

CashPlus



Standard Bank

What is CashPlus?

CashPlus is a collective investment scheme that invests in a wide range of highly marketable short-term debt securities. These instruments include short-term government and corporate financial instruments, for example, banker's acceptances, Treasury bills, commercial paper and debt securities issued by banks, governments and corporations.

Investor Profile

The fund is ideal for private individuals who have excess cash available to invest over the medium-term, even though they may need the money at relatively short notice.

Private individuals who are looking for active cash management.

Private individuals who require a low-risk, secure investment with yields in excess of those provided by traditional banking products.

Why invest in CashPlus?

In the past, many of us relied on savings accounts to put something aside to buy a home, our children's education, our retirement or that proverbial rainy day. Investing has traditionally been seen as complicated, time-consuming or something only the wealthy could afford. Now higher returns on cash deposits are available to everyone through CashPlus.

How does CashPlus work?

Individual investors' funds are pooled together to form a bulk investment. It provides you with the opportunity to enjoy a wholesale rate of return, normally associated with large corporate investors. CashPlus is the ideal place for money that will be needed in the near future, as an emergency cash fund or to park your money while you are seeking more attractive investment opportunities.

The Fund

CashPlus gives you direct access to the expertise and experience of one of the country's leading money market investment teams.

CashPlus invests in a wide range of approved Namibian and South African money market instruments. In terms of the fund's rules at least 35% of the fund's assets have to be invested in Namibia.

By investing in CashPlus you enjoy

High liquidity

CashPlus is a liquid fund, meaning you can withdraw your funds at short notice. There are no withdrawal penalties or minimum "lock-in" investment periods, unlike other term deposits that charge high fees for early withdrawal.

Security

CashPlus only invests in secure government and corporate debt securities. Fund managers will invest in various liquid assets: Treasury bills, banker's acceptances and negotiable certificates of deposit (NCDs). By investing in a range of top-rated

investment vehicles the CashPlus Fund offers a low-risk investment option, with a focus on capital preservation, making it virtually impossible for you to lose your principal investment.

Regular Feedback

Statements are provided on a monthly basis

Competitive yields

It will be difficult to beat the yield offered by CashPlus with your current savings account. Interest is calculated daily and paid at the end of the month unless you sell out of the fund, then it is paid at that time.

Diversification

CashPlus holds investments in a full range of Namibian and South African instruments with numerous institutions and in many different industries. Spreading your money in this way effectively reduces your risk. Because a mutual fund combines the assets it holds in trust for you and other investors, it is known as an "institutional trader" and as such can buy securities at wholesale prices.

Switching capabilities

Investors may switch between other funds in the Standard Bank product range.

Tax efficiency

Capital growth and dividends received from CashPlus are currently free of Namibian tax.

Interest and returns

Interest is calculated on a daily basis and credited to your account monthly.

How to invest and disinvest?

Our procedures are designed to be investor-friendly. An application form, which is available from your nearest Standard Bank branch or Stanfin, needs to be completed and submitted together with a certified copy of your identity document and confirmation of your physical residential address.

Disinvesting is just as easy. By simply completing and having the authorised signatory(ies) sign the appropriate form, your funds will be readily available. Withdrawal of funds can be made either on a total or partial basis. Transfers are made electronically into your account.

For security reasons, payments will only be made to original account holders, no payments will be made to third parties.

Investment amounts

Minimum initial investment amount:	N\$10 000
Minimum additional investment amount:	N\$2 000
Minimum repurchase amount:	N\$2 000
Minimum balance required:	N\$10 000

Fee structure

Initial fee	0.75%
Annual management fee	0.50%*

*This fee is included in the quoted return figure.

As part of our continued efforts to improve on service, you are now able to view your investments on the Internet (www.stanlib.com). Simply click on the Secure Services tab on the left-hand navigation bar. Follow the easy step-by-step customer registration process. Print, sign and fax the registration form together with a copy of your identity document to (+2711) 448 6666.

Once your registration has been approved you will be notified via email and you will be able to view your investments 24 hours a day

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