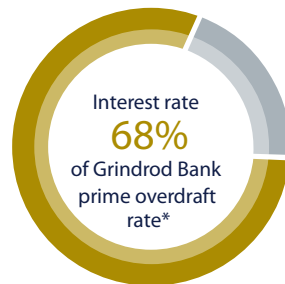


32 DAY NOTICE DEPOSIT

Product code 311



INITIAL PERIOD	The funds have to be invested for a minimum of 32 days before notice can be given.
NOTICE PERIOD	32 days' notice is required to withdraw part or all of the deposit on or after the minimum period of 32 days. On withdrawal any remaining deposit may not drop below the minimum investment size.
INTEREST INSTRUCTION	Paid out or capitalised monthly.
ADDITIONAL DEPOSITS	Additional deposits may be made into the account subject to the same initial and notice periods as described above.
HOW TO DEPOSIT	Depositors are required to open with Grindrod Bank using the standard deposit mandate and provide FICA documents. Funds are to be deposited into the bank account of Grindrod Bank Limited.
GIVING NOTICE	Clients may give notice telephonically, electronically or in writing.
CONFIRMATIONS	Sent out on receipt and withdrawal of funds.
STATEMENTS	Sent out monthly by email and/or post.
RATE CHANGES	Any increase or decrease in the Grindrod Bank prime overdraft rate will be effective immediately.

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

Initial here

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