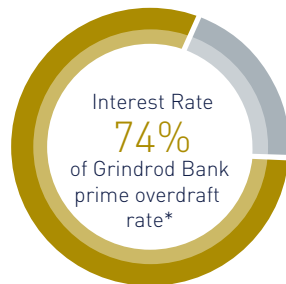


182 DAY

NOTICE DEPOSIT

Product code 315



NOTICE PERIOD	182 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.
INTEREST INSTRUCTION	Paid out monthly or capitalised monthly.
ADDITIONAL DEPOSITS	Additional deposits will not be allowed if full or partial notice has been placed on the existing amount invested.
HOW TO DEPOSIT	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.
GIVING NOTICE	Clients may give notice electronically (preferred), telephonically or in writing.
CONFIRMATIONS	These are sent out on receipt and withdrawal of funds.
STATEMENTS	These are sent out monthly by email.
RATE CHANGES	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

Cape Town

Anton +27 21 702 8365
Bronson +27 21 702 8361
Lynn +21 21 702 8362
Esna +27 21 702 8370

Durban

Bennie +27 31 333 5307
Beverly +27 31 333 5431
Clarissa +27 31 333 5311
Neline +27 31 333 5363
Leshendri +27 31 333 5359

Johannesburg

Andre +27 11 459 1848
Sibusiso +27 11 459 1872

Bloemfontein

Sandra Jordaan +27 82 901 4960

Pretoria

Annelize +27 12 492 7004
Chantal +27 12 492 7003
Chantal +27 12 492 7005
Lize +27 12 492 7002
Ruline +27 12 492 7010
Zuzeka +27 12 492 7001