

For investment professionals only,
not to be used with retail clients.



Our Plans

Our latest collection of Plans is available until 1 April 2021

Application Deadlines

Direct Investments and ISAs:

1 April 2021

ISA Transfers:

19 March 2021

Plan Start Date

12 April 2021



Useful information

Investec Structured Products are offered exclusively through financial advisers.

For further information please call 020 7197 2440 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 2020/21
- › 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

DEPOSIT PLANS – 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 41 - Monthly*	6 yrs	0.13% pm (1.56% pa)	75%	n/a	Income	6 yrs	4
	FTSE 100 3 Year Defensive Deposit Plan 27*	3 yrs	3.5%	n/a	90%	Income	3 yrs	4
Growth	FTSE 100 3 Year Deposit Plan 63*	3 yrs	4.5%	n/a	100%	Income	3 yrs	4
	FTSE 100 6 Year Defensive Deposit Plan 35 (Min Return version)*	6 yrs	4.5% Min 12% Max	n/a	100%	Income	6 yrs	4
	FTSE 100 6 Year Deposit Plan 25*	6 yrs	19.5%	n/a	100%	Income	6 yrs	5
	FTSE 100 Defensive Kick-Out Deposit Plan 25*	6 yrs	1.75% pa	n/a	85%**	Income	3 yrs	5
	FTSE 100 Kick-Out Deposit Plan 99*	6 yrs	2.5% pa	n/a	100%	Income	3 yrs	5

INVESTMENT PLANS – 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
Growth	FTSE 100 Enhanced Kick-Out Plan 99 - BNP version	6 yrs	8.1% pa	60% European	n/a	100%	Capital Gains	1 yr	6
	FTSE 100 Step Down Kick-Out Plan 42 - BNP version	6 yrs	5.43% pa	60% European	n/a	80%**	Capital Gains	2 yrs	6
	FTSE 100 8 Year Kick-Out Plan 8 - BNP version	8 yrs	7.45% pa	60% European	n/a	100%	Capital Gains	2 yrs	6

*FSCS eligible deposit

**Level in final year

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

Deposit Plans

FTSE 100 Income Deposit Plan 41 – Monthly

Income Plan

Term 6 Years

Return

Income payments of 0.13% per month (equal to 1.56% 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 3 Year Defensive Deposit Plan 27

Growth Plans

Term 3 Years

Return

3.5% return if the FTSE 100 is higher than 90% of its starting level after 3 years (paid at maturity). This is equivalent to 1.16% 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 63

Term 3 Years

Return

4.5% return if the FTSE 100 is higher than its starting level after 3 years (paid at maturity). This is equivalent to 1.5% 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 35 (Min Return version)

Term 6 Years

Return

12% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 2% per annum (not compounded).

Key risk

If the FTSE 100 finishes equal to or lower than its starting level, the investor will get back their initial deposit, plus a 4.5% return. This is equivalent to 0.75% per annum (not compounded).

UKSPA Product Code

Protected Growth – 1150 – Protected Digital

Deposit Plans

Growth Plans

FTSE 100 6 Year Deposit Plan 25

Term 6 Years

Return

19.5% return if the FTSE 100 is higher than its starting level after 6 years (paid at maturity). This is equivalent to 3.25% 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 Defensive Kick-Out Deposit Plan 25

Term 6 Years

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 1.75% 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 99

Term 6 Years

Return

Potential for maturity at the end of years 3, 4, 5 or 6 with a payment equal to 2.5% 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

Investment Plans

Growth Plans

FTSE 100 Enhanced Kick-Out Plan 99 - BNP version

Term 6 Years

Return

Potential for maturity at the end of years 1, 2, 3, 4, 5 or 6 with a payment equal to 8.1% per annum (not compounded) if the FTSE 100 is equal to or 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

FTSE 100 Step Down Kick-Out Plan 42 - BNP version

Term 6 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5 or 6 with a payment equal to 5.43% per annum (not compounded), if the FTSE 100 is equal to or 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 8 Year Kick-Out Plan 8 - BNP version

Term 8 Years

Return

Potential for maturity at the end of years 2, 3, 4, 5, 6, 7 or 8 with a payment equal to 7.45% per annum (not compounded), if the FTSE 100 is equal to or higher than 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

For sales enquiries call 020 7197 2440

Including information regarding our latest range of Structured Products.

For general 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 platform enquiries call 020 7597 4045

Including registration and assistance on how to submit an application form on the platform.

For literature visit www.investec.com/structured-products

Send completed and signed Application Forms to:

Investec Structured Products
PO Box 914
Newport
NP20 9PE

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