



## NOTIFICATION OF INTEREST RATE RESET

05 January 2026

### Newlands Issuer Trust

Instrument Code	4NT001
ISIN	ZAG400000353
Reference Rate	Three-Month ZAR-JIBAR-SAFEX
Margin	0.70%
Interest Rate	7.45%
Interest Period	05 January 2026 to 07 April 2026
Number of Days	92
Interest Payment Date	07 April 2026
Date Convention	Following Business Day

JIBAR rates as at 31 December 2025:

3 Month 6.75%

Cape Town

05 January 2026