



Standard Bank

QUANTUM PLUS

SA



The terms outlined herewith represent the pay-off profile of an investment in the Quantum Plus

QUANTUM PLUS SA TERMS SHEET

TERMS	
Product Name	Quantum Plus SA (Q-Plus)
Issuer	The Standard Bank of South Africa Limited
Index	JSE Top 40 Index
Investment Currency	South African Rand (ZAR)
Investment Term	5 Years
Closing Date – New Investments	13 August 2025
Initial Index Observation Date / Initial Index Level	20 August 2025
Listing Date on the JSE	27 August 2025
Deliverable Securities	Stan40 ETF, or their available equivalent at maturity
Allocation of the units to the investors Stockbroking account	Listing Date+ 1 week (VIA CSDP)
Note Maturity Date	27 August 2030
Settlement Date	Maturity+ 5 Business Days
Protection Level	100%
Quantum Notional Amount	50% of invested capital
Quantum Coupon	16.5%
Quantum Maturity Date	27 August 2026
Plus Notional Amount	50 of invested capital

QUANTUM PLUS SA TERMS SHEET

TERMS	
Plus Cap Level	N/A
Plus Portion Enhanced Growth	Set at [N/A] times, Standard Bank will target a gearing of [0.50] times, however due to volatility of the Index levels, Standard Bank reserves the right to cancel the trade if gearing levels drop below [0.50] times
Plus Maturity Date	20 August 2030
Final Index Level	Simple average of the closing levels of the Index over the final 3 months, 3 observations in total
Charges	All listing and administration fees have been priced into the QPSA Top 40 and there are no additional charges when investing
Fees	Financial/Investment Professionals (Distributor) will receive a distribution fee of 3% (inclusive of VAT) payable upfront. These fees are priced into the PII Top 40, with 100% allocation of funds into the investment

**SBSA reserves the right to roll the application into a future dated tranche where insufficient applications have received for a listed tranche to be commercially viable.



HOW RETURNS ARE CALCULATED

The Issuer will use the Final Redemption Amount to determine and calculate the number of appropriate ETF securities to be delivered

Quantum Redemption Amount:

Payable on the Quantum Maturity Date: Quantum Notional + (Quantum Notional x Quantum Coupon)

Plus Redemption Amount:

If the Final Index Level is greater than the Initial Index Level:

The Final Redemption Amount will be an amount determined in accordance with the following formula:

If the Final Index Level is greater than the Initial Index Level:

Growth at Maturity: Plus notional amount + Plus notional amount x Enhanced Growth x MAX [cap level, (Final Index level - Initial Index Level)/ Initial Index Level]

If the Final Index Level is equal to or less than the Initial Index Level:

The Final Redemption Amount will be an amount equal to the Plus notional amount

Early Redemption of the Notes

An investor may redeem the notes issued in terms of the Quantum Plus SA prior to the Maturity Date by selling the notes on the exchange subject to the rules of the exchange. Standard Bank will be the market maker, and such redemptions will be done at the prevailing Mark to Market valuation at the time of such redemption less a spread of 1%. Any investor that wants to redeem a note early must be aware that the amount invested will not be protected in these circumstances and the investor may receive substantially less than the amount initially invested in the Quantum Plus SA. Although a daily value is published by the exchange, that value is determined in respect of notes that will be held to the Maturity Date. The value cannot be used as a guideline for what the investor will receive upon early redemption of the notes. At all times an investor must contact Standard Bank to obtain the actual price at which Standard Bank will be willing to redeem the notes early.

For further assistance please contact us for more information, a current pricing sheet and application forms:

PHONE

0800 111 780

EMAIL

gmsrp@standardbank.co.za

Complaints: Should the Client wish to lodge a complaint with The Standard Bank of South Africa regarding the services being provided, the Client can locate the Complaints procedure on <https://www.standardbank.co.za/southafrica/personal/about-us/regulatory/complaints-process> alternatively the Client can send an email to the contact details provided below: FAIS Ombudsman details: Block B, Sussex Office Park, 473 Lynnwood Road, Pretoria, 0081. Telephone: 012 470 9080.

Acknowledgement

The Investor acknowledges that this term sheet has been read in conjunction with the terms and conditions outlined in the Quantum Plus Brochure.

Client Signature:

Date:



Standard Bank

THANK
YOU

