

VAT inclusive fees effective from 1 August 2024

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*	R18.50
	Cash withdrawals at local and international bank branches (including foreign exchange purchases)*	R75
	International currency conversion fee (charged on card transactions that are not in SA rands)	2%
	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	1.54% of the deposit value (subject to a minimum fee of R52)
	Cash deposits at an Absa cash centre	1.43% of the deposit value (subject to a minimum fee of R35)
	Cash deposits at an Absa ATM	1.40% of the deposit value (subject to a minimum fee of R1.40)
	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
	Send Cash	R11
	International receipts, payments and travel currency purchases	Refer to the foreign exchange fee guide
Service fees	Card replacement	Included (R300 if card is replaced more than once in a three-year cycle)
	Local emergency card delivery	R415
	International card delivery	R655
	Successful payment recall	R315
	Unsuccessful payment recall	R315
	Successful transaction dispute	Included
	Unsuccessful transaction dispute	R280

Service fees (continued)	Statement requests	Included
	Transaction voucher copy	R185
	Copy of deposit slip (less than 30 days old)	R79
	Copy of deposit slip (more than 30 days old)	R315
	Details of direct debit or credit to account (less than 30 days old)	R79
	Details of direct debit or credit to account (more than 30 days old)	R315

*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 cost
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 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.



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