



A DIY PATH TO TRADING ONLINE

MISCONCEPTIONS

Buying/investing in shares is expensive



It's only for rich people



It's a get-rich-quick scheme



It's only for well connected people



Too technical for the average person



GENERAL INVESTMENT TERMS



GLOSSARY



Share Trading

Buying and selling shares



Stock Exchange

Where market participants purchase and sell listed company shares from one another



Online share trading

Online share trading – The act of buying/selling shares via Internet based trading platforms



JSE

Johannesburg Stock Exchange (JSE Limited) – the largest stock exchange in Africa



Share

Represents a portion of ownership in a company.



Shareholder

Someone who owns shares in a company



Dividend

A payment made by a company to its shareholders, usually as a distribution of profits



Exchange Traded Funds

Exchange Traded Funds (ETFs) are passively managed funds that track the performance of a specific basket of shares; usually an index

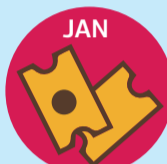


AutoShare Invest

AutoShare Invest (ASI) is a low cost online share trading platform from SBG Securities

HOW TO GET STARTED

R500 SPENT ON



Concert tickets



Shopping for one fashion item



2 x new bestseller novels



1 x round of golf



A month's worth of coffee (25 x 20)



A beauty treatment session for 1



Annual magazine subscription



5x music downloads



Hiring a baby-sitter for 3 nights



Pizza night for the family



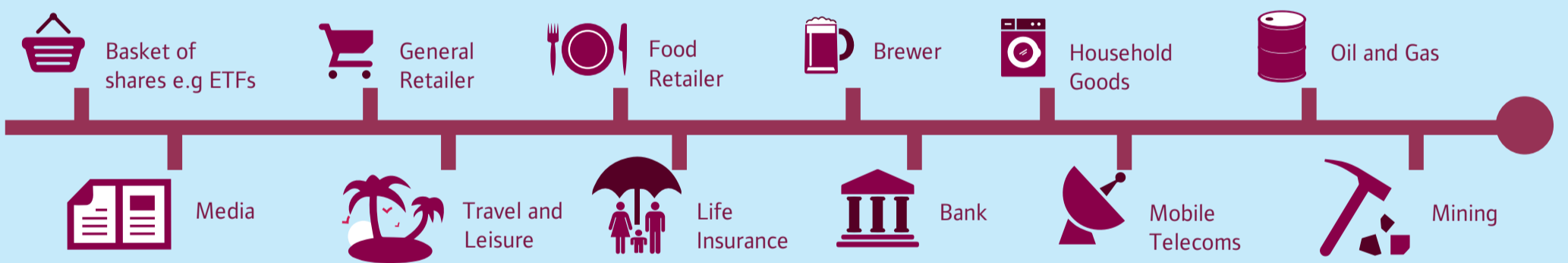
A year's worth of lottery tickets



Night out at the movies for 2

***R500 PER MONTH ALLOWS YOU TO HAVE INVESTED R6000 PER YEAR**
*excluding interest

— HOWEVER —
IF YOU HAD INVESTED IN SOME OF THESE INDUSTRIES OVER 12 YEARS



± R215,000

± 16% AVERAGE ANNUAL RETURN OVER THE 12 YEAR PERIOD

CONSIDERATIONS

01. START SMALL

Once you feel confident you may then decide to invest more money

02. THINK LONG-TERM

Think long-term investment view rather than daily price fluctuations

03. DIVERSIFY

Develop a well-balanced portfolio

04. CONTROL COSTS

Even if online brokerage costs are low they can still add up, particularly if you do a lot of buying and selling

05. TOOLS

You need to learn how to use the tools available to manage risk

DOORWAYS TO INVESTING

AUTOSHARE INVEST*

- Designed for small transactions
- Designed for monthly recurring investments
- Limited tools available
- Limited selection of shares and ETFs to choose from
- Low costs
- Available through The Standard Bank of South Africa Limited's internet banking portal

STANDARD ONLINE SHARE TRADING (OST)*

- Online and face-to-face client education
- Designed for larger transactions
- Well-developed user-friendly platform
- Direct market access
- Access to wide range of products
- Feature rich

ASI and OST may lead to building an investment portfolio

*T & C's apply