**Market Notice**

**Date: 11 February 2016**

**Subject:** Extension of the Redemption Date

***(FIRSTRAND BANK LIMITED – FRS130)***

====================================================

In accordance with the Terms and Conditions of ***FIRSTRAND BANK LIMITED – FRS130*** notes, investors are herewith advised that the note holder will not be exercising their option of early redemption.

The Note will be extended from 11 February 2016 to 11 May 2016 with the following information:

Coupon: 3 month Jibar as at 11 February 2015 plus 105 bps

Last Day to Register: By 17:00 on 6 May 2016

Books Close: 7 May 2016

Further notification of extensions will be announced prior to the next Maturity Date as per the Applicable Pricing Supplement, subject to Noteholders exercising an early redemption option.

Further information on theNotes please contact:

Theresa Madiba RMB (011) 282 4874

Corporate Actions JSE (011) 520 7000