



WELCOME
TO INVESTEC

“Our track record of delivering exceptional service comes from the refreshingly human approach of our people, who share a belief that we will find a way to succeed, even in difficult times.”

Ruth Leas, Investec Bank plc CEO



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Financial solutions for people with aspirations

At Investec, our clients' aspirations really matter.

We are an international banking and wealth management business with a refreshingly human approach. We provide companies, investors, advisers and high net worth individuals with financial solutions and expert advice that aim to meet – and exceed – expectations.

Our story begins in Johannesburg in 1974, when three friends decided to set up a business that did things differently. In the early years, as our team grew, there were never enough chairs in the office. Someone always had to be out looking for new business.

Our founders' entrepreneurial spirit drives us still. Over the years, our distinctive approach has meant we've grown rapidly, and our clients have too. Today, as a FTSE 250 company, we look after more than £33bn of clients' wealth and provide over £11bn in lending.*

We create tailored solutions for our clients including unique portfolios for investors, personalised private banking and answers for businesses who want to IPO. We're passionate about innovation and quality, so we insist on only operating in areas where we can make a tangible difference.

Making a positive contribution to society is ingrained in our culture, and all of our people play their part. We volunteer, plant new woodland, mentor young entrepreneurs and more recently, we've funded and stocked a number of food banks across the United Kingdom to support our local communities.

We work hard to make our own business environmentally sustainable too. We recycle eighty-four per cent of waste from our London offices alone – and in 2020 we became a carbon neutral organisation across the globe.

On the following pages, we can only give you a snapshot of the distinctive ways we help clients achieve their aspirations. To have a conversation about how we can help you achieve yours, we'd be delighted to hear from you.

*As at 31 March 2020, figures relate to the UK Specialist Banking and Wealth & Investment businesses. The Investec group (including Southern African operations) manages over £45bn of clients' wealth and provides over £24bn in lending.

Fuelling your business growth

Whether your business focuses on domestic or international growth, you will find us committed to helping you reach the next stage of your journey.

We help drive growth for your business in a number of ways. First, we connect you with experts across our global network. Then, we provide you with tailored finance solutions, including access to international capital and debt markets, and a broad range of lending, advisory and treasury services.

A way of doing business that sets us apart

We combine the breadth of capability of a global investment bank with the bespoke and entrepreneurial service you would expect from a boutique firm. Our people can be trusted to help you make the right decisions for your business. They're empowered to innovate constantly and this means they'll find creative solutions that deliver above and beyond your expectations.

It's this approach that has helped us forge successful, long-term partnerships with companies, institutions, charities and private equity funds – because we understand your world and your ambition for growth.

Deep sector expertise

Our experts understand the specific demands and nuances of a wide range of industries and have built up insight spanning capital, advice and treasury risk management. This wealth of knowledge will help enable you to take advantage of emerging trends and opportunities in your markets.

In addition to working across all sectors, our investment banking team has specialist international businesses offering lending and advisory services in aviation, fund solutions, resources, and power and infrastructure.



Raising capital:

Growth capital; capital solutions; acquisition and leveraged finance; structured lending; access to international markets; specialist structured property finance; private capital for established entrepreneurs.

Improving cash flow:

Asset finance; working capital; corporate lending.

Advisory:

Mergers & acquisitions; restructuring; equity solutions; strategic advice.

Reducing risk:

Currency risk; interest rate hedging; commodity risk; cash deposits.

Services for charities:

Investment management services.

Creating and managing your personal wealth

At Investec, we believe in helping you create new wealth, not just in protecting what you have for future generations.

We are a leading UK wealth manager complemented by a premium private banking service with a personalised approach.

A distinctive approach to private banking

Success comes from understanding your financial world in detail. This may include your assets, your business interests and your personal values.

To ensure high standards of service, our approach is to work closely with a small number of clients earning over £300,000 a year, with a typical net worth of more than £3m.

We'll do everything we can to help you achieve your goals. As a private banking client, you'll gain access to lending solutions that make more of your existing wealth, premium everyday banking and cash management. Direct access to foreign exchange dealers and global experts is provided for all your international currency needs.

Your Private Banker will connect you with everything we have to offer.

Making the most of your wealth and investments

With an investment heritage dating back to 1827, our experience drives the highest standards of financial advice and spans wealth management, financial planning and even cash savings accounts.

With 15 offices across the UK, we'll always be close by. Our Investment Managers are informed by insight from our network of analysts and asset class specialists worldwide, and our highly experienced Financial Planners offer expert advice to help you think ahead.

A typical client will have at minimum £250,000 to invest and receive access to top-tier services, and plans tailored to their specific wealth and wider life goals. As always we remind our clients and readers, as with all investments your capital is at risk.

Competitive savings products for our times

We also offer a wide range of savings accounts to help you achieve your short, medium and long-term financial goals.

Private banking:

Mortgages and lending; private capital for established entrepreneurs; foreign exchange; cash management; everyday banking.

Investment management and financial planning:

Bespoke portfolio management; international and offshore investment management; inheritance tax planning; pensions and drawdown.

Savings:

Fixed-term savings; notice accounts; easy-access accounts.

Helping your clients achieve their ambitions

If you're an adviser or broker, you'll find working with us adds value for your clients, while supporting your business needs. We partner with a growing number of intermediaries to provide high-quality and competitive finance and investments for individuals and companies.

As one of the UK's leading Discretionary Fund Managers, we're well placed to complement your offering.

Growing your offering

We can help protect and enhance your reputation by offering your clients direct access to Investment Managers, best in-class tools and reporting, and 24/7 portfolio valuations. We can also add value by introducing you to in-house specialists in tax planning, inheritance tax and private banking. We are recognised industry leaders and were voted the number one preferred Discretionary Fund Manager (DFM) provider for bespoke services in Defaqto's DFM Satisfaction Survey 2020.

Balance and diversify portfolios

Our range of Structured Deposit and Investment Plans, available to advisers through Investec Bank plc, complement traditional cash and equity investments for your clients looking to achieve pre-defined returns in rising, flat or falling markets. Our robust approach to product design, combined with strong partnerships with advisers, has built our reputation as the leading provider of Structured Products in the UK and Ireland.

High-value mortgages

For your high net worth clients, our mortgage offerings are customised to suit the needs of each individual. We draw on years of expertise, which means you'll be able to respond quickly to your clients' complex financial demands.



Investing in the community

We strive to live in, not off, society. We support education and entrepreneurship in our local communities and protect the environment through volunteering, charitable partnerships and sustainable working.

Supporting tomorrow's entrepreneurs

For more than eight years, we have run the award-winning Investec Beyond Business programme, in partnership with the Bromley by Bow Centre. Together we incubate social enterprises and give a start to promising entrepreneurs and wealth creators whose ideas benefit the local community. Since 2011, we have helped launch more than 47 new businesses, supporting the creation of more than 300 jobs in east London and creating £5m combined annual turnover.

Encouraging young people reach their potential

Our partnership with Arrival Education provides one-to-one coaching programmes that boost the skills and aspirations of young people. We also support The Change Foundation's Girls Win programme which uses sport to help 50 young women with a disability to set goals, think positively about the future and stay healthy. In the past year Investec volunteers have invested more than 525 hours with students.*

Protecting the environment

Our energy management system across 23 of our UK, Ireland and Channel Island offices has been certified to the international energy standard ISO50001 since 2018.

Eighty-four per cent of the waste from our London head office is recycled; and we have been recognised by the City of London Corporation for our leadership in waste management, winning 14 prestigious Clean City Awards since 2006. We're proud to have achieved net zero carbon emissions across our global offices in 2020 and are committed to staying carbon neutral.

In 2012 we launched Investec Rhino Lifeline, aiding the conservation of endangered rhinos through rescue, education and rehabilitation. This complements our other charitable partnerships which preserve wildlife in South Africa, where the Investec story began.

Helping UK food banks to feed the vulnerable

When the demand for food banks increased with the arrival of the coronavirus, we were both proud and privileged to be able to fund and supply 18 food banks across the UK. We're supplying an average of 3,600 items to each food bank every week, supporting their supply chains and ensuring families are fed. This was made possible thanks to the trusted partnerships we've built with our clients who understood that when it comes to helping others, if we can, we must.

*Correct as at 31 March 2020



Last year our colleagues planted 2,066 trees and bulbs alongside our community partner Trees for Cities

Celebrating Out of the Ordinary performance

Distinctive performance is a value that we cherish in our people and our business. And we're keen to nurture this spirit in the wider world through sponsorship activities that support talent and creative thinking across the UK.

[Investec Derby Festival](#)

For 12 years we've partnered with the Epsom Derby; the world's greatest flat race, and the oldest continually run sporting event in the world.

[Arts and culture](#)

We're proud to support some outstanding regional arts and cultural initiatives in the UK. We are Premiere sponsors of the Royal Liverpool Philharmonic orchestra, and support the charitable open garden organisations National Garden Scheme and Scotland's Gardens, as well as Chatsworth House in Derbyshire and the arts charity Outside In.

[Ambassadors](#)

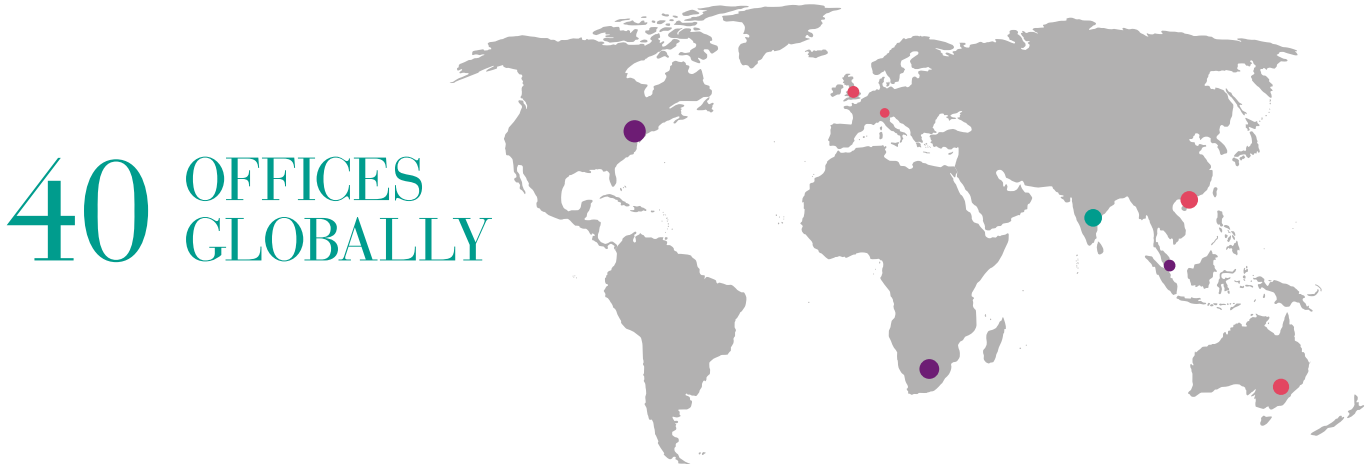
We believe that strong leadership and direction are essential in life, both on and off the field. We work with a range of talented sporting ambassadors who share our values, including:

- Owen Farrell, captain of the England rugby team
- Alex Danson, former captain of the England and Great Britain hockey teams



Investec in numbers

THE INVESTEC GROUP WORLDWIDE



 8,700
employees worldwide

 £32 BILLION
deposits managed for clients

 £45 BILLION
assets under management



As at 31 March 2020 reflecting the Continuing operations of the Investec group.

INVESTEC IN THE UK

 £15.5
BILLION
deposits managed for clients

 **BBB+, A1**
Fitch and Moody's Ratings

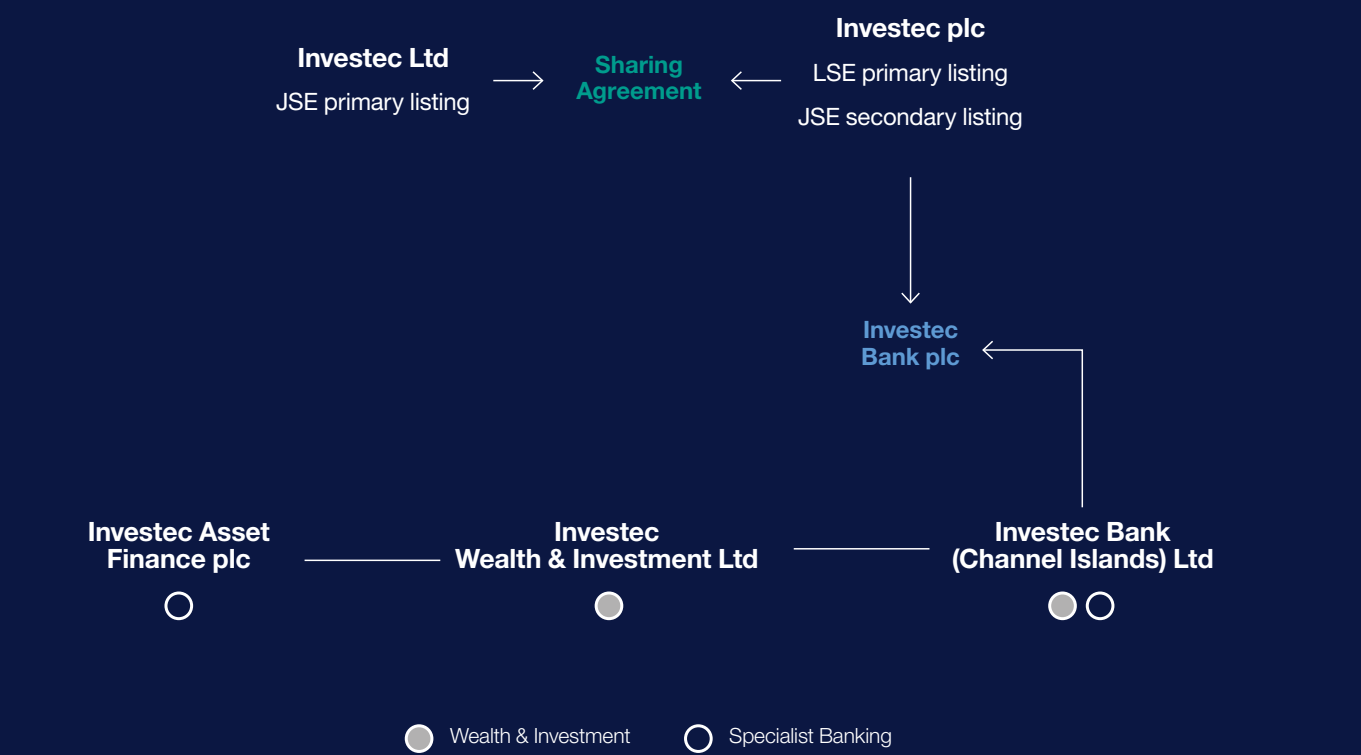
£33.5
BILLION 
assets under management

£11.8
BILLION 
lending provided to clients



As at 31 March 2020, reflecting Investec Bank plc.

Our corporate structure



Only main operating subsidiaries are indicated.



@Investec



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