

**PUBLICATIONS DATE 070615  
CONTAINS ALL AMENDMENTS UP TO AND  
INCLUDING USER NOTICE 120 / 07  
AMENDMENT RECORD**

USER NOTICE	DATE		PAGES		
	PUBLICATON	EFFECTIVE	REPLACE	REMOVE	INSERT
115/06	060531	- Standard Bank Lesotho & Lesotho Bank merger	E-4, E-5,E-6,E-7, E-8,E-12		
116/06	060920	- Nedbank Namibia Acc type 4 - HBZ Bank CDV Exception code "d"	E-2, E-7, E-11		
118/06	061124	- African Bank new CDV	E-7, E-8		
119/07	070220	- Amended New African Bank CDV	E-7, E-8		
120/07	070608	- Habib Overseas Bank CDV	E-4, E-5, E-7, E-8		

Operative dates of changes to this manual are indicated in the right-hand page margins as follows:

- **Vertical (|)** : **"Publication Date"**
- **Pointing hand (☞)** : **"Effective Date" 3 months' notice from Publication Date**

Both dates are relative to the "Amendment Number (nn/yy)" printed at the foot of each page and cross-referenced to this Amendment Record page.