

Competitive cash products to suit your savings needs



MEQ Capital Pty Ltd

has partnered with Investec to offer you cash solutions that can be tailored to meet your savings needs. Using Corporate Cash Manager (CCM), an innovative and secure online banking system, we ensure your money continuously works hard for you while giving you access and flexibility at highly competitive rates.

How will you benefit?

- Personalised service
- A dedicated administration team that supports CCM
- Attractive interest rates comparable to money market funds
- No transactional charges
- Call accounts, notice deposits and other dynamic products such as CCM Money Fund
- All deposit products are capital secure, on balance sheet deposit products guaranteed by Investec Bank Limited (IBL).

A range of products to choose from

Instant access

PrimeMoney Call

- Preferential prime-linked interest rates
- Product aims to deliver money market equivalent returns
- Earn interest immediately on any additional deposits
- You have immediate access to your funds
- Additional deposits are permitted
- Available to individuals only.

USD Call Deposit

- US dollar-denominated savings account
- Immediate access to funds
- Deposits over USD10 000 earn a competitive interest rate
- 0% interest accrues on balances under USD10 000
- The interest is determined as a spread to SOFR** and will accordingly change automatically in line with fluctuations in SOFR** without prior notice to you
- In a negative US dollar interest rate environment, the rates will be limited to 0%
- Available to individuals only.

Call accounts

- Immediate access to funds
- Competitive prime-linked call rate
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

Call Money Fund

- Money market related interest rate, approximating the average of the top four qualifying South African retail money market funds*
- Funds are available on call
- Individuals may invest up to R100 million
- Non-Financial corporate entities and Trusts may invest up to R50 million. Other legal entities may invest up to R25 million
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

Notice accounts

USD 32 Day Notice Deposit

- US dollar-denominated 32-day notice savings account
- Liquidity through access to a linked US dollar interest-bearing call account
- Earn a competitive interest rate from the first US dollar invested
- Benefit from enhanced interest rate return aligned with term deposit structure
- The interest is determined as a spread to SOFR** and will accordingly change automatically in line with fluctuations in SOFR** without prior notice to you
- In a negative US dollar interest rate environment, the rate will be limited to 0%
- Available to individuals only.

Notice Plus Deposit

- Notice periods: 15, 32, 45, 60, 90 and 120 days
- Immediate withdrawal access: 0% – 50%, in 10% increments
- Competitive prime-linked rate offering a combination of period and percentage instant access
- If you do not place notice on your funds for 30 days, your applicable interest rate will increase by 0.10% (only applicable to balances of R10 000 or more and not applicable to the 15-day notice option)
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

Money Fund Notice Deposit

- Money market related interest rates that approximates the performance of the average of the top four qualifying South African retail money market funds*, with an additional fixed differential of 0.20% or 0.25% determined by the combined choice of notice period and liquidity percentage period
- Notice period: 32 or 60 days, with immediate withdrawal access of 30% or 50% respectively
- Minimum deposit of R10 000
- Individuals may invest a cumulative total of up to R500 million across all Money Fund products (including CCM Call Money Fund)
- Non-Financial Corporate entities and Trusts may invest a cumulative total of up to R100 million across all Money Fund products (including CCM Call Money Fund)
- Other legal entities may invest a cumulative total of up to R25 million across all Money Fund products (including CCM Call Money Fund)
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

Term deposits

Fixed deposits

- Term deposits ranging from seven days to five years, offering attractive rates
- Minimum deposit amount of R5 000
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

LiquidFixed deposit

- Receive a competitive prime-linked rate, offering a combination of period and percentage instant access
- Choose your desired level of access up to a maximum of 50% in 10% increments
- Select the term you require from one month to five years in one month increments
- Minimum deposit of R5 000
- This product is limited to individuals, private trusts and small to medium-sized enterprises.

Find out more

To benefit from the right solution for your savings needs, please contact

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* Qualifying criteria that the Investec CCM Money Fund pricing is derived from: South African retail money market funds; a fund size of R2 billion or more; and less than 25% invested in corporate debt; a money market fund may be excluded from the qualifying basket of funds if the fund is subject to a 'volatility event'. This is an event where a fund's observed interest rate on any given day is 0.25% or more above or below its own prior 10-day average rate and there has not been an interest rate change in the published SA interest rates.

** The Secured Overnight Financing Rate (SOFR) is a rate published daily by the New York Federal Reserve based upon secured overnight transactions in the repo market. SOFR is regarded as a transparent market rate, which means you can independently verify and calculate the return based on product rules.

The bank is committed to the Code of Banking Practice as regulated by the Ombudsman for Banking Services. Copies of the Code and the Ombudsman's details are available on request or visit [Investec.com](https://www.investec.com). A registered credit provider registration number NCRCP9. **IFI disclaimer**

