

Corporate and Investment Banking

Your success story
begins with exploring
alternate paths.

*Global Fixed Return and
Growth Protector*

AL (3/5)

cib.absa.africa

Your story matters





If you are looking for a tax efficient rand investment that protects your capital, then we have a safe option for you. Receive a fixed return on half your money after 3 year, and an enhanced return linked to a global diversified portfolio after 5 years.

Many investors would like to diversify their investment portfolios to benefit from the growth potential of a global multi-asset portfolio, but do not want the risk of zero returns or losing any of their capital.

The Global Fixed Return and Growth Protector offers you an attractive above-average fixed return, plus the potential of capital growth linked to a global multi-asset index, all in one single fully capital-protected South African rand ('ZAR') investment.

The Investment is in the form of a Johannesburg Stock Exchange Listed Note issued by Absa Bank Limited ('Absa') and made available to investors through a linked endowment policy underwritten by the insurer.

Please note that the restricted period applicable to a Linked Endowment policy applies and will influence some of the features detailed below, particularly access to benefits within the restricted period. Please refer to the Policy Terms and Conditions for specific details.

For whom is the Investment suitable?

This Investment may be suitable if you:

- Want to invest in South African rand and have a minimum lump sum of R100 000.
- Would like some foreign currency exposure.
- Understand and are comfortable with the Index.
- Are able to commit your money for five years.
- Do not want to risk losing any capital, provided you remain invested for the full term of each half of the Investment.
- Would like to earn an attractive Fixed Return and at the same time potentially earn an Enhanced Return linked to a global diversified portfolio.
- Want to diversify your portfolio to markets and assets outside South Africa.
- Regard the terms governing the liquidity of the Investment and the policy as appropriate for you.

This Investment may not be suitable if you:

- Do not want any exposure to foreign currency.
- Cannot accept that the Index may achieve no or very little growth and that the return on the Index portion of your Investment could after five years be zero or less than you could have earned in a low-risk deposit account.
- Do not understand or are not comfortable with the Index used.
- Do not want to wait for five years to access your money.
- Are not willing to assume the full credit risk of the Issuer. If the creditworthiness of the Issuer declines over the investment term, the value of your Investment may also fall, which may result in capital loss if the Investment is sold before maturity. If the Issuer is unable to repay capital or any return due at maturity, you will get back less than is due to you or nothing at all (more information about the Issuer is provided later in this brochure).

How the Investment works

Half of your Investment Amount will be allocated to a 'Fixed Return Investment' that matures after three years, and the other half will be allocated to an 'Multi-asset Index Investment' that matures after five years. The Investment Amount and capital protection are in South African rand.

At the beginning of the Investment term (i.e. on the Investment Start Date), we record the following:

The closing level of the Index, referred to as the 'Initial Index Level'.

After three years (Fixed Return Investment maturity):

You will receive half of your Investment Amount back, plus a Fixed Return that is based on half of the Investment Amount. The value will be reinvested within your policy, unless you do a partial surrender.

After five years (Multi-asset Investment maturity):

You will receive the remaining half of your Investment Amount back, plus at least 200%% participation in any positive Index Performance. The 'Final Index Level' will be the arithmetic average of seven monthly levels of the index, and will be taken over the last six months of the Investment term, at the Valuation Time as determined by the Calculation Agent. These dates will be available on the term sheet post trade and will be made available to investors upon request.

- If the Index Performance is negative, you will receive the remaining half of your Investment Amount back, but no additional returns
- If the Index Performance is positive, you will receive the remaining half of your Investment Amount back, plus an additional percentage return based on this half of your Investment Amount.
- The percentage return will be calculated by multiplying the Index Performance by the Participation Rate. The Index Performance will be capped at 50%. A further calculation then takes place. The percentage amount by which the ZAR/USD exchange rate has changed over the Investment term will be multiplied by the percentage return amount calculated above. Assuming the ZAR had weakened against the USD over the Investment term, this would have a positive effect on any return amount (and vice versa in the event the ZAR has strengthened).

About the Index

The BNP Paribas Multi-Asset Global Diversified Index ('Index') consists of a diversified portfolio of global equities, commodities and bonds (the 'Risky Component') and Cash (the 'Defensive Component').

Diverse Components

The Index sources its performance from ten index components, which have been selected based on the following principles:

- Diversity in geographic zones covered (Europe, US, Japan and China);
- The use of market benchmarks;
- Components representing multiple asset classes

Daily Dynamic Allocation

The Index dynamically rebalances the weightings of the components according to a proprietary rule-based methodology using trend following.

This process follows three steps:

1st Step: the Index creates a universe of potential Hypothetical Portfolios, with components differently weighted across the board;

2nd Step: the Index then tests the different portfolio combinations in the universe, considering only those with a long term realized volatility below a certain level;

3rd Step: the final Hypothetical Portfolio is chosen based on a proprietary rule-based methodology that uses trend following principles, meaning that it allocates more weight to recent outperformers and less to recent underperformers.

To learn more about the index, which includes, the full description of the index, index constituents, latest index performance and factsheet, refer to the following website, [click here](#).

Access to your Investment

Please note that withdrawals are limited in your policy and any early withdrawal could result in you losing some of your Investment Amount. It is for this reason that the investment is aimed at investors who do not need access to their money during the Investment Term. In terms of legislation, you may access your Investment once during a restricted term of five years by making one full or partial withdrawal. You should be aware of the following:

- If you need to make an early withdrawal before the end of one year, you can ask the Issuer to redeem the entire Investment linked to your policy at the prevailing market value.
- If you do not make any withdrawals before the end of one year, you may surrender half of your Investment Amount plus the Fixed Return. You will be contacted accordingly.
- If you choose to take the proceeds at this stage, no further withdrawals can be made from the policy until the end of the five-year Investment Term.

Withdrawals are limited in your policy and any early withdrawal could result in you losing some of your Investment Amount.

Your questions answered

How can I invest?

You can speak to your financial adviser, who will help you make sure that the Investment housed in the policy is suitable for you. Once you regard this investment proposition as suitable for you, you can complete the relevant application form and investment instruction with your financial adviser and submit it to the address on the forms.

How can I monitor the performance of my Investment?

You will receive an investment confirmation soon after you have invested. We regularly make the performance fact sheets available on our financial adviser [website](#). You can obtain these by speaking to your financial adviser. You will also receive regular investment statements from the Administrator of your Investment. You can speak to your financial adviser if you have any questions.

Is there any currency risk in the Investment?

The Index is quoted in USD. Your Investment is in ZAR and any positive Index Performance is exposed to the ZAR/USD exchange rate over the Investment Term. Your initial investment is not exposed to any movements (positive or negative) in the ZAR/USD exchange rate, only the potential growth on the 5-year multi-asset index linked leg. This Investment does not utilise any of your individual foreign exchange allowances.

What happens to the Investment in the event of death?

In the event of death, the executor is required to submit relevant documents to sell the full investment at the prevailing market value. Long-term insurance policy allows for estate planning and there may be benefits to consider from the estate planning options available if you invest via a policy.

What happens at the end of the Investment Term?

On the Maturity Date of each leg half of the Investment (one and five years respectively), the Issuer will pay the capital and any after tax Investment returns to the Insurer within seven business days, and your policy will be credited with this amount. At the time, you will be able to elect an alternative option for your maturing funds. If you elect to take the portion of the funds available to you after one year, you will not be able to access the remaining balances in the policy for a further four years.

What are the tax implications of the Investment?

The long term insurer is subject to tax on the growth and maturity of this policy. The tax incurred by the long term insurer will be deducted from the policyholder's investment before payout. A long term insurer is required to maintain five separate funds, of which four are liable for tax. Each of the four tax paying funds is subject to specific income tax and capital gains tax rates. Any amendment to the tax legislation relating to long term insurers may affect the surrender value or maturity value of this policy. Should this occur, Absa Life Limited will contact you. Please obtain your own tax advice, relevant to your circumstances, prior to investing.

What other documents should I have read before I invest?

Along with this brochure you should have been provided with the Investment Schedule, and the policy Terms and Conditions, which will help you understand the Investment in detail. This brochure represents what Absa Bank Ltd believes to be the most relevant summary of the features and risks of the Investment, but is not intended to be the sole basis for any evaluation. You can read the pricing supplement to more fully appreciate the information associated with the Investment.

Is there a cooling-off period?

The Insurer will, as the Life insurer of the policy, allow up to 37 days from the Investment Start Date in which to change your mind about investing. However, any cancellation made after the Investment Start Date, as detailed above, might result in a capital loss as the cancellation will be done at the prevailing fair market price of the Investment. All fees that may have been paid will be refunded in full.

What are the potential risks associated with the Investment?

Credit risk

This Investment is issued by Absa Bank Limited and available through an endowment policy. The payments due to you depend on the Issuer meeting their obligations to you. If they cannot meet their obligations, you may lose some or all of your Investment Amount.

In the event of insolvency all investors would rank as unsecured creditors. That means that only after secured creditors receive payment of their secured claims as well as preferential creditor's claims are settled in full, unsecured creditors will receive a pro-rata dividend in accordance with the size of their claims from the remaining funds.

Financial institutions are rated to indicate to investors how capable they are of meeting any payment commitments.

Credit ratings are assigned by two leading ratings agencies: Standard & Poor's National (S&P) and Moody's National (Moody's). The highest ratings given by these agencies are Aaa.za from Moody's and zaAA from S&P indicating, in their view, the least risky or most likely to meet payments when due.

The lowest ratings that they give, denoting the riskiest or least likely to meet the payments, are C (Moody's) and D (S&P). The actual and perceived ability of the counterparty to make payments due to you in respect of the Investment, may affect the market value of your Investment. Furthermore, if the counterparty does fail to pay, you may get back less than is due to you or nothing at all. Please refer to the Investment Schedule (under the section 'Issuer Credit Rating') for the current credit ratings of Absa. As this investment is accessed via an Insurer that holds the Listed Note on behalf of the investors, the credit rating and solvency of the Insurer is equally important.

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Market risk

The value of the Investment on maturity of the Multi-asset Index Investment depends on the level of the Index and the indices comprising the Index, but future performance of the Index cannot be guaranteed. The value of your Investment during the Investment term can change unpredictably because of:

- The performance of the Index and the indices comprising the Index
- External factors including financial, political and economic events and other market conditions
- Sudden and unpredictable changes in interest rates.

Early redemption risk

Your Investment is designed to be held until maturity. If you redeem your Investment before five-year Maturity Dates, you could lose some or all of your Investment Amount.

Adjustments risk

The terms of the Investment permit us to delay, reduce or withhold payments in certain circumstances. These provisions are not intended to circumvent what is legally due to you as an Investor, but rather to cover unforeseen events that may affect your return, such as:

- A suspension or a delay in calculating the level of the Index or the price of any of the individual indices that make up the Index.
- Errors in calculating an index
- Changes in the way an index is calculated
- An error in calculating the return itself.

While we will exercise due care and diligence in undertaking our responsibilities in relation to the Investment, the effects of the exceptional types of circumstances referred to in the above 'Adjustments' and 'Index risk' scenarios may decrease the value of your investment.

Index risk

Absa as the Issuer does not control or calculate any indices in the Index or the Index itself. While we do not expect this to happen, it is theoretically possible that, during the term of the Investment, any of the indices or the Index may cease to exist, cannot be calculated, is modified or cancelled. This is outside our power, and if it were to happen, the level of the relevant Index could fall. What this means is that you, as the investor, could lose some of your Investment Amount, especially where the Issuer is forced by events to mature the Investment early. We could look for a replacement Index or try to calculate the Index ourselves. We would also have the right to redeem or cancel your Investment early. These circumstances could negatively impact the performance of your Investment.

The performance of indices is unpredictable and depends on financial, political, economic and other events as well as each underlying share or the Issuer's performance, market position, risk situation and structure, where applicable.

Early termination and adjustment risk

Your Investment may be terminated before maturity if there are certain market disruptions or other extraordinary events.

Absa may also delay, reduce, adjust or withhold payment in certain circumstances. These provisions are only intended to cover unforeseen events beyond our control that may impact the Investment.

Portfolio diversification risks

You should carefully consider the exposure that this Investment would have on your overall investment portfolio.

Issuance programme risk

The listed Note held by the Insurer is from the Issuer's Master Structured Note Programme. This has as part of its construction certain special events that could cause the listed Note to mature early. These include certain corporate actions, like delisting of the underlying securities if the reference index ceases to exist. In the unlikely event that these special conditions occur, the Issuer would have to redeem the listed Note and calculate the early redemption repayment amount as if an early redemption instruction had been received from an investor. There is potential for capital loss or change in tax treatment.

General risks

Other risks include the following, which could have an adverse effect on the value of your Investment:

- Inflation could erode the real value of your Investment.
- Market disruptions could adversely affect the performance of your Investment.
- Settlement disruptions may mean delays or failures of payments or returns by Absa, your investment platform, clearing system or other third-party paying agents or intermediaries.
- Index returns could differ from the actual returns on the shares that make up an Index. This is because an Index may not take into account income or changes to its constituents over time and may deduct fees and commissions.
- An investment in an Index may be taxed differently from a direct investment in the components of the same Index.
- Sponsor action could mean that the Index sponsor could change an Index and adjust their composition or calculation methodology, or even suspend or cancel an index.
- Potential return/underperformance risk means that your returns could be less than if you invested in a deposit account or directly in the underlying assets to which the Investment is linked.

The risks associated with this policy are not limited to those described, but these are the key risks. Before investing, you should satisfy yourself that you fully understand the risks and you should consult with your own professional financial, tax and legal advisers where necessary.

Important information and disclaimer

This document is for information purposes only. All applications made by your investment platform to purchase an investment on your behalf require subsequent formal agreement by Absa, which will be subject to internal approvals and binding transaction documents.

Advice. This brochure and Investment Schedule do 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.

Regulatory disclosure. Absa may disclose any information relating to your Investment that is required by regulators.

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FAIS License Category. Financial advisers need to be Fit and Proper for the following: Subcategory of Financial Product: Long-term insurance subcategory C.

Investor Declaration

The Investor hereby confirms that they have read and understood the information contained in this Brochure.

Signed at

Investor full name

Signature of Investor (or duly authorised person/s for minor Investors)

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Date (dd-mm-ccyy)

Signature of Contact Person or Legal Guardian

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Date (dd-mm-ccyy)

Signature of authorised and mandated Financial Adviser

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Date (dd-mm-ccyy)

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Contact us

Investor

If you have any questions about this Investment or any other Absa investments, please contact your financial adviser.

Financial advisers

Financial advisers please contact the Structured Products team directly:

E aiss@absa.africa

Administrator

Most LISPs or Stockbrokers in South Africa could be the Administrator of the Investment. Please contact them to confirm if they can offer this service and for valuations, settlements and any administrative queries and full terms and conditions.

Complaints

Please contact your financial adviser or our compliance officer on:

T +27 11 895 6263, Option 2

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Let us help structure and define your investment outcomes

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