

MAIN FEATURES DISCLOSURE TEMPLATE: UBANK LTD

YEAR ENDED: 2013-02-28

		Ordinary share capital and premium
1	Issuer	Ubank Group Ltd
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Unlisted
3	Governing law(s) of the instrument	South African Law
	Regulatory treatment	
4	Transitional Basel III rules	CET 1
5	Post-transitional Basel III rules	CET 1
6	Eligible at solo/group/group & solo	Group & solo
7	Instrument type (types to be specified by each jurisdiction)	CET 1
8	Amount recognised in regulatory capital (currency in mil, as of most recent reporting date)	245
9	Par value of instrument	24,5
10	Accounting classification	Equity
11	Original date of issuance	28 June 2000
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instruments it converts into	
30	Write-down feature	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	