

NOTIFICATION OF INTEREST RATE RESET

03 January 2025

Newlands Issuer Trust

Instrument Code	4NT001
ISIN	ZAG400000353
Reference Rate	Three-Month ZAR-JIBAR-SAFEX
Margin	0.70%
Interest Rate	8.450%
Interest Period	03 January 2025 to 03 April 2025
Number of Days	90
Interest Payment Date	03 April 2025
Date Convention	Following Business Day

JIBAR rates as at 03 January 2025:

3 Month 7.750%

Cape Town

03 January 2025