

Money Market Fund

Providing Low-Risk, Secure Cash Investments



**Standard
Bank**

What is the Standard Bank Money Market Fund?

The Standard Bank Money Market Fund is a collective investment scheme that invests in a wide range of highly marketable short-term debt securities. These instruments include short-term government and corporate financial instruments such as bankers' acceptances, Treasury bills, commercial paper and debt securities issued by South African banks, government and corporations.

Investor Profile

- The fund caters for private individuals who have cash available to invest over the medium-term, even though they may need the money at relatively short notice.
- Private individuals who are looking for active cash management.
- Private individuals who require low-risk, secure investments with yields in excess of traditional banking products.

Why invest in the Standard Bank Money Market Fund?

In the past many of us relied on savings accounts to put something aside for a home, our children's education, our retirement or that proverbial rainy day. Investing has traditionally been seen as complicated, time-consuming or something only the wealthy could afford. The Standard Bank Money Market Fund has

changed this. Now, higher returns on cash deposits are available through the easily accessible Standard Bank Money Market Fund.

How does the Standard Bank Money Market Fund work?

Investors' funds are pooled together to form a bulk investment, providing you with the opportunity to enjoy a wholesale rate of return, normally associated with large corporate investors. The Standard Bank Money Market Fund is the ideal place for funds that may be needed in the near future, to keep an emergency cash fund or to "park" your money until you need it.

The Standard Bank Money Market Fund

The Standard Bank Money Market fund gives private investors direct access to the expertise and experience of one of South Africa's leading money market investment teams.

The Standard Bank Money Market Fund invests in a wide range of approved South African money market instruments, meticulously managed by professional fund managers.

By investing in the Standard Bank Money Market Fund you enjoy

High liquidity

The Standard Bank Money Market Fund is a liquid fund, meaning you can withdraw funds at short

notice. There are no withdrawal penalties or minimum "lock-in" investment periods, unlike other term deposits that charge high fees for early withdrawal.

Security

The Standard Bank Money Market Fund only invests in secure government and corporate debt securities. Fund managers will invest in various liquid assets: Treasury bills, bankers' acceptances and negotiable certificates of deposit (NCD's). It is virtually impossible to lose your principal amount. Investing in a range of top-rated investment vehicles makes the fund a low-risk investment option that pays attention to capital preservation.

Competitive yields

Your cheque and savings accounts will have difficulty beating the yield offered by the Standard Bank Money Market Fund. Interest is calculated daily and paid at the end of each month, unless you sell out of the fund, then it is paid at that time.

Diversification

The Standard Bank Money Market Fund is a unit trust that holds investments in a full range of instruments with numerous institutions and in many different industries. Spreading your money in this way reduces your risk. Because a unit trust combines the assets it holds in trust for you and other investors, it is known as an "institutional trader" and as such can buy assets at wholesale prices.

How to invest and disinvest?

An application form (available from your nearest Standard Bank Lesotho branch) needs to be completed and submitted together with a certified copy of your passport or identity document. Once your application has been approved, your funds can be transferred.

Disinvesting is just as easy. By simply completing and signing the appropriate form, your funds will be readily available. You can withdraw either all or part of your funds. For security reasons, payments will only be made to original account holders, no payments will be made to third parties.

Investment amounts

| | |
|-------------------------------|---------|
| Minimum investment | M25 000 |
| Minimum additional investment | M2 000 |
| Minimum repurchase amount | M2 000 |
| Minimum balance required | M25 000 |
| Initial fee | Nil |
| Annual management fee | 1% * |

*This fee is included in the quoted return figure

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