

HomeChoice Holdings Limited  
(Incorporated in the Republic of South Africa)  
(Registration No. 1991/005430/06)  
Company code: HHL  
ISIN: ZAG000110255  
("HomeChoice")

INTEREST RATE RESET ANNOUNCEMENT

HCH01	8.375% p.a. (3.150% over 3 month Jibar of 5.225%) for the period 27 January 2014 to 24 April 2014, payable on 25 April 2014 (Modified Following*) Next reset: 25 April 2014
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JIBAR rate as at 27 January 2014: 3 Month 5.225%

\*When the Interest Payment Date falls on a non-business day, one of the following Date Conventions will be applied, as specified for each individual bond:

1. Following - This means that the interest will be paid on the first business day after the weekend or public holiday.
2. Modified Following - This means that the interest will be paid on the first business day after the weekend or public holiday. However, if the first business day after the weekend or public holiday falls in a new calendar month the last business day before the weekend / public holiday will be used instead.
3. Preceding - This means that the interest will be paid on the last business day before the weekend or public holiday.

27 January 2014

Debt Sponsor  
Rand Merchant Bank (A division of FirstRand Bank Limited)