



Bank | Invest | Protect  
locally and internationally



# Private Banking and Investments for Investec employees

FACTSHEET

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Create, grow and preserve your wealth, locally and internationally through Investec. One Place™.

The same place you work.

## Experience Out of the Ordinary

An effortless banking experience that's all about one thing: you.

As a **selected** Investec employee, you have access to Private Banking and Investments – locally and internationally – through Investec. One Place™.

We invite you to apply for an Investec Private Bank Account at a reduced monthly fee. The Investec Private Bank Account provides you with sophisticated day-to-day banking and gives you access to leading international products, services and rewards, supported by a specialist Private Banker, our 24/7/365 global Client Support Centre and Investec Digital.

## Your information is kept strictly confidential

- Your Investec Private Bank Account is strictly private and details will only be known to you and your dedicated Private Banker. All Private Bankers sign confidentiality agreements and only your dedicated Private Banker has access to staff client accounts in our systems.
- While you are an Investec employee, these rates will apply. Should you leave Investec, standard fees will apply.
- The monthly fee and credit rate are subject to an annual fee increase.
- **You have been personally selected and we request that you do not share this with anyone else.**

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## 24/7/365 Support

Contact our 24/7 global Client Support Centre.

Call your specialist Private Banker or meet with him/her conveniently at your office to discuss your Private Banking requirements.

Securely log into and transact through Investec Online and the App.



# Bank

## PRIVATE BANK ACCOUNT

The **Investec Private Bank Account** consolidates all your daily transactional banking into one account with one Visa platinum credit card and a single transparent monthly fee.

No annual card or credit facility fees apply.

### Your Private Bank Account gives you:

- A competitive debit rate of up to prime
- A Visa platinum credit card with up to 45 interest free days on card purchases
- Unlimited free ATM withdrawals both locally and internationally\*  
\*International banks may charge additional fees and excludes currency conversion fees
- Interest on your credit balance
- A linked Cash Management Account allows you to earn a higher interest rate through active management of your surplus short-term funds
- An extra card linked to your account at no extra cost or a stand-alone Private Bank Account at a reduced monthly fee for your spouse or life partner
- A consolidated single statement of all transactions, itemised per cardholder
- Up to 60 month budget facility option for those unexpected purchases
- Access to emergency cash with Western Union Money Transfer if your card is lost or stolen while travelling abroad
- Access to a sterling-based transactional account in the UK (for an additional fee)
- Preferential exchange rates on foreign exchange whether you are investing internationally, making international payments or receiving funds from abroad into your Investec Account
- Access to the Investec Youth Account, a transactional account with a Visa debit card exclusively available for children under 25 years of existing Private Bank Account clients, for no additional monthly fee

### Your Investec Platinum Visa card gives you access to further benefits, including:

- 90-day all-risk purchase protection cover
- Extended warranties on all purchases that double the manufacturer's warranty (up to two years)
- Discounts at select partners



# Borrow

We offer tailored and flexible finance solutions around your individual requirements for property, vehicles or investments.

## FINANCE YOUR VEHICLE

Finance your new vehicle at up to **prime minus 1%**, plus earn Investec Rewards on the purchase value of a new vehicle bought through Bidvest McCarthy.

## FINANCE YOUR HOME

You could qualify for up to **100% home loan** and are also able to capitalise registration costs, initiation and valuation fees into your facility and can access the capital amount repaid every year for the first five years.

We waive your monthly financing administration fee if you service your property or vehicle finance from your Private Bank Account by debit order.



# Invest

## WEALTH & INVESTMENT

Grow and preserve your wealth with access to Investec's expertise on local and international investments.

## INVEST ONLINE THROUGH MY INVESTMENTS

Wealth & Investment provides accessible opportunities to manage your wealth effectively through our online investment platform, **My Investments**.

The self-directed option allows you to choose from a range of investment products. Our assisted investing option helps you find an investment by filtering our options based on your investment style.

With My Investments, you can make both **local and international investments**, including unit trusts, tax-free savings and managed portfolios. Whether self-directed or assisted through a questionnaire, you can acquire offshore exposure, diversify your investment portfolio and open tax-free savings accounts for yourself and/or for your children.

### You pay an 'all-in' fee with no additional fees, such as:

- Brokerage fee
- Administration fee
- Performance fee
- Initial fee

## OFFSHORE UNIT TRUSTS (WORLD AXIS FUNDS OF FUNDS)

Available to investors seeking a multi-manager approach. We select the best fund managers from around the globe, providing access to some of the finest investment managers across asset classes.

## UNIT TRUST FUNDS

A range of local unit trust funds to cater for investors looking to invest into an investment.

## TAX FREE SAVINGS

A selection of unit trust funds are available under the tax free investment offered on a linked investment service provider through our Online Investment platform.

## MANAGED PORTFOLIOS

Investors seeking a local investment offering that is actively managed by our award winning fund managers. A range of products are offered in this category to cater for any discerning investor.

In addition, Wealth & Investment offers the following services, through our Investment Managers, subject to minimum investment amounts:

## EXECUTION STOCKBROKING / ONLINE STOCKBROKING

A non-discretionary stockbroking account where you can buy or sell investment instruments at your own discretion. No advice is provided on the underlying instruments and accounts are opened via Investec Online.

## ADVISORY STOCKBROKING

The advisory mandate is a non-discretionary mandate designed for clients who want to make their own investment decisions on underlying listed instruments, but recognise the value of Investec's investment research, processes, service and advice.

## PORTFOLIO MANAGEMENT

Discretionary investment management is a form of investment management in which buy and sell decisions are made by a portfolio manager for your account.

## WEALTH MANAGEMENT

The architecture of a wealth management strategy includes exposure to various traditional asset classes and alternative investment strategies.

## RETIREMENT INVESTMENTS

Plan for the retirement you deserve. Place your investment in an appropriate retirement vehicle designed with your future needs in mind.

## UNIT TRUST INVESTMENTS – LOCAL AND OFFSHORE

A unit trust fund pools money from different investors, investing in underlying instruments in line with the specific mandate of each fund.



## INVESTEC LIFE

As an Investec employee, you belong to the Investec Group Pension or Provident Fund. As a member of the fund, you are entitled to group life cover, disability (income protection cover), funeral and personal accident cover. The benefits give you a great foundation of protection. However, depending on your life stage, this may not be enough for your dependants.

Investec Life provides flexible Group Top Up Cover that protects your assets and your family, while adapting to your changing needs.

As an Investec employee with a Private Bank Account, Investec Life offers you four separate products to complement your current group cover.

- **Life Cover** – top-up cover that pays out to your nominated beneficiaries on your death.
- **Mortgage Protection Cover** – pays off your Investec home loan(s) on your death.
- **Disability Cover** – pays you a lump sum if you are permanently disabled.
- **Severe Illness Cover** – when you are diagnosed with a major illness, this cover allows you to manage the high medical costs and/or adjustments to your lifestyle.

## AON

As the preferred insurance broker to Investec, Aon South Africa offers exclusive short-term insurance products to Private Banking clients. Aon has access to various specialist insurance products catering for anything from high-value vehicles to art, antiques and jewelry.

Your specialist Aon Private Client Manager will work with you to ensure you have comprehensive cover at competitive premiums.

Home Owners cover includes benefits such as 24-hour home and roadside assist as well as a Take-Me-Home service.

For vehicles financed through Investec, you enjoy the following exclusive benefits when taking motor vehicle insurance through Aon:

- Zero basic excess if you have an accident or total loss claim in the first year of insurance
- Credit shortfall cover up to R25 000 automatically included at no additional charge
- Excess waiver cover (at renewal) and additional credit shortfall cover

## Travel

Enjoy unlimited complimentary access at over 1 100 international LoungeKey airport lounges worldwide, as well as unlimited access to SAA-owned and Bidvest Premier domestic and international departure lounges in South Africa.

You receive complimentary basic travel insurance when purchasing international travel tickets with your Investec Visa card for trips starting and ending in South Africa.

Visit [Investec Travel](#), our fully fledged travel agency



Conveniently book flights, hotels and car rental online or contact one of our travel specialists for packages and bespoke itineraries. Every booking is supported by our 24/7 emergency assistance. Visit [www.investectravel.com](http://www.investectravel.com) or call +27 21 929 2800

### Travelling abroad and need currency?

Order **Foreign Exchange** in the denominations you need and we'll deliver it to you.

## Investec Digital

High touch supported by high tech. Through Investec Online and the Investec App, you get a secure, holistic view of your banking and investment accounts, locally and internationally, on one platform with one login.

### Log in and enjoy features such as:

- Easy, daily **transactional banking** – besides being able to do all your day-to-day banking online, you can redeem Investec Rewards points, buy airtime, data or prepaid electricity, as well as being able to send cash to anyone with a cellphone number, including yourself.
- **Manage my life** that enables you to save your personal information, upload copies of your important documents and retrieve these at any time. You can also set reminders for when your passport and your driver's licence are about to expire
- **My will** allows you to upload a will, create a will or be referred to an expert for more complicated wills
- **Manage my finances** tool gives you a complete picture of all your assets and liabilities, including your Investec and external accounts, investments and rewards. You can easily analyse your income and spend
- **International Payments** functionality where you can save and pay beneficiaries, accept real-time competitive rates or easily receive money from abroad
- **Get documents online**, such as visa letters, stamped bank statements and tax certificates
- Our **Budget tool** tracks every transaction to show you where your money goes and also suggests a realistic monthly budget

### APPLY ONLINE

- Investec Youth Account
- Tax-free and other savings (self or child)
- UK Private Bank Account
- Foreign Currency Call Deposit
- Online Share Trading Account

### OTHER ONLINE BENEFITS INCLUDE

- Single login
- Multiple user access
- Full access to children's Youth Accounts
- Easily transfer or receive money offshore

# Contact us

## PRIVATE BANKING

For more information, please speak to your regional HR manager who will provide you with your Private Banker details or email [JHBBankingStaffTeam@investec.co.za](mailto:JHBBankingStaffTeam@investec.co.za)

## CASH INVESTMENTS

If you are a Private Banking client, you can contact your Private Banker directly.

If you are not a Private Bank Account holder, please contact one of our Personal Cash Investments consultants on [cash.investments@investec.co.za](mailto:cash.investments@investec.co.za) or call our global Client Support Centre on +27 286 9663 or 0860 932 932

## INVESTEC LIFE

Apply through Investec Online or contact the Investec Life advisers on +27 11 291 3934 or 0860 443 443. Alternatively, speak to your Private Banker or the 24/7 global Client Support Centre on +27 11 286 9663.

## AON

For more information, please call 0860 746 466 or email [investecsales@aon.co.za](mailto:investecsales@aon.co.za)

## WEALTH & INVESTMENT

For more information, please call 0861 468 387 or email [investments@investec.co.za](mailto:investments@investec.co.za)

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