























Deeper partnerships, more rewards

Our Investec Rewards programme is designed to reward you for your partnership. The more you do with us, the more you are rewarded — and the more you can travel, shop and even get cash deposited into your Private Bank Account.

How it works

EARN	REDEEM
<p>As an Investec Private Bank Account holder, you earn Rewards points on qualifying transactions and balances.</p>	<p>Redeem Rewards points for the following:</p>
<p> Qualifying transactions</p> <ul style="list-style-type: none"> Investec Visa card purchases, in-store and online* Investec Life monthly premiums paid by debit order from your Private Business Account Aon Pinion insurance monthly premiums paid by debit order from your Private Business Account <p>*Excluding purchases on Investec Select cards</p> <p>At a minimum you earn 1 Rewards point for every R20 of qualifying transactions</p>	<p> Travel: Redeem Rewards points towards the cost of any booking made through Investec Travel</p> <hr/> <p> Financial: Redeem your points to pay your monthly Private Bank Account fee or to purchase local, offshore or tax-free unit trusts</p> <hr/> <p> Charitable donations: Redeem points towards an Investec CSI charity</p> <hr/>
<p> Qualifying balances</p> <ul style="list-style-type: none"> Investec Private Home Loans average monthly capital balances Investec Instalment Sales (eg vehicle finance average monthly capital balances) <p>At a minimum you earn 1 Rewards point for R2 000 of qualifying balances</p>	<p> Lifestyle: Redeem points for a shopping voucher at over 30 shopping centres countrywide</p> <hr/> <p> Points-to-Cash: Redeem points for cash deposited directly into your Private Bank Account</p> <hr/> <p>Easy-to-remember ratio: Redeem points at a ratio of 20 Rewards points for R1</p>

Earn at a higher rate

PARTNERSHIP LEVEL AND EARN RATE	PARTNERSHIP SCORE				
<p>The good news is that you can increase your earn rate. Your partnership level determines your earn rate. There are five partnership levels. The higher your partnership level, the higher your earn rate.</p>	<p>Your partnership level is determined by your partnership score, which is based on the number of Investec products you hold and your product balances. As you increase your partnership score, you can move up a partnership level.</p>				
<table border="1"> <thead> <tr> <th data-bbox="121 474 252 533">LEVEL</th> <th data-bbox="255 474 794 533">EARN RATE</th> </tr> </thead> </table>	LEVEL	EARN RATE	<p>When you add a product or increase your existing product balances, you contribute to your partnership score.</p>		
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MINIMUM MONTHLY DEPOSIT REQUIREMENT

To activate your partnership score and access partnership levels 2 to 5, you need to meet the minimum monthly deposit requirement:

- Investec Private Bank Account: R35 000
- Investec Private Bank Account for young professionals (if you're under 30): R10 000
- Investec Private Bank Guaranteed Account: R10 000

Support



INVESTEC ONLINE AND THE APP

Access your personalised Investec Rewards dashboard in the same convenient places you do all your banking – Investec Online and the App



24/7 GLOBAL CLIENT SUPPORT CENTRE

Our dedicated 24/7 global Client Support Centre can help with any Investec Rewards queries. Contact them on 0860 110 161 or +27 (0)11 286 9663



PRIVATE BANKER AND FINANCIAL ADVISER

If you're considering a home loan or vehicle finance, speak to your Private Banker. If you need advice on savings and investment options, set up an appointment with an Investec Financial Adviser

Important information

- You earn Rewards points per Private Bank Account, on your qualifying transactions and balances
- Your monthly deposit, partnership score and partnership level are calculated monthly on your Rewards statement date per Private Bank Account. Your earn rate is applied to your qualifying transactions and balances in the following Rewards statement period
- Your Rewards statement date coincides with your Private Bank Account statement date

We value your partnership

NO MEMBERSHIP FEE

Each Private Business Account you hold is automatically enrolled in our complimentary Investec Rewards programme. No monthly membership or joining fee.

EARN UNLIMITED REWARDS POINTS THAT NEVER EXPIRE

There's no limit on the number of Rewards points you can earn. Your points never expire, so you can redeem your points when you're ready.

THE MORE YOU DO, THE MORE YOU EARN

Earn Rewards points on a wide range of qualifying transactions and balances. You earn Rewards points at a higher rate the more you borrow, save and insure with us.

REDEEM FOR WHAT YOU WANT

Redeem your points at our Rewards partners or for cash deposited into your Private Business Account. All at one easy-to-remember redemption ratio of 20 Rewards points for R1. Redeem on Investec Online and the App.

Find out more

investec.com/banking/rewards

Investec Rewards Terms and Conditions apply.

