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An Authorised Financial Services Provider



19 September 2019

ATTENTION: HOLDERS OF US DOLLAR CUSTODIAL CERTIFICATES ("DCCUSD'S")

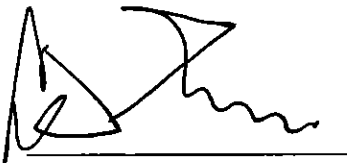
Dear Sirs

No Material Changes to the DCCUSD Offering Circular Statement

FirstRand Bank Limited ("the Issuer") hereby notifies the holders of the DCCUSD's that there have been no material changes in the past year to the DCCUSD Offering Circular dated 24 January 2017.

This notification is provided in accordance with 19.20(b) of the JSE Listings Requirements.

Yours sincerely



Name:

Designation:

Andrew David Stuart
'A1' Signatory
Rand Merchant Bank
a Division of FirstRand Bank Limited



Clare Honey
"A" Signatory
Rand Merchant Bank
A Division of FirstRand Bank Limited