

Your Investec Private Banking proposition

At Investec Private Banking, we recognise that each individual has unique goals and aspirations. And because we see you as an individual, we treat you as such – offering you unmatched expertise, one-on-one assistance and 24/7/365 global support. Our experienced, passionate team of specialists goes above and beyond to meet your local and international financial needs, providing you with an effortless banking experience that's all about one thing: **you**.

As an Investec Private Banking client, you will have access to our international products, services and rewards, supported by a specialist Private Banker, our 24/7/365 global Client Support Centre and Investec Digital.

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 discuss your Private Banking requirements.

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

So, how should partnering with us make you feel? Put simply, it should feel like it's all about you.



+27 11 286 9663 (24 hours a day)



<https://www.facebook.com/InvestecBank>



investecprivatebank.com



[@Investec](https://twitter.com/Investec)

Bank

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, assets, motor vehicles** or **investments**.

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.

FINANCE YOUR VEHICLE

Finance your new vehicle at up to prime minus 1%, plus earn Investec Rewards points on:

- The purchase value of a vehicle bought through Bidvest McCarthy*

* Capped at 200 000 Rewards points per vehicle through Bidvest McCarthy

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

Save

Create and grow your wealth through our **Cash Investment** products, which offer competitive interest rates, flexibility and your capital is guaranteed.

Choose from:

- **Instant Access, Notice Deposits** and **Fixed Deposits**
- **Tax Free Fixed Deposit**
- A **Foreign Currency Call Deposit** – This instant access account is available in US dollars, British pounds and euros, allowing you to save in a foreign currency if you have an Investec Private Bank Account.

Minimum amounts apply for the above products.

Invest

We offer active investment management services for all your wealth growth and preservation needs.

As the largest Private Client Investment Manager in South Africa and the third largest in the United Kingdom, you have access to Investec's expertise on local and international investments.

You also have the option to invest online through:

- **Online share trading account** with Investec Wealth & Investment for no monthly administration fees and reduced non-tiered brokerage (minimum brokerage per transaction applies)
- **My investments** gives you a choice between self-directed or assisted options, underpinned by the expertise of our Global Investment Process. It also offers insights into portfolio performance and diversification.

Protect

INVESTEC LIFE

Life Insurance not made for everyone. **Made for you.**

As an existing Private Banking client, Investec Life gives you an exclusive opportunity to protect your life, lifestyle, family and wealth – all in One Place™.

Investec Life offers you a more efficient way to protect your life, with cover that adapts as your needs change. You are able to apply for, and adjust, your life cover either through Investec Online, on the Investec App or through our team of specialist Investec Life advisers.

Investec Life products include:

- Life Cover
- Disability Cover
- Income Protection Cover
- Severe Illness Cover
- Mortgage Protection Cover

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 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

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 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

WEALTH & INVESTMENT

For more information, please call 0861 468 387 or email investments@investec.co.za

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