Final Terms dated 29 April 2013

FIRSTRAND BANK

FIRSTRAND BANK LIMITED
(Registration Number 1929/001225/06)

Issue of U.S.$150,000,000 4.375 per cent. Notes due 2016 (the "**Notes**")

(to be consolidated and form a single series with the existing U.S.$350,000,000 4.375 per cent. Notes due 2016 issued on 9 June 2011)

under the U.S.$1,500,000,000
Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the "**Conditions**") set forth in the Base Prospectus dated 27 January 2011 which are incorporated by reference in the Base Prospectus dated 8 November 2012. This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus and must be read in conjunction with the Base Prospectus dated 8 November 2012 and the supplement to the Base Prospectus dated 19 April 2013, which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of the Prospectus Directive. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus has been published on the website of the London Stock Exchange through a regulatory information service (http://www.londonstockexchange.com/exchange/news/market-news/market-news-home.html).

1.	Issuer:	FirstRand Bank Limited
2.	(i) Series Number:	4
	(ii) Tranche Number:	2
	(iii) Date on which the Notes will be consolidated and form a single Series:	To be consolidated and form a single Series with the existing U.S.$350,000,000 4.375 per cent. Notes due 2016, issued on 9 June 2011 (the "**Tranche 1 Notes**"), on 10 June 2013 (the "**Consolidation Date**")
3.	Specified Currency or Currencies:	United States Dollars ("**U.S.$**")
4.	Aggregate Nominal Amount:	
	(i) Series:	U.S.$500,000,000
	(ii) Tranche:	U.S.$150,000,000
5.	Issue Price:	105.787 per cent. of the Aggregate Nominal Amount plus accrued interest from 9 December 2012

6.	(i)	Specified Denominations:	U.S.$200,000 and integral multiples of U.S.$1,000 in excess thereof
	(ii)	Calculation Amount:	U.S.$1,000
7.	(i)	Issue Date	30 April 2013
	(ii)	Interest Commencement Date:	9 December 2012
8.	Maturity Date		9 June 2016
9.	Interest Basis:		4.375 per cent. Fixed Rate
10.	Redemption/Payment Basis:		Redemption at par
11.	Change of Interest or Redemption/Payment Basis:		Not Applicable
12.	Put/Call Options		Not Applicable
13.	(i)	Status of the Notes:	Unsubordinated Notes
	(ii)	Date Board approval for issuance of Notes obtained:	29 September 2011
	(iii)	Date of approval(s) of the Financial Surveillance Department of the South African Reserve Bank for issuance of Notes obtained	5 December 2012

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	**Fixed Rate Note Provisions**		Applicable
	(i)	Rate(s) of Interest:	4.375 per cent. per annum payable semi-annually in arrear
	(ii)	Interest Payment Date(s):	9 June and 9 December in each year commencing on 9 June 2013
	(iii)	Fixed Coupon Amount(s):	U.S.$21.875 per Calculation Amount
	(iv)	Broken Amount(s):	Not Applicable
	(v)	Day Count Fraction:	30/360
	(vi)	Determination Dates:	Not Applicable
	(vi)	Reset Rate:	Not Applicable
15.	**Floating Rate Note Provisions**		Not Applicable
16.	**Zero Coupon Note Provisions**		Not Applicable

PROVISIONS RELATING TO REDEMPTION

17.	**Call Option**	Not Applicable

18.	**Put Option**	Not Applicable
19.	**Final Redemption Amount of each Note**	U.S.$1,000 per Calculation Amount
20.	**Early Redemption Amounts**	
	(i) Early Redemption Amount (Regulatory):	Not Applicable
	(ii) Early Redemption Amount (Tax):	Principal amount plus accrued interest (if any) to the date fixed for redemption

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21.	Additional Financial Centre(s) or other special provisions relating to Payment Dates:	Not Applicable

Signed on behalf of FirstRand Bank Limited:

By: .....

Duly authorised

PART B - OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(i)	Listing and Admission to trading:	London Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the regulated market of the London Stock Exchange with effect from 30 April 2013 The Tranche 1 Notes were admitted to trading on the regulated market of the London Stock Exchange with effect from 9 June 2011
(ii)	Estimate of total expenses related to admission to trading:	£3,600

2. RATINGS

Ratings:	S&P: BBB Moody's: A3 Fitch: BBB

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "Subscription and Sale" in the Base Prospectus, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business

4. Yield:	2.430 per cent.

5. OPERATIONAL INFORMATION

ISIN Code:	Until the Notes are consolidated and form a single series with the Tranche 1 Notes on the Consolidation Date, XS0923999402 As of the Consolidation Date, XS0635404477
Common Code:	Until the Notes are consolidated and form a single series with the Tranche 1 Notes on the Consolidation Date, 092399940 As of the Consolidation Date, 063540447
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s):	Not Applicable
Names and addresses of additional Paying Agent(s) (if any):	Not Applicable