

Currency Access accounts are dedicated foreign currency accounts designed for moving money through different currencies.

To open a new currency access account, you must meet the following criteria.

- Be a UK or SA resident
- meet the Investec Private Bank eligibility criteria of a minimum annual income of £300,000 and net asset value of £3 million

Key product information summary box

ACCOUNT NAME	CURRENCY ACCESS ACCOUNT			
What is the interest rate?	CURRENCY	TIER	RATES UNTIL 28 JULY 2025 Gross p.a.^/AER* (variable)	RATES FROM 29 JULY 2025 Gross p.a.^/AER* (variable)
	GBP	0+	3.49% / 3.55%	3.29% / 3.34%
	EUR	0+	1.40% / 1.43%	1.00% / 1.02%
	USD	0+	2.26% / 2.32%	2.26% / 2.32%
	Non interest bearing currencies:			
	Australian Dollar (AUD)		Israeli Shekel (ILS)	Swedish Krona (SEK)
	Canadian Dollar (CAD)		Japanese Yen (JPY)	Swiss Franc (CHF)
	Danish Krone (DKK)		Singapore Dollar (SGD)	New Zealand Dollar (NZD)
	Hong Kong Dollar (HKD)		South Arican Rand (ZAR)	Norwegian Krone (NOK)
	Interest, where applicable, is calculated daily and paid on a monthly basis.			
Can Investec change the interest rate?	Investec can change the interest rate. We will give you notice of any change to the interest rate in accordance with part 1 of the Investec Bank plc Banking Relationship Agreement which can be found at Investec.com/termsandconditions . We will tell you by email if and when we change the interest rate.			
What would the estimated balance be after 12 months (non leap year) based on a £1,000 (GBP, USD, EUR) deposit?	CURRENCY	INITIAL DEPOSIT		ESTIMATED BALANCE AFTER 12 MONTHS
	Sterling (GBP)	£ 1,000		£1,035.44 / (£1,033.40**)
	US Dollar (USD)	\$ 1,000		\$1,023.15
	Euro (EUR)	€ 1,000		€1,014.29 / (€1,010.19**)
	**estimated balances following rate reductions effective 29 July 2025 These examples are illustrative only and are based on the assumption that the initial deposit does not change throughout the period, there are no changes to the rate and interest is paid back into the Currency Access Account on a monthly basis.			
How do I open and manage my account?	This account can be opened and managed via Investec Online or over the telephone. No minimum initial deposit requirement. There is no maximum balance limit. We may, however, decline to accept your application/additional deposits to avoid excessive exposure to a single client if we consider the total value of deposits you hold with us exceeds a limit we consider reasonable.			
Can I withdraw money?	Funds can be withdrawn without giving notice by telephone or via Investec Online.			
Additional information	Direct debits and standing orders cannot be set up on this account. Where applicable, interest will be paid without tax being deducted. Your tax treatment of the interest receipt will depend on your individual circumstances and if you have any specific tax questions, you should seek professional tax advice. Alternatively, further guidance can be found on the HMRC website. Please note that your tax treatment may be subject to change in the future.			

For further information please call us on **0333 207 9423** or **+44 (0)20 7597 4988** or visit **www.investec.com**

Account terms & conditions and eligibility criteria apply.

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*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once a year.

The AER is intended to be an indicative rate to help you compare the return on different savings products.

^Gross p.a. is the rate of interest before any tax is deducted.