



Investec Wealth & Investment (W&I) Online

Investec W&I Online provides clients with the ability to execute trades on a self-directed basis, without the intervention of an Investment Advisor. The account is styled as a non-discretionary stockbroking account where clients can buy and sell investment instruments at their own discretion, with no advice provided on the underlying instruments.

Minimum account value - R1,000,000.

There is no minimum account value for Private Bank account holders.

This offering does not provide for any advice, recommendations or suitability reviews on your investments.

Our team is available to provide:

- factual material.
- guidance on how to process applications.
- assistance with complaints and queries.
- assistance to clients who do not have electronic capability to execute trades.
- assistance with corporate action elections.



Benefits of the W&I Online platform

The easy-to-use dashboard (on Investec Online and the Investec App) allows:

- View of your holdings (local and offshore) with 15-minute delayed pricing showing total and daily price movements and a calculation of costs.
- Online trading of local shares, Exchange Traded Funds (ETF) and Contracts for Difference (CFD).
- Making payments to your connected bank account.
- Track your trade orders.
- Ability to view company and share price information.
- Creation of watch-lists for specific commodities and indices you are interested in.
- Custom alerts for when your selected share values increase or decrease, when SENS announcements are made and when your trades are executed on the JSE.
- Getting up-to-date information on corporate actions.
- Stop-loss functionality.
- Access to JSE statements, contract notes and tax packs.
- Access to product fact sheets.

How to open an Investec Wealth & Investment online share trading account

Investec Private Bank Account holders (you can apply online via your existing Private Bank login)

- Login to Investec Online and click on the menu in the top right of your screen.
- Click on the “Open a new account” option under “My accounts”, far left of the screen.
- Select the “Investing” tab on the top menu.
- Click on the “Apply” button under “Online Stockbroking”.
- Complete all the sections of the application form and “Submit” the form.

Non-Investec Private Bank Account holders

- Go to www.investec.com.
- Click on “Invest” and “Start your wealth journey with us” by following the prompts, or
- Email admin@investec.co.za and one of our W&I Online Administrators will register you to commence the on-boarding process.

Fees for Online and call-in trading:

* Annual administration fees are accrued quarterly in arrears and debited to your account.

BROKERAGE SCALE CHARGED ON VALUE OF TRANSACTION	ONLINE TRADING	CALL-IN TRADING	INVESTEC PRIVATE BANK ACCOUNT HOLDERS
On the first R100 000	0.70%	1.00%	0.50%
On the next R500 000	0.60%	0.80%	0.50%
On the next R10 000 000	0.50%	0.70%	0.50%
Thereafter	0.40%	0.60%	0.50%
Minimum account value	R1 000 000	R1 000 000	Nil
Minimum transaction fee	R120	R120	R100
Administrative fees*	R1 500	R1 500	Nil

LIVE PRICES (TWO OPTIONS AVAILABLE)	ONLINE TRADING	CALL-IN TRADING	INVESTEC PRIVATE BANK ACCOUNT HOLDERS
Live prices on all screens (monthly fee); or	R118.50	R118.50	R118.50
Live prices on trade screen only:			
First 100 Live prices viewed	Nil	Nil	Nil
101 – 697 Live prices per view	R0.17	R0.17	R0.17
698+ Live prices monthly fee	R118.50	R118.50	R118.50
15 minutes delayed prices on all other screens	Nil	Nil	Nil

Should you require further information, please do not hesitate to call us on **0861 003 020** or email admin@investec.co.za.

Disclaimer

When using Investec W&I Online, Investec Wealth & Investment International (Pty) Ltd (W&I), provides you with an execution only service where W&I will only act on your instruction and/or with your prior consent in relation to its Investments and will not furnish advice in respect of your investments.

W&I is not responsible for the suitability or appropriateness of your circumstances or our view on any individual security. The use of W&I Online service may result in limitations on the suitability of the underlying investment(s) you may select. You must take particular care to consider whether the investment or product you select is appropriate to your objectives, financial situation and particular needs.

Investments can be speculative and may involve risk with the result that the value of investments can fall as well as rise. Past performance of any investment is not an indication of future performance. The price or value of securities and instruments may rise or fall and, in some cases, investors may lose their entire principal investment. Returns and benefits may be dependent on the performance of underlying assets and other variable market factors and are not guaranteed. Levels and basis for taxation may change. Exchange rate fluctuations may have an adverse effect on the value of certain investments. A further set of disclosures relating to risks are set out schedule 1 of the **W&I Terms and Conditions**.

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