Appendix XIX - Local Clearing Code & BIC Code

Beneficiary Participant	Default Bank/branch code	BIC Code
ABSA Bank Limited	632005	ABSAZAJJ
Access Bank (South Africa) Ltd	410105	BATHZAJJ
African Bank Limited	430000	AFRCZAJJ
Albaraka Bank	800000	ALBRZAJJ
Bank of China	686000	BKCHZAJJ
Bank Zero	888000	ZERMZAJJ
Bidvest Bank Limited	462000	BIDBZAJJ
BNP Paribas South Africa	688000	BNPAZAJJ
Capitec Bank Limited	470010	CABLZAJJ
China Construction Bank	586666	PCBCZAJJ
Citibank NA South Africa	350005	CITIZAJX
Discovery Bank	679000	DISCZAJJ
FinBond Mutual Bank	589000	FBMBZAJJ
FirstRand Bank Ltd	250149	FIRNZAJJ
Grinrod Bank Limited	584000	GRIDZAJJ
Habib Overseas Bank Limited	700000	HOBLZAJJ
HBZ Bank Limited	570000	HBZHZAJJ
HSBC Bank plc – Johannesburg Branch	587000	HSBCZAJJ
ICIC Bank	362000	ICICZAJJ
Investec Bank Limited	580105	IVESZAJJ
JP Morgan Chase Bank	432000	MGTCZAJJ
Mercantile Bank Limited	450905	LISAZAJJ

Nedbank Limited	198605	NEDSZAJJ
Sasfin Bank Limited	683000	SASFZAJJ
Societe Generale Johannesburg branch	351005	SOGEZAJJ
South African Reserve Bank	900145	SARBZAJP
State Bank of India SA Branch	801000	SBINZAJJ
Standard Chartered Bank Johannesburg Branch	730000	SCBLZAJJ
The Standard Bank of South Africa Limited	051001	SBZAZAJJ
Tyme Bank Limited	678910	CBZAZAJJ
UBank Limited	431000	YOUBZAJJ
VBS Mutual Bank	588000	VBSMZAJJ