**INTEREST RATES MARKET NOTICE**

**Date: 05 February 2020**

**Subject**: Partial Capital Reduction

***(FIRSTRAND BANK LIMITED –“FRS103”)***

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In accordance with the Terms and Conditions of **FIRSTRAND BANK LIMITED** notes, investors are herewith advised of the partialcapital reduction of the below notes effective **10 February 2020.**

|  |  |  |
| --- | --- | --- |
|  | **Capital Redemption Amount** | **Amount Outstanding After Capital Redemption** |
| ***FRS103 – ZAG000111840*** |  R 13,000,000.00 |  R 97,700,000.00 |

For further information on the Note issued please contact:

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