

15 September 2022

ATTENTION: HOLDERS OF THE STRUCTURED NOTES ("STRUCTURED NOTES")

Dear Sir or Madam

No Material Changes to the Third Supplement to the ZAR15,000,000,000 Structured Note and Preference Share Programme Memorandum ("Third Supplement") Statement

FirstRand Bank Limited (the "Issuer") hereby notifies the potential holders of the Structured Notes that there have been no material changes since the signature date of the Third Supplement, dated 22 July 2022.

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

Yours sincerely

Name:

Designation

Name:

Designation

CORPORATE AND INVESTMENT BANKING

1 Merchant Place PO Box 786273 Cnr Fredman Dr and Rivonia Rd Sandton 2146 Sandton 2196 South Africa

Switchboard +27 11 282 8000 Website rmb.co.za

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