

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



Our Plans

Our latest collection of Plans is available until 19 July 2019

Key dates

Direct investments and ISAs:

Offer close date: 19 July 2019

ISA Transfers:

Offer close date: 28 June 2019

Plan start date

29 July 2019



Useful information

Investec Structured Products are offered exclusively through financial advisers.

For further information please call 020 7597 4065 or visit www.investec.com/structured-products 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 2019/20
- › 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.



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
DEPOSIT PLANS								
Income	FTSE 100 Income Deposit Plan 28 – Monthly*	6 yrs	0.26% pm (3.12% pa)	75%	n/a	Income	6 yrs	5
	FTSE 100 3 Year Defensive Deposit Plan 14*	3 yrs	10.5%	n/a	90%	Income	3 yrs	6
	FTSE 100 3 Year Deposit Plan 50*	3 yrs	15%	n/a	100%	Income	3 yrs	6
	FTSE 100 6 Year Defensive Deposit Plan 22*	6 yrs	22.5%	n/a	75%	Income	6 yrs	6
Growth	FTSE 100 6 Year Deposit Plan 12*	6 yrs	42%	n/a	100%	Income	6 yrs	6
	FTSE 100 Defensive Kick-Out Deposit Plan 12*	6 yrs	4.5% pa	n/a	85%**	Income	3 yrs	7
	FTSE 100 Kick-Out Deposit Plan 86*	6 yrs	6% pa	n/a	100%	Income	3 yrs	7
	EVEN 30™ Deposit Growth Plan 74*	5 yrs	2.0x 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 Defensive Income Plan 17 – option 1	8 yrs	1.275% pq (5.1% pa)	60% European	60%	105%	Income	2 yrs	8
	FTSE 100 Defensive Income Plan 17 – option 2	8 yrs	1.675% pq (6.7% pa)	60% European	80%	105%	Income	2 yrs	8
Defensive	FTSE 100 Step Down Kick-Out Plan 29	6 yrs	6.75% pa	60% European	n/a	80%**	Capital Gains	2 yrs	9
	FTSE 100 Defensive Step Down Kick-Out Plan 20	6 yrs	5.65% pa	60% European	n/a	65%**	Capital Gains	2 yrs	9
	Investec/Lowes 8:8 Plan 11	8 yrs	3.5% sa (7% pa)	60% European	n/a	92%	Capital Gains	2 yrs	9
Growth	FTSE 100 Enhanced Kick-Out Plan 86	6 yrs	9.6% pa	60% European	n/a	100%	Capital Gains	1 yr	10

**Level in final year

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

Deposit Plans – Income Plan

FTSE 100 Income Deposit Plan 28 – Monthly

Term 6 Years

Return

Income payments of 0.26% per month (equal to 3.12% 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

Deposit Plans – Growth Plans

FTSE 100 3 Year Defensive Deposit Plan 14

Term 3 Years

Return

10.5% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 3.5% 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 50

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 22

Term 6 Years

Return

22.5% return if the FTSE 100 is higher than 75% of its starting level after 6 years (paid at maturity). This is equivalent to 3.75% 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 12

Term 6 Years

Return

42% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 7% 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 12

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 86

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 74

Term 5 Years

Return

200% (2.0x) 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 Defensive Income Plan 17 – option 1

Term 8 Years

Return

Potential for quarterly payments of 1.275% 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 the FTSE 100 finishes lower than 60% of its starting level.

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 17 – option 2

Term 8 Years

Return

Potential for quarterly payments of 1.675% 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 the FTSE 100 finishes lower than 60% of its starting level.

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 29

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 6.75% 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 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 20

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 5.65% 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 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

Investec/Lowes 8:8 Plan 11

Term 8 Years

Return

Potential for maturity every 6 months from year 2 onwards with a fixed payment equal to 7% 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 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

Investment Plans – Growth Plan

FTSE 100 Enhanced Kick-Out Plan 86

Term 6 Years

Return

Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 9.6% 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 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

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.investec.com/structured-products

Send completed and signed Application Forms to:

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