
JOINT APPLICATION FOR AN ARRANGED OVERDRAFT ON YOUR VOYAGE ACCOUNT

As your application is in joint names, we need you to sign, date and return this form in order to complete the application process.

Please read the document 'Pre-contractual information for an arranged overdraft' and the declarations below. If you have any questions about this information, please call us on 0333 207 9423 or +44 (0) 20 7597 4988 from outside the UK.

Data Protection

Investec Bank plc may collect and use your personal data for the reasons set out below:

- to provide you with the requested products and services;
- to fulfil any contract with you;
- to manage your accounts;
- to make decisions;
- to detect and prevent fraud;
- to comply with laws, regulations and/or codes of practice; and/or
- for other purposes where it is in our legitimate interests.

You must make sure that if you give us personal data about someone else, you have their consent and they are happy for you to share their personal data with us. You should make sure they read this Data Protection Notice and understand how we will use and disclose their information, in the ways described in this Data Protection Notice.

For further details as to how Investec uses personal data, please refer to our Data Protection Notice online at www.investec.co.uk/dataprotection

General overdraft information

Our Voyage account arranged overdraft is a credit facility we agree with you in advance, allowing you to borrow money up to an agreed limit when there is no money left in your account. If you are eligible, you can ask for one as part of this application or later in Investec Online. You can find our eligibility criteria in our relationship agreement. We might check your credit rating with a credit reference agency before agreeing to give you an arranged overdraft.

If you have one, you can reduce or cancel your arranged overdraft at any time. You can do this in Investec Online. If you are using your arranged overdraft when you cancel or reduce it, you will need to repay any amount you have borrowed that is not within your new limit.

An unarranged overdraft is a form of credit created when a payment leaves your account but you do not have any money left in your account and you have reached (or do not have) an arranged overdraft limit. We do not have to provide an unarranged overdraft. We might also end up refusing a payment due to lack of funds if you are in (or would go into) your unarranged overdraft. Your service provider might charge you for missed payments.

We will charge you interest on both types of overdraft (arranged overdraft and unarranged overdraft) and the rates we charge are available on our website. If you are unable to repay your arranged overdraft or unarranged overdraft, we may report this information to a credit reference agency. Both types of overdraft are typically intended for short-term rather than long-term borrowing.

Declarations and signatures by the applicants

- 1) We have read the Pre-contractual information for an arranged overdraft document.
- 2) We authorise and instruct Investec Bank plc to accept instructions from any one of us who are joint account holders. This would include payment instructions, instructions to remove our arranged overdraft facility, or requests to increase or decrease our arranged overdraft limit.

Date

Print name

Signature

Date

Print name

Signature

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Investec Private Banking

Tel: **0333 207 9423** or **+44 (0) 20 7597 4988** if you're outside the UK

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