

# E-asy Access Account

Investec E-asy Access is a cash savings account with no restrictions on withdrawals.

## Key features

- No notice required to access your savings
- Access your account information online 24/7 or via telephone banking 8am-8pm Monday – Friday
- A minimum balance of £10,000 is required
- UK residents only
- Interest is variable and managed rates apply

## Summary box

Account name	E-asy Access Account						
What is the interest rate?	<p>This is an E-asy Access Account, paying a variable rate of interest.</p> <p><b>For account balances of:</b></p> <table border="1"> <thead> <tr> <th>Current rates</th> <th>Gross p.a.<sup>^</sup> (variable)/AER*</th> </tr> </thead> <tbody> <tr> <td>£0 – £9,999</td> <td>0.05%</td> </tr> <tr> <td>£10,000 – £1,000,000</td> <td>0.55% / 0.55%</td> </tr> </tbody> </table> <p>Interest is calculated daily and paid monthly. Interest is compounded unless paid away to a different account.</p>	Current rates	Gross p.a. <sup>^</sup> (variable)/AER*	£0 – £9,999	0.05%	£10,000 – £1,000,000	0.55% / 0.55%
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£10,000 – £1,000,000	0.55% / 0.55%						
Can Investec change the interest rate?	<p>Yes, the interest rate is variable.</p> <p>For details on how the rate can change, go to the Banking Relationship Agreement, which can be found at <a href="http://www.investec.com/termsandconditions">www.investec.com/termsandconditions</a> (Section 9)</p>						
What would the estimated balance be after 12 months based on a £10,000 deposit?	<p>At current interest rates a deposit of £10,000 would generate an interest of £55.14 after 12 months. This would provide a final balance of £10,055.14.</p> <p>If at any time the balance falls below £10,000 a reduced interest rate of 0.05% gross p.a.<sup>^</sup> (variable)/AER* would be paid. A balance of £5,000 would generate an interest of £2.50 after 12 months. This would provide a final balance of £5,002.50.</p> <p>Both examples above are provided for illustrative purposes only and are not based on individual circumstances.</p> <p>These illustrations also assume that the initial balance remains unchanged and that no withdrawals and no further deposits are made in this period. They also assume interest is paid into an Investec E-asy Access Account.</p>						
How do I open and manage my account?	<p>This account is available to all UK residents over the age of 16, with a minimum balance of £10,000.</p> <p>The maximum balance allowed is £1,000,000.</p> <p>This account is opened online and operated via Investec Online with telephone banking support.</p>						
Can I withdraw money?	<p>This is an easy access account, with no restrictions on the number of withdrawals. Withdrawals can be made via online and telephone banking. Direct debits and standing orders cannot be made out of this account.</p>						

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Additional information

Interest will be paid without tax being deducted from 6 April 2016. 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 visit [investec.com](https://investec.com). Alternatively call us on **0330 123 3655** or **+44 207 597 4131** from outside the UK, between 8am-8pm Monday-Friday (excluding bank holidays).

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

\*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. Interest is variable and is paid monthly. Rates correct as at 01/09/2020.