

Please refer to brochure and KID for full product details, terms and conditions and risks.



Our Plans

Our latest collection of Plans are available until 1 March 2019

Key dates

Direct investments and ISAs:

Offer close date: 1 March 2019

ISA Transfers:

Offer close date: 8 February 2019

Plan start date

11 March 2019



Useful information

Investec Structured Products are offered exclusively through financial advisers.

For further information please call 020 7597 4065 or visit www.investecstructuredproducts.com for full product details, terms and conditions and risks.

Ways to invest

- › Direct investments (not via an ISA)
- › Cash or stocks and shares ISA for 2018/19
- › ISA transfer
- › SIPP/SSAS pension arrangements
- › Trustee, corporate, charity and nominee investments
- › Joint holder
- › Gift for another
- › On behalf of a child
- › Offshore bond (Deposit Plans only)

Averaging

Please note that averaging is used throughout this range of Plans. Please refer to the Plan brochures for full details.

Barrier definition

European Barrier

Capital is at risk if the index falls below the predefined level **at the end** of the term of the Plan.

UKSPA Product Codes

The UK Structured Products Association ('UKSPA') has created a series of Product Codes intended as a reference guide to help advisers understand the different types of product and their key features.

As a member of UKSPA we are providing these codes for all of our Plans. For further information on these Product Codes, please visit our website and look out for the UKSPA Product Code logos associated to each product.

UK | **STRUCTURED™**
PRODUCTS
ASSOCIATION

Our current range of Investec Plans

Key Product Features

Our Deposit Plans are capital protected.

		Plan Term	Potential Coupon***	Income Trigger	Growth Return/ Kick-Out Trigger	Profits Taxed as	Earliest Potential Maturity	Page
Income	FTSE 100 Income Deposit Plan 25 – Monthly*	6 yrs	0.28% pm (3.36% pa)	75%	n/a	Income	6 yrs	5
	FTSE 100 Income Deposit Plan 25 – Annual*	6 yrs	3.5% pa	75%	n/a	Income	6 yrs	5
Growth	FTSE 100 3 Year Defensive Deposit Plan 11*	3 yrs	11%	n/a	90%	Income	3 yrs	6
	FTSE 100 3 Year Deposit Plan 11*	3 yrs	15%	n/a	100%	Income	3 yrs	6
	FTSE 100 6 Year Defensive Deposit Plan 19*	6 yrs	25%	n/a	75%	Income	6 yrs	6
	FTSE 100 6 Year Deposit Plan 9*	6 yrs	45%	n/a	100%	Income	6 yrs	6
	FTSE 100 Defensive Kick-Out Deposit Plan 9*	6 yrs	4.5% pa	n/a	85%**	Income	3 yrs	7
	FTSE 100 Kick-Out Deposit Plan 83*	6 yrs	6% pa	n/a	100%	Income	3 yrs	7
	EVEN 30™ Deposit Growth Plan 71*	5 yrs	2x any rise	n/a	100%	Income	5 yrs	7

*FSCS eligible deposit

**Level in final year

***All returns are not compounded and paid at maturity unless they are Income Plans

Key Product Features

Our Investment Plans put capital at risk.

	Plan Term	Potential Coupon***	Capital at Risk Barrier	Income Trigger	Growth Return/Kick-Out Trigger	Profits Taxed as	Earliest Potential Maturity	Page	
Income	FTSE 100 Enhanced Income Plan 49	5 yrs	0.355% pm (4.26% pa)	60% European	0%	n/a	Income	5 yrs	8
	FTSE 100 Defensive Income Plan 14 – option 1	8 yrs	1.5% pq (6% pa)	60% European	60%	105%	Income	2 yrs	8
	FTSE 100 Defensive Income Plan 14 – option 2	8 yrs	2% pq (8% pa)	60% European	80%	105%	Income	2 yrs	8
Defensive	FTSE 100 Step Down Kick-Out Plan 26	6 yrs	8% pa	60% European	n/a	80%**	Capital Gains	2 yrs	9
	FTSE 100 Defensive Step Down Kick-Out Plan 17	6 yrs	7% pa	60% European	n/a	65%**	Capital Gains	2 yrs	9
	FTSE/STOXX Defensive Step Down Kick-Out Plan 17	6 yrs	8.15% pa	60% European	n/a	65%**	Capital Gains	2 yrs	9
	FTSE/S&P 500 Defensive Step Down Kick-Out Plan 13	6 yrs	8% pa	60% European	n/a	65%**	Capital Gains	2 yrs	10
	Investec/Lowes 8:8 Plan 8	8 yrs	4.25% sa (8.5% pa)	60% European	n/a	92%**	Capital Gains	2 yrs	10
	FTSE 100 Defensive Kick-Out Plan 52	6 yrs	6.5% pa	50% European	n/a	90%**	Capital Gains	3 yrs	10
Growth	FTSE 100 Enhanced Kick-Out Plan 83	6 yrs	12% pa	60% European	n/a	100%	Capital Gains	1 yr	11

**Level in final year

***All returns are not compounded and paid at maturity unless they are Income Plans

Deposit Plans – Income Plans

FTSE 100 Income Deposit Plan 25 – Monthly

Term 6 Years

Return

Income payments of 0.28% per month (equal to 3.36% per annum) over the 6 year term if the FTSE 100 is higher than 75% of its starting level on each monthly anniversary.

Key risk

No income payments will be paid if the FTSE 100 finishes lower than 75% of its starting level on every monthly anniversary.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

UKSPA Product Code

Protected Income – 1140 – Protected
Conditional Income

FTSE 100 Income Deposit Plan 25 – Annual

Term 6 Years

Return

Income payments of 3.5% per annum over the 6 year term if the FTSE 100 is higher than 75% of its starting level on each anniversary.

Key risk

No income payments will be paid if the FTSE 100 finishes lower than 75% of its starting level on each anniversary.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

UKSPA Product Code

Protected Income – 1140 – Protected
Conditional Income

Deposit Plans – Growth Plans

FTSE 100 3 Year Defensive Deposit Plan 11

Term 3 Years

Return

11% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 3.667% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than 90% of its starting level, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1150 – Protected Digital

FTSE 100 3 Year Deposit Plan 11

Term 3 Years

Return

15% return if the FTSE 100 is higher than its starting level after 3 years (paid at maturity). This is equivalent to 5% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1150 – Protected Digital

FTSE 100 6 Year Defensive Deposit Plan 19

Term 6 Years

Return

25% return if the FTSE 100 is higher than 75% of its starting level after 6 years (paid at maturity). This is equivalent to 4.1667% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than 75% of its starting level, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1150 – Protected Digital

FTSE 100 6 Year Deposit Plan 9

Term 6 Years

Return

45% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 7.5% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1150 – Protected Digital

Deposit Plans – Growth Plans

FTSE 100 Defensive Kick-Out Deposit Plan 9

Term 6 Years

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 4.5% per annum (not compounded) if the FTSE 100 is above a specified percentage of its starting level. These percentages are 100% in year 3 and reduce by 5% per annum to 85% in year 6.

Key risk

If the FTSE 100 finishes equal to or lower than 85% of its starting level after 6 years, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1160 – Protected Kick Out

FTSE 100 Kick-Out Deposit Plan 83

Term 6 Years

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 6% per annum (not compounded) if the FTSE 100 is above its starting level.

Key risk

If the FTSE 100 finishes equal to or lower than its starting level after 6 years, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1160 – Protected Kick Out

EVEN 30™ Deposit Growth Plan 71

Term 5 Years

Return

200% (2x) of any rise in the EVEN 30™ after 5 years.

Key risk

If the EVEN 30™ finishes equal to or lower than its starting level, the investor will only get back their initial deposit.

UKSPA Product Code

Protected Growth – 1100 – Protected Uncapped Growth

Investment Plans – Income Plans

FTSE 100 Enhanced Income Plan 49

Term 5 Years

Return

Fixed monthly payments of 0.355% (equal to 4.26% per annum) over the 5 year term.

Risk to capital

60% European barrier.

Initial investment is at risk if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

UKSPA Product Code

Non-Protected Income – 1230 – Fixed Income

FTSE 100 Defensive Income Plan 14 – option 1

Term 8 Years

Return

Potential for quarterly payments of 1.5% over the 8 year term if the FTSE 100 is higher than 60% of its starting level. Potential for maturity at the end of each year from the end of year 2 onwards if the FTSE 100 is above 105% of its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 8 years and if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

UKSPA Product Code

Non-Protected Income – 1290 – Conditional Income

FTSE 100 Defensive Income Plan 14 – option 2

Term 8 Years

Return

Potential for quarterly payments of 2% over the 8 year term if the FTSE 100 is higher than 80% of its starting level. Potential for maturity at the end of each year from the end of year 2 onwards if the FTSE 100 is above 105% of its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 8 years and if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

For direct investments any income payments made are expected to be liable to Income Tax. Any income payments will be paid gross.

UKSPA Product Code

Non-Protected Income – 1290 – Conditional Income

Investment Plans – Defensive Plans

FTSE 100 Step Down Kick-Out Plan 26

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8% per annum (not compounded), if the FTSE 100 is higher than a specified percentage of its starting level. These percentages are 100% in year 2 and reduce by 5% per annum to 80% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if the FTSE 100 finishes lower than 60% of its starting level.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

FTSE 100 Defensive Step Down Kick-Out Plan 17

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 7% per annum (not compounded), if the FTSE 100 is higher than a specified percentage of its starting level. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

FTSE/STOXX Defensive Step Down Kick-Out Plan 17

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8.15% per annum (not compounded), if both the FTSE 100 and EURO STOXX 50 are higher than a specified percentage of their starting levels. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if either the FTSE 100 or EURO STOXX 50 finish lower than 60% of their respective starting levels at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

Investment Plans – Defensive Plans

FTSE/S&P 500 Defensive Step Down Kick-Out Plan 13

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 8% per annum (not compounded), if both the FTSE 100 and S&P 500 are higher than a specified percentage of their starting levels. These percentages are 100% in year 2, reducing to 95% in year 3 and then by 10% per annum to 65% in year 6.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if either the FTSE 100 or S&P 500 finish lower than 60% of their respective starting levels at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

Investec/Lowes 8:8 Plan 8

Term 8 Years

Return

Potential for maturity every 6 months from year 2 onwards with a fixed payment equal to 8.5% per annum (not compounded) if the FTSE 100 is equal to or higher than 92% of its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 8 years and if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

FTSE 100 Defensive Kick-Out Plan 52

Term 6 Years

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 6.5% per annum (not compounded), if the FTSE 100 is higher than 90% of its starting level.

Risk to capital

50% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if the FTSE 100 finishes lower than 50% of its starting level at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments. Please note this Plan is only available as an Investec option.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

Investment Plans – Growth Plan

FTSE 100 Enhanced Kick-Out Plan 83

Term 6 Years

Return

Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 12% per annum (not compounded) if the FTSE 100 is higher than its starting level.

Risk to capital

60% European barrier.

Initial investment is at risk if the Plan runs for the full 6 years and if the FTSE 100 finishes lower than 60% of its starting level at the end of the Plan.

At maturity it is expected that any growth may be liable to Capital Gains Tax for direct investments.

UKSPA Product Code

Non-Protected Growth – 1260 – Kick-Out

For enquiries call 020 7597 4065

Including technical information on our Plans and queries relating to Structured Products.

For administration enquiries and valuations call 0344 892 0942

Including Application Form assistance and confirmation of receipt, payment and commission enquiries.

For literature visit www.investecstructuredproducts.com

Send completed and signed Application Forms to:

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Newport
NP20 9PE

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