(2)

(11)

QUESTION I

- Seven years ago, Mrs Hlongwane decided to invest R18 000 in a bank account that paid simple interest at 4,5% p.a.
- 1.1 1. Calculate how much interest Mrs Hlongwase has earned over the 7 years.
- I.1.2. Mrs Hlongwane wants to buy a television set that costs R27 660, 00 now. If the average rate of inflation over the last 5 years was 6,7% p.a. calculate the cost of the television set 5 years ago. (3)
- I.1.3. At what rate of simple interest should Mrs Hlongwane have invested her money 7 years ago if she intends buying the television set now using only her original investment of R18 000 and the interest earned over the last 7 years.
- 1.2. A sum of money doubles in 5 years when the interest is compounded annually. Calculate the rate of interest.
 (3)

QUESTION 2

- 2.1. Thando has R4 500 in his savings account. The bank pays him a compound interest rate of 4, 25% p.a. Calculate the amount Thando will receive if he decided to withdraw the money in 3 years. (3)
- 2.2 Mary wants to buy a fridge that costs R15 550. She has to pay a deposit of 15% of the cost and the balance by means of hire-purchase agreement. The rate of interest on the loan is 16, 25% p.a. simple interest. The repayment period of the loan is 54 months. In addition to the hire-purchase agreement, an annual insurance premium of 1,5% of the total cost of the fridge should be added. The annual insurance premium should be paid monthly
- 2.2.1. Calculate the value of the loan that Mary will take.
- 2.2.2. Calculate the total amount that must be repaid on the hire-purchase agreement. P = ? (3)
- 2.2.3. Calculate the monthly repayments, which includes the monthly insurance premium (3)

[11]

A= PCITT

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