

Private Bank Electronic Only (EO) Account for individuals

FEE STRUCTURE

VAT inclusive fees effective from 1 August 2025

Monthly account fee (per account)*		R225
Monthly credit facility fee		Included
Interest rates	Debit (interest charged on your daily outstanding balance)	Prime, as reflected on your monthly statement
	Credit (interest earned on your daily credit balance, net of online electronic transfers, cash withdrawals and near cash transactions debited to your account)	0.50%
Transaction fees	Cash deposits at an Absa branch	<u>Notes only</u> 1.62% of the deposit value (subject to a minimum fee of R54) <u>With coins</u> 6.60% of the deposit value (subject to a minimum fee of R64)
	Cash deposits at an Absa cash centre	<u>Notes only</u> 1.50% of the deposit value (subject to a minimum fee of R37) <u>With coins</u> 6.60% of the deposit value (subject to a minimum fee of R45)
	Cash deposits at an Absa ATM	<u>Notes only</u> 1.47% of the deposit value (subject to a minimum fee of R1.47) <u>With coins</u> 6.60% of the deposit value
	Electronic payments that debit the Investec Private Bank Account (ie EFT)	R7
	Electronic payments that credit the Investec Private Bank Account	Included
	Debit orders (external)	R7
	Buying electricity, airtime, data and SMS bundles	Included
	Send Cash	R11

Transaction fees (continued)	Faster Payments (R3 000 or below)	R10
	Faster Payments (above R3 000)	R40
	PayShap payments (R500 or below)	Included
	PayShap payments (above R500)	R6
	International receipts, payments and travel currency purchases	Refer to the foreign exchange fee guide
Service fees	Successful payment recall	R330
	Unsuccessful payment recall	R330
	Returned payment fee on returned Automatic Payment Order (APO)	R190
	Statement requests	Included
	Copy of deposit slip (less than 30 days old)	R82
	Copy of deposit slip (more than 30 days old)	R330
	Details of direct debit or credit to account (less than 30 days old)	R82
	Details of direct debit or credit to account (more than 30 days old)	R330

*The EO option is only for clients living abroad. If you return to SA and move to the full offering which includes a card, then your monthly Private Banking fee changes to R675. Transactional fees incurred before conversion to the full offering will still be levied. If you return to SA and then go abroad again in one statement period, a monthly fee of R675 will be levied and transactional fees incurred before conversion to the full offering will still be levied. As there is no active Investec Visa Platinum card on this account option, all functionality and benefits of the card, such as Investec InTransit and travel insurance, will only be available to you if reactivate your Investec Visa Platinum card. The monthly fee will then increase to R675.

Additional fees if you require a card with this account

VAT inclusive fees effective from 1 August 2025

Monthly fee for additional cards (per card)	Investec Visa Platinum cards	Included
	Investec Select cards	R30
Transaction fees	Purchases (in-store and online)	Included
	Cash withdrawals at local and international ATMs*	Included
	Cash withdrawals at local and international bank branches (including foreign exchange purchases)*	2% of the rand value (subject to a minimum fee of R75 and capped at R1 000)
	International currency conversion fee (charged on card transactions that are not in SA rands)	2.5% of the rand value of the transaction
	Cross-border card fee (charged on rand-based card transactions if the merchant or cash provider is outside of SA)	2% (capped at R100 per transaction)
	Oil, fuel and toll transactions using the Select card (per transaction)	R5.50

Service fees	Card reissuance (there is no charge to unblock the card. Cards that have expired will be reissued free of charge)	R300
	Card replacement	1 free replacement per 3-year period R310 per additional replacement within the same 3-year period
	Local emergency card delivery	R415
	International card delivery	R700
	Successful transaction dispute	Included
	Unsuccessful transaction dispute	R290
	Transaction voucher copy	R190

*Excludes the international currency conversion fee. International banks or ATM owners may charge additional fees.

Benefits included

Finance	The monthly financing administration fee (in NCA R69/Out of NCA R120) is waived if you service your loan via debit order through your Investec Private Bank Account
Investec Rewards	Complimentary access to Investec Rewards.* There's no limit to the number of Rewards points you can earn and these never expire. View more here
Savings	Access to a range of savings products at no additional fee
Wealth & Investment	Online Share Trading Account with no minimum account value. Benefit from a reduced flat brokerage fee of 0.5% and the annual administrative fee is waived
Investec InTransit	Complimentary visits to airport lounges and exclusive access to a dining programme which includes vouchers and special offers.* View more here
Travel insurance	Complimentary travel insurance when purchasing international travel tickets using your Investec Visa Platinum card for trips that start and end in SA*
UK transactional account	Open an Investec UK Private Bank Account, a sterling-based transactional account held and operated in the UK. The £10 monthly fee is waived if you maintain your Investec SA Private Bank Account (a minimum opening deposit of £1 000 is required).* View more here
Currency pockets linked to your Investec Private Bank Account	Add and fund a currency pocket at no additional fee Card transactions that debit your pocket will not incur the international currency conversion fee Transfer funds back to your Investec Private Bank Account at no additional fee

*Subject to the relevant terms and conditions as may be applicable.

Queries

For more information, contact your Private Banker or the 24/7 Investec global Client Support Centre.



0860 110 161 or +27 11 286 9663



www.investec.com



Investec Private Banking, a division of Investec Bank Limited registration number 1969/004763/06. Investec Private Banking is committed to the Code of Banking Practice as regulated by the National Financial Ombud Scheme. Copies of the Code and the [Ombudsman's details](#) are available on request or visit www.investec.com. Investec Private Banking is a registered credit provider with registration number NCRCP9.