold at its market value and this would depend upon numerous factors, including the level of volatility of the underlying basket, the remaining time to maturity, interest rates and the perception of the issuer's credit quality. You may get back less than you initially invested or nothing at all.

OR

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COSTS: 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 maximum fee 4%.

TAX IMPLICATIONS: The tax implications of this product can be complex and depend on the facts and circumstances of each investor. Please obtain your own tax advice, relevant to your circumstances, prior to investing.

ADVICE: This brochure does not constitute advice. Please consult your financial and tax adviser before investing. You have no claim against the underlying asset(s) to which the investment is linked. You will not have any recourse against any issuer, sponsor, manager, obligor or other connected person in respect of the indices.

This document is for information purposes only: All applications made require subsequent formal agreement by Rand Swiss, which will be subject to internal approvals and binding transaction documents.

REGULATORY DISCLOSURE: Rand Swiss may disclose any information relating to your Investment that is required by regulators.

**IF YOU'RE READY TO INVEST OR
WOULD LIKE TO KNOW MORE
ABOUT THIS PRODUCT
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