

PRIVATE BANKING

For Private Equity  
Professionals



*Out of the Ordinary*



**Investec**

Private Banking

A BANK LIKE YOU,  
FOR YOU

## We're for the unconventional

You're always looking for new opportunities. You thrive on the details that go into making a deal happen, no matter how complicated or challenging. That's why you do what you do. We relish working with like-minded people and know you do too.

As a founder-managed business, our culture, principles and experience allow us to deliver a comprehensive and award-winning Private Equity offering that spans your personal and professional life.

Our network of world-class specialists provides expertise and effective strategies at every stage, from advice and capital to insight and ideas.



THE **MONEY**PAGES  
For personal finance and savings

Winner of Best Current Account for High Earners  
in the 2015/2016 Personal Finance Awards



Alastair Cobley, Private Banker  
Working at Investec Private Bank for nine years

## OUR STORY

### Five people, four chairs

It started over 40 years ago with five friends. Driven by a fierce passion to succeed, they resolved to build a business that lives in society, not off it. It happened to be a finance business, which grew to become a bank. From day one they rolled up their sleeves and dealt with clients face-to-face. They recognised the need for a new approach, so the last one into the office each day didn't get a chair and would, instead, go door-to-door to find new business and meet with clients. This unique way of working led to the realisation of the retail Krugerrand market in South Africa.

Today, we haven't forgotten our roots and still retain our entrepreneurial spark.

We may be a bank employing nearly 8,000 staff worldwide with an estimated £80.5 billion in funds under management in the UK (as at December 2015), but the principles of those early days stay with us. That's why no one boasts their own private office or job title on their business card. We've never believed in hierarchy, and we never will. It's also why we actively encourage our own people to challenge preconceived ideas. To this day, we still firmly believe that the unconventional path is often the better one.



## RELATIONSHIPS

# Client service, not customer service

As a specialist private equity professional, you need a specialist service. At the heart of our service is your dedicated Private Banker. Working with a select group of like-minded clients, your Private Banker will take the time to get to know you, your life and your financial requirements. The more they get to know you, the more they can proactively manage your individual banking needs. Our people are empowered to make decisions and act. Like you, they enjoy the challenge of solving problems and finding new solutions.

By understanding your personal and business needs, they can provide effective growth strategies for both. If your earnings are tied up in your private equity fund, then that's not a problem. Your Private Banker will introduce you to the right specialist from our world-class network when needed, so you can keep your eye on the ball and the bottom line.



## BANKING

# Extraordinary everyday banking

Our everyday banking solutions are built to work on your terms, not ours. We keep things simple, efficient and, most importantly, transparent.

Voyage, our award-winning private bank account, provides unsurpassed levels of service and a range of privileges designed to support your lifestyle, with benefits that go beyond banking. You'll earn interest on your entire balance and have access to a flexible overdraft facility (available upon application), based on your individual cash flow requirements. You'll also find a personal concierge service that connects you to exclusive travel, entertainment and dining offers.

Our extensive range of savings accounts has no hidden fees or complicated introductory rates – and our all-round Foreign Exchange service offers competitive rates through our team of specialist Foreign Exchange Dealers.

You can count on your dedicated Private Banker and our 24/7/365 client support team for assistance wherever you are in the world. For fast and secure access to your money, you'll benefit from our innovative mobile banking app – providing a single view of all your finances in one place.

Everyday products  
and services that are  
far from everyday

## BORROWING

# Making the imaginable a reality

As your wealth grows, your borrowing requirements can become increasingly complex, for which you'll require dedicated attention and expertise. We'll take the time to understand your income patterns inside out (including bonus, co-invest, carried interest or even vesting stock; we consider more than the basic salary), and then tailor a solution that meets your financial objectives.

Whether you're looking to move home, buy a residential investment property, or remortgage, we'll find the best option for you. And if you're interested in alternative borrowing options to unlock equity in your primary residential property or wealth managed by Investec Wealth & Investment, we'll build you a lending solution that's flexible and convenient.

People, not computers,  
make our decisions

## INVESTING

# Expertise that pays

Your circumstances are unique. Your personal and professional lives are often intertwined, so you need personal wealth management that not only recognises this, but is also set up specifically to make the most of your money. As your interests and assets change, so too will our investment strategies – taking into account offshore funds and money tied up in business ventures.



Our specialists in Investec Wealth & Investment offer investment advice tailored to your individual circumstances. You may be looking to secure your family's future, build a retirement fund or preserve and protect the wealth you have created. Whatever stage you're at, and whatever the opportunity, our specialists in Investec Wealth & Investment can support you. We provide bespoke discretionary and advisory investment management services, retirement planning, estate and succession planning and guidance for all transactional services.

We understand the need for a collaborative approach. Your dedicated Wealth Manager will work closely with your tax and estate professionals to incorporate tax-planning strategies into your overall wealth management plan.

## MORE THAN PRIVATE BANKING

# We're Real Deals' Bank of the Year

Our approach to private equity is unique. We're proud to be the only mid-market focused institution to provide a full-service offering for private equity.

Last year, we put a record £1.54 billion to work for private equity – a third higher than the previous year's £1.1 billion. The team worked with 52 private equity houses in 2015, up from 41 the previous year, expanding the client base to the largest number to date. We also advised on two of the UK's top five performing private equity IPOs in 2015.

This year, we were recognised for our contribution to the private equity industry, winning Real Deals' prestigious Bank of the Year award.



### **Lending and advisory**

We're an international lending and advisory provider at the forefront of the primary and secondary markets. We can help with senior debt, preferred equity, asset-based and cash-flow lending, fund financing, M&A and advisory.

### **Treasury and hedging services**

We provide comprehensive treasury and risk management services tailored to suit private equity firms and their portfolio companies, including flexible foreign exchange solutions such as Dual Currency Deposits, Participating Forward, Ratio Forward, Vanilla Option and Zero Cost Collar.

Expertise to support  
your ambition



Matthew Hansford, Fund Finance  
Working at Investec Fund Finance for five years



## BEYOND BANKING

# Opening more doors of opportunity

As an Investec Private Banking client, you'll gain access to a wide network of resources, events and influencers thanks to our programme of events.

### **Get involved**

We believe that challenging the status quo is an obligation, not a privilege. That's why we champion those that do the same through **THE STAND** – our digital magazine dedicated to original thinking and debate. If it's thought-provoking or defies convention, you'll find it here. Join us on [investec.co.uk/thestand](https://investec.co.uk/thestand)

We recognise the need to bring together like-minded individuals through events ranging from thought-leadership breakfasts to Out of the Ordinary experiences. Gain exclusive access through your dedicated Private Banker.

### **Get expert perspectives**

Access an extensive range of economic and market opinions. From in-depth annual papers to quarterly commentary on the state of local, global and emerging economies, you'll get a unique perspective from across the Investec Group.

### **Get connected**

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Deborah Sayagh, Private Banker  
Working at Investec Private Bank for four years

SOUND GOOD?  
Let's keep talking



**Visit us online**

Find more information online at  
[investec.co.uk/privatebanking](http://investec.co.uk/privatebanking)



**Call us**

0330 123 4512 (UK Private Bank)  
0161 819 7900 (Manchester office)



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## **Banking | Lending | Investing**

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