

Corporate Cash Manager Deposit Rates

Monday, 16 October 2023



Instant Access Accounts

CCM MoneyFund For Individuals

	Nominal (nacm)	Annual Effective (naca)
R10 000+	8.53%	8.87%

CCM MoneyFund For Non-Individuals

	Nominal (nacm)	Annual Effective (naca)
R10 000+	8.33%	8.66%

Investment limits apply to the product.

PrimeMoney Call For Individuals

	Nominal (nacm)	Annual Effective (naca)
Up to R25 000 000	8.55%	8.89%
R25 000 000+	8.35%	8.68%

PrimeMoney Call top rate tier is earned up to R25 000 000, after which a blended rate is then applied.

Notice Accounts

CCM Notice MoneyFund Rates (R10 000 and above)

Liquidity	Notice Term	
	32	60
30%	8.73%	n/a
50%	n/a	8.78%

Investment limits apply to the product.

Notice Plus Deposit (R10 000 and above)

Liquidity	Notice Term					
	15	32	45	60	90	120
0%	8.70%	8.90%	8.93%	8.95%	9.05%	9.10%
10%	8.42%	8.85%	8.88%	8.90%	8.99%	9.03%
20%	8.39%	8.80%	8.82%	8.84%	8.92%	8.97%
30%	8.36%	8.75%	8.77%	8.79%	8.86%	8.89%
40%	8.34%	8.70%	8.72%	8.73%	8.80%	8.82%
50%	8.31%	8.65%	8.67%	8.68%	8.73%	8.75%

A minimum deposit of R10 000 is required to open a CCM Notice Deposit account.

* 0.10% on top of the applicable interest rate for not placing notice for 30 days, is applicable to all notice account

except the 15- day option.



Foreign Currency Accounts

CCM USD Call Deposit For Individuals

	Nominal (nacm)	Annual Effective (naca)
< US \$10 000	0.00%	0.00%
>= US \$10 000	3.00%	3.04%

CCM USD 32 Day Notice Deposit For Individuals

	Nominal (nacm)	Annual Effective (naca)
> US \$0	3.20%	3.25%

Fixed Deposit Rates

	R5k - R50k			R50k - R5m			R5m and above		
	Nominal	Annual Effective	Period Effective	Nominal	Annual Effective	Period Effective	Nominal	Annual Effective	Period Effective
7 days	7.93%	8.22%	7.93%	8.03%	8.33%	8.03%	8.08%	8.39%	8.08%
14 days	7.95%	8.25%	7.95%	8.05%	8.35%	8.05%	8.10%	8.41%	8.10%
21 days	8.00%	8.30%	8.00%	8.10%	8.41%	8.10%	8.15%	8.46%	8.15%
1 month	8.07%	8.38%	8.07%	8.17%	8.48%	8.17%	8.22%	8.54%	8.22%
2 months	8.07%	8.38%	8.10%	8.17%	8.48%	8.20%	8.22%	8.54%	8.25%
3 months	8.09%	8.40%	8.14%	8.19%	8.50%	8.25%	8.24%	8.56%	8.30%
4 months	8.16%	8.47%	8.24%	8.26%	8.58%	8.35%	8.31%	8.63%	8.40%
5 months	8.31%	8.63%	8.43%	8.41%	8.74%	8.53%	8.46%	8.80%	8.58%
6 months	8.37%	8.70%	8.52%	8.47%	8.81%	8.62%	8.52%	8.86%	8.67%
7 months	8.39%	8.72%	8.57%	8.49%	8.83%	8.67%	8.54%	8.88%	8.72%
8 months	8.43%	8.76%	8.64%	8.53%	8.87%	8.75%	8.58%	8.93%	8.80%
9 months	8.50%	8.84%	8.74%	8.60%	8.95%	8.85%	8.65%	9.00%	8.90%
10 months	8.56%	8.90%	8.84%	8.66%	9.01%	8.95%	8.71%	9.07%	9.00%
11 months	8.60%	8.95%	8.91%	8.70%	9.06%	9.02%	8.75%	9.11%	9.08%
12 months	8.76%	9.12%	9.12%	8.91%	9.28%	9.28%	8.91%	9.28%	9.28%
24 months	8.69%	9.04%	9.45%	8.79%	9.15%	9.57%	8.84%	9.21%	9.63%
36 months	8.80%	9.16%	10.03%	8.90%	9.27%	10.16%	8.95%	9.33%	10.22%
48 months	9.06%	9.45%	10.87%	9.16%	9.55%	11.01%	9.21%	9.61%	11.08%
60 months	9.40%	9.82%	11.94%	9.50%	9.92%	12.10%	9.55%	9.98%	12.18%

A minimum deposit of R5 000 is required to open a CCM Fixed Deposit account.

Please contact your Investec Corporate Cash Manager consultant to confirm rates.

Rates are indicative to the date of quotation and are subject to change without prior notification. The rate will be confirmed at the time of dealing.

All nominal rates are quoted on a nominal annual compounded monthly (NACM) basis, which does not account for the compounding interest effect. Annual effective rates are quoted on a nominal annual compounded annually (NACA) basis. The period effective yield rate quoted is derived from the NACM rate earned on the deposit and considers the effect of monthly compounding, assuming interest is not withdrawn.

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