

FINTECH RECEIVABLES 2 (RF) LIMITED
INTEREST RATE RESET

FR2A4A ZAG000108036	8.1% p.a. (150bps over 6.6%) for the period 15 Dec 2015 to 14 Mar 2016, payable on 15 Mar 2016 (following*). Next reset: 15 Jan 2016
FR2A4B ZAG000108028	8.4% p.a. (180bps over 6.6%) for the period 15 Dec 2015 to 14 Mar 2016, payable on 15 Mar 2016 (following*). Next reset: 15 Jan 2016
FR2A4C ZAG000108010	9.0% p.a. (240bps over 6.6%) for the period 15 Dec 2015 to 14 Mar 2016, payable on 15 Mar 2016 (following*). Next reset: 15 Jan 2016
FR2A4D ZAG000108002	9.6% p.a. (300bps over 6.6%) for the period 15 Dec 2015 to 14 Mar 2016, payable on 15 Mar 2016 (following*). Next reset: 15 Jan 2016

JIBAR rates as at 15 December 2015:

- 1 Month 6.358%
- 3 Month 6.6%
- 6 Month 7.383%

* When the Interest Payment Date falls on a non business day one of the following Date Conventions will be applied, as specified for each individual bond:

1. Following - This means that the interest will be paid on the first business day after the weekend or public holiday.
2. Modified Following - The same rule as above applies. However, if the first business day after the weekend or public holiday falls in a new calendar month the last business day before the weekend / public holiday will be used instead.
3. Preceding - This means that the interest will be paid on the last business day before the weekend or public holiday.

15 December 2015

Sponsor
Nedbank CIB, a division of Nedbank Limited