











## Deeper partnerships, more rewards

Our Investec Rewards programme is designed to reward you and your business for partnering with Investec.

### How it works

EARN	REDEEM
<p>If you hold an Investec Private Business Account (including Trusts), your Private Business Account earns Rewards points on qualifying transactions and balances.</p>	<p>Redeem Rewards points for the following:</p>
<div data-bbox="132 904 193 954"></div> <p><b>Qualifying transactions</b></p> <ul style="list-style-type: none"> <li>Investec Visa card purchases, in-store and online*</li> <li>Investec Life monthly premiums paid by debit order from your Private Business Account</li> <li>Aon Pinion insurance monthly premiums paid by debit order from your Private Business Account</li> </ul> <p>*Excluding purchases on Investec Select cards</p> <p><b>At a minimum your Private Business Account earns 1 Rewards point for every R20 of qualifying transactions</b></p>	<div data-bbox="839 860 900 922"></div> <p><b>Travel:</b> Redeem Rewards points towards the cost of any booking made through Investec Travel – ideal for business travel</p> <hr/> <div data-bbox="844 1048 895 1106"></div> <p><b>Financial:</b> Redeem points to pay your monthly Private Business Account fee</p> <hr/> <div data-bbox="844 1223 895 1267"></div> <p><b>Charitable donations:</b> Redeem points towards an Investec CSI charity</p> <hr/>
<div data-bbox="132 1406 193 1464"></div> <p><b>Qualifying balances</b></p> <ul style="list-style-type: none"> <li>Investec Private Home Loans (including investment properties) average monthly capital balances</li> <li>Investec Instalment Sales (eg vehicle finance, medical equipment) average monthly capital balances</li> </ul> <p><b>At a minimum your Private Business Account earns 1 Rewards point for R2 000 of qualifying balances</b></p>	<div data-bbox="847 1391 892 1442"></div> <p><b>Lifestyle:</b> Redeem points for a shopping voucher at over 30 shopping centres countrywide</p> <hr/> <div data-bbox="847 1559 895 1608"></div> <p><b>Points-to-Cash:</b> Redeem points for cash deposited directly into your Private Business Account</p> <hr/> <p>Easy-to-remember ratio: Redeem points at a ratio of 20 Rewards points for R1</p>

# Earn at a higher rate

PARTNERSHIP LEVEL AND EARN RATE	PARTNERSHIP SCORE
<p>If you hold an Investec Private Business Account (including Trusts), your Private Business Account earns Rewards points on qualifying transactions and balances.</p> <p>LEVEL    EARN RATE</p>	<p>The partnership level is determined by the partnership score, which is based on the number of Investec products held in the name of your business and the product balances. As the partnership score increases, so does the partnership level.</p> <p>Adding a product or increasing existing product balances, contributes to the partnership score.</p>
<p>①      1 Rewards point for every <b>R20</b> of qualifying transactions and 1 Rewards point for every <b>R2 000</b> of qualifying balances</p>	<p> Borrow</p> <ul style="list-style-type: none"> <li>• An Investec Private Home Loan</li> <li>• An Investec Instalment Sale (eg vehicle finance)</li> </ul>
<p>②      1 Rewards point for every <b>R10</b> of qualifying transactions and 1 Rewards point for every <b>R1 000</b> of qualifying balances</p>	<p> Save</p> <ul style="list-style-type: none"> <li>• Open and fund an Investec Cash Investments account</li> </ul>
<p>③      1 Rewards point for every <b>R7</b> of qualifying transactions and 1 Rewards point for every <b>R700</b> of qualifying balances</p>	<p> Insure</p> <ul style="list-style-type: none"> <li>• An Investec Life policy</li> <li>• An Aon Pinion insurance policy</li> </ul>
<p>④      1 Rewards point for every <b>R5</b> of qualifying transactions and 1 Rewards point for every <b>R500</b> of qualifying balances</p>	
<p>⑤      1 Rewards point for every <b>R4</b> of qualifying transactions and 1 Rewards point for every <b>R400</b> of qualifying balances</p>	

## MINIMUM MONTHLY DEPOSIT REQUIREMENT

To activate the partnership score and access partnership levels 2 to 5, your Private Business Account needs to meet the minimum monthly deposit requirement of R35 000.

Alternatively, if the Private Bank Account holder guaranteeing your Private Business Account qualifies in their individual capacity, your Private Business Account will qualify to access higher partnership levels.

## Support



### INVESTEC ONLINE AND THE APP

Access your personalised Investec Rewards dashboard in the same convenient places you do all your banking – Investec Online and the App



### 24/7 GLOBAL CLIENT SUPPORT CENTRE

Our dedicated 24/7 global Client Support Centre can help with any Investec Rewards queries. Contact them on 0860 110 161 or +27 (0)11 286 9663

## Important information

- Earn Rewards points per Private Business Account, on qualifying transactions and balances
- The monthly deposit, partnership score and partnership level are calculated monthly on the Rewards statement date per Private Business Account. The earn rate is applied to the qualifying transactions and balances in the following Rewards statement period
- The Rewards statement date coincides with your Private Business Account statement date

## Support

### NO MEMBERSHIP FEE

Each Private Business Account you hold is automatically enrolled in our complimentary Investec Rewards programme. No monthly membership or joining fee.

### EARN UNLIMITED REWARDS POINTS THAT NEVER EXPIRE

There's no limit on the number of Rewards points you can earn. Your points never expire, so you can redeem your points when you're ready.

### THE MORE YOU DO, THE MORE YOU EARN

Earn Rewards points on a wide range of qualifying transactions and balances. You earn Rewards points at a higher rate the more you borrow, save and insure with us.

### REDEEM FOR WHAT YOU WANT

Redeem your points at our Rewards partners or for cash deposited into your Private Business Account. All at one easy-to-remember redemption ratio of 20 Rewards points for R1. Redeem on Investec Online and the App.

## Find out more

[investec.com/banking/rewards](https://investec.com/banking/rewards)

Investec Rewards Terms and Conditions apply.

