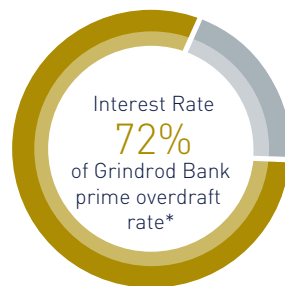


## 91 DAY

NOTICE DEPOSIT

Product code 313



<b>NOTICE PERIOD</b>	91 days' notice is required to withdraw part or all of the deposit. On withdrawal any remaining deposit may not be reduced to below the minimum investment amount.
<b>INTEREST INSTRUCTION</b>	Paid out monthly or capitalised monthly.
<b>ADDITIONAL DEPOSITS</b>	Additional deposits will not be allowed if full or partial notice has been placed on the existing amount invested.
<b>HOW TO DEPOSIT</b>	Depositors are required to first sign a deposit mandate with Grindrod Bank Ltd and provide relevant FICA documents. Funds are then to be deposited in the call account with Grindrod Bank Ltd.
<b>GIVING NOTICE</b>	Clients may give notice electronically (preferred), telephonically or in writing.
<b>CONFIRMATIONS</b>	These are sent out on receipt and withdrawal of funds.
<b>STATEMENTS</b>	These are sent out monthly by email.
<b>RATE CHANGES</b>	Any increase or decrease in the Grindrod Bank Ltd prime overdraft rate* will be effective immediately.

\*Grindrod Bank's prime overdraft rate as recorded on the Grindrod Bank website  
Grindrod Bank Limited reserves the right to cap this product at its own discretion.

Initial here

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