

Size	ZAR 10bn
Validity of the Programme	Unlimited
Issuer Rating	AA+ (S&P and Fitch) AAA (JCR)
Instrument	Senior Unsecured
Listing	Johannesburg Stock Exchange (JSE)
Governing Law	Laws of South Africa
Lead-Arranger	Standard Bank of South Africa
Co-Arranger	Absa Bank
Dealers	Absa Bank, Nedbank, FirstRand Bank, Standard Bank of South Africa
JSE Debt Sponsor	Standard Bank of South Africa
Coupon	Fixed or Floating Rate