



SmartRate Plus Notice Deposit

Investec. Your partner in Business Cash Solutions

At a glance

Personalise your own notice deposit product. Select the notice period and level of access, to suit your needs.

We will reward you with an interest rate depending on what you have selected as well as an additional 0.10% interest when you don't place notice for 30 days.

SmartRate Plus Notice Deposit

The smart solution for your cash.

Your selection of notice period + percentage instant access required = SmartRate Plus Notice Deposit.

This personalisation offers you an ideal notice deposit, designed for your unique requirements. You are also able to improve your interest rate by increasing your notice period or decreasing your percentage access. If you don't place notice for 30 days, you will be rewarded with an additional 0.10% above your applicable interest rate.

Let the SmartRate Plus Notice Deposit do the thinking for you

Select your interest rate

- Your rate is determined by your unique requirements (percentage instant access required and notice period)
- Receive a competitive market related deposit rate, based on a fixed differential to Investec's prime lending rate
- When you don't place notice on your funds, you will earn additional interest on top of your applicable interest rate:
 - 30 days without placing notice – you will earn an additional 0.10%
- Choose between having your monthly interest compounded or paid away
- To view the current interest rates associated with the Investec SmartRate Plus Notice Deposit, visit www.investec.co.za

Choose your percentage instant access

Service your cash flow needs by choosing your desired level of access, from 0% to 50%, in 10% increments. Once selected, these funds are available at any time.

Weigh up your notice period

- Meet your saving objectives by selecting the notice period you require, between 32, 45, 60, 90 and 120-day
- You may place notice on your funds at any time

Decide on your deposit amount

- The minimum deposit amount is R100 000
- You are able to make additional deposits into your account after your initial deposit

More benefits with the Investec SmartRate Plus Notice Deposit account

- No fees are applicable on this product*
- Dedicated service
- Free online banking

Contact us:

For more information, contact your Business Transactional Banker or the **Investec Corporate and Business Banking** Client Support Centre on 0800 28 28 28 or +27 11 290 8826
www.investec.co.za