

Where others give you banking, we give you more

Private Banking for Young Professionals

As a qualified young professional, you have a bright future ahead of you. You have big plans. You want to get ahead. You expect more... More from life. More from your money. More education and guidance. More opportunities to get (and stay) ahead of the curve.

We give you a 24/7 distinctive Private Banking experience that's always personal, always about you. Which is why you have access to our full suite of products and services for a reduced monthly fee.

Where others give you banking and all the usual extras, we give you more.

24/7/365 Support

Contact our 24/7 global Client Support Centre.

Call your specialist Private Banker to discuss your Private Banking requirements.

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

Stay ahead of the curve. Get in touch if you want to open an Investec Private Bank Account – it's the first step to a lifelong partnership with a bank that will support you and your aspirations.

Bank on out of the ordinary

Getting ahead is easier with banking that's simple, yet personal with a specialist Private Banker.

The Private Bank Account consolidates all your daily transactional banking into one account with one platinum credit card and a single transparent monthly fee. No annual card or credit facility fees apply.

Your Private Bank Account gives you:

- A facility at up to prime
- Up to 45 days interest free period on your card purchases
- Unlimited free ATM withdrawals both locally and internationally*
- Interest earned on positive balances
- Free extra cards for your spouse or partner
- Up to 60 month budget facility option for those unexpected purchases
- Access to a sterling-based transactional account in the UK for an additional fee
- Preferential rates on foreign exchange whether you are investing internationally, making international payments, buying foreign exchange currency or receiving funds from abroad into your Investec Account.

* International banks may charge additional fees



+27 11 286 9663 (24 hours a day)



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Finance your lifestyle

Looking to buy a vehicle or property?

We offer tailored and flexible finance solutions where you can benefit from flexible facility access, repayment options and competitive interest rates. Plus, we waive the monthly financing administration fee if you service your property or vehicle loan from your Private Bank Account by debit order.

FINANCE YOUR VEHICLE

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

- The purchase value of a vehicle bought through Bidvest McCarthy*
- Plus, we waive the monthly financing administration fee if you service your property or vehicle loan from your Private Bank Account by debit order

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

FINANCE YOUR HOME

You could qualify for up to a 100% home loan for your primary residence, First time buyers could qualify for up to 100% home loan including the transfer costs with a term up to 30 years. You 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.

First time buyers also have the option of taking a two-year interest-only bond.

Investec Digital

HIGH TOUCH HIGH TECH

Through Investec Online and the Investec App, you get a secure, holistic view of your banking and investment accounts, locally and internationally.

Helping you manage your money wherever, whenever.

Log in and enjoy features such as:

- **Transactional banking** – make payments, add beneficiaries, check balances, transfer funds, redeem Investec Rewards points and buy airtime, data or prepaid electricity
- **Manage my life** that enables you to save your personal information, upload and retrieve copies of your important documents at any time. You will also get a reminder when your passport or driver's license are about to expire.
- **My will** lets you create, update and save a digital copy of your will online
- **My finances** tool that 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.

More than banking

Get access to opportunities to stay ahead of the curve. Like networking with influencers and travel and lifestyle experiences that will have your friends wishing they were there.

Get guidance that will help you start your wealth journey, now. You get the opportunity to learn from the world's best thought leaders as well as personal management tools to help you manage your finances, create your wealth and show you how you're doing compared to your peers.



Save and watch your money grow

Grow your savings through our Cash Investments products, which offer competitive interest rates, flexibility and your capital is guaranteed. Choose from our Instant Access, Notice, Fixed and Tax Free Deposit Accounts.

There are no additional fees for any of our savings products.

Invest in your future

Through Investec, you can grow your wealth by using our online investment platform, **My Investments**. It offers you a choice between self-directed or assisted options, underpinned by the expertise of our Global Investment Process. Starting from R10 000, we have options to suit both new and seasoned investors.

You can also buy and sell shares online with no additional monthly administration fees and reduced brokerage (a minimum brokerage fee per transaction) apply.



Investec 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.



Protect your life and assets

LONG-TERM INSURANCE WITH INVESTEC LIFE

As a private 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 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

SHORT-TERM INSURANCE WITH AON

As an Investec client, you have access to exclusive short-term insurance products at competitive premiums through our approved insurance broker, Aon South Africa. For personal assets as well as all other insurance needs such a personal indemnity. 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



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