

VAT inclusive fees effective from 1 August 2025

Monthly account fee (per account)		No monthly fee
Transaction fees	Purchases (in-store and online)	Included
	Cash withdrawals from checkout tills at select retailers	Included
	Cash withdrawals at local and international ATMs*	R19.50
	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)
	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 Youth Account (ie EFT)	Included
	Electronic payments that credit the Investec Youth Account	Included
	Buying electricity, airtime, data and SMS bundles	Included

Transaction fees (continued)	Send Cash	R11
	International receipts, payments and travel currency purchases	Refer to the <a href="#">foreign exchange fee guide</a>
Service fees (continued)	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 payment recall	R330
	Unsuccessful payment recall	R330
	Successful transaction dispute	Included
	Unsuccessful transaction dispute	R290
	Statement requests	Included
	Transaction voucher copy	R190
	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

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


# Benefits included

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 <a href="#">here</a>
Travel insurance	Complimentary travel insurance when purchasing international travel tickets using your Investec Visa debit card for trips that start and end in SA*

\*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](http://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](http://www.investec.com). Investec Private Banking is a registered credit provider with registration number NCRCP9.