

Private Banking for you and your practice

FACTSHEET

From one specialist to another

With over 30 years' experience providing financial solutions to medical professionals, Investec Private Banking recognises that as a medical professional, you have unique goals and aspirations, both personally and professionally.

Our experienced, passionate team will assist with your personal and practice banking and will go above and beyond to meet your financial requirements, both locally and internationally.

As an Investec Private Banking client, you will have access to our international products, services and rewards, supported by two specialist Private Bankers, our 24/7/365 global Client Support Centre and Investec Digital.

EVERYTHING WE DO CENTRES ON SIMPLICITY
AND EXCEPTIONAL SERVICE

24/7/365 Support

WE KEEP YOUR HOURS

So you can do your banking at any time of the day or night.

Contact our 24/7 global Client Support Centre

Call your **specialist Private Banker** or meet with him/her conveniently at your office and discuss your Private Banking requirements

Securely log into and transact through Investec Online and the App



+27 11 286 9663 (24 hours a day)



<https://www.facebook.com/InvestecBank>



investecprivatebank.com



[@Investec](https://twitter.com/Investec)

Private Banking for you

We believe in forming life-long partnerships with you and strive to ensure each client experience is out of the ordinary. Our experienced, passionate team of specialists goes above and beyond to meet your financial needs, providing you with an effortless banking experience that's all about one thing: you.

Bank

The **Investec Private Bank Account** consolidates all your daily transactional banking into one account with one Visa platinum credit card and a single transparent monthly fee. No annual card or credit facility fees apply.

Your Private Bank Account gives you:

- A **competitive debit rate** of up to prime
- A Visa platinum credit card with up to **45 interest free** days on card purchases
- **Unlimited free ATM withdrawals** both locally and internationally*
* International banks may charge additional fees and excludes currency conversion fees
- **Interest** on your credit balance
- A linked Cash Management Account allows you to earn a **higher interest rate** through active management of your surplus short-term funds
- An **extra card linked to your account at no extra cost** or a stand-alone Private Bank Account at a reduced monthly fee for your spouse or life partner
- A **consolidated single statement** of all transactions, itemised per cardholder
- Up to 60 month **budget facility** option for those unexpected purchases
- Access to **emergency cash** with Western Union Money Transfer if your card is lost or stolen while travelling abroad
- Access to a **sterling-based transactional account in the UK (for an additional fee)**
- **Preferential exchange rates on foreign exchange** whether you are investing internationally, making international payments or receiving funds from abroad into your Investec Account
- Access to the **Investec Youth Account**, a transactional account with a Visa debit card exclusively available for children under 25 years of existing Private Bank Account clients, for no additional monthly fee

Your Investec Platinum Visa card gives you access to further benefits, including:

- 90-day all-risk **purchase protection cover**
- **Extended warranties** on all purchases that double the manufacturer's warranty (up to two years)
- **Savings** at select partners

Borrow

We offer tailored and flexible finance solutions around your individual requirements for **property, assets, motor vehicles or investments**.

- Get up to 100% financing with a personalised payment plan structured around your cash flow requirements
- We waive the monthly financing administration fee if you service your home, vehicle or other loans from your Private Bank Account by debit order*

* Applies to mortgages and instalment sales only.

FINANCE YOUR HOME

You could qualify for up to 100% home loan and are also able to capitalise registration costs, initiation and valuation fees into your facility and can access the capital amount repaid every year for the first five years.

FINANCE YOUR VEHICLE

Finance your new vehicle at up to prime minus 1%, plus earn Investec Rewards on:

- The purchase value of a vehicle bought through Bidvest McCarthy*

* Capped at 200 000 Rewards points per vehicle through Bidvest McCarthy

Save

Create and grow your wealth through our **Cash Investment** products, which offer competitive interest rates, flexibility and your capital is guaranteed.

Choose from:

- Instant Access, Notice Deposits and Fixed Deposits
- Tax Free Fixed Deposit
- A Foreign Currency Call Deposit – This instant access account is available in US dollars, British pounds and euros, allowing you to save in a foreign currency if you have an Investec Private Bank Account.

Minimum amounts apply for the above products.

Invest

As the largest Private Client Investment Manager in South Africa and the third largest in the United Kingdom, you have access to Investec's expertise on local and international investments. You also have the option to invest online through:

- Online share trading account with Investec Wealth & Investment for no monthly administration fees and reduced non-tiered brokerage (minimum brokerage per transaction applies).
- My Investments gives you a choice between self-directed or assisted options, underpinned by the expertise of our Global Investment Process. It also offers insights into portfolio performance and diversification.

Protect

INVESTEC LIFE

As a Private Banking client, Investec Life gives you an exclusive opportunity to protect your life, lifestyle, family and wealth – through Investec. One Place™.

Investec Life offers you a more efficient way to protect your life, with cover that adapts as your needs change. In addition, you earn Rewards points on your monthly premium debit order. You are able to apply for, and adjust, your life cover either through Investec Online or through our team of specialist Investec Life advisers.

Investec Life products include:

- Life Cover
- Disability Cover
- Severe Illness Cover
- Mortgage Protection Cover
- Income Protection Cover

AON

As the preferred insurance broker to Investec, Aon South Africa offers exclusive short-term insurance products to Private Banking clients. Aon has access to various specialist insurance products catering for anything from high-value vehicles and art to medical malpractice liability and equipment. Your specialist Aon Private Client Manager will work with you to ensure you have comprehensive cover at competitive premiums.

Home Owners cover includes benefits such as 24-hour home and roadside assist as well as a Take-Me-Home service.


For vehicles financed through Investec, you enjoy the following exclusive benefits when taking motor vehicle insurance through Aon:

- Zero basic excess if you have an accident or total loss claim in the first year of insurance
- Credit shortfall cover up to R25 000 automatically included at no additional charge
- Excess waiver cover (at renewal) and additional credit shortfall cover

Travel

Enjoy unlimited complimentary access at over 1 100 international LoungeKey airport lounges worldwide, as well as unlimited access to SAA-owned and Bidvest Premier domestic and international departure lounges in South Africa.

You receive complimentary basic travel insurance when purchasing international travel tickets with your Investec Visa card for trips starting and ending in South Africa.

Visit **Investec Travel**, our fully fledged travel agency 

Conveniently book flights, hotels and car rental online or contact one of our travel specialists for packages and bespoke itineraries. Every booking is supported by our 24/7 emergency assistance. Visit www.investectravel.com or call +27 21 929 2800

Travelling abroad and need currency?

Order **Foreign Exchange** in the denominations you need and we'll deliver it to you.

Investec Digital

High touch supported by high tech. Through Investec Online and the Investec App, you get a secure, holistic view of your banking and investment accounts, locally and internationally, on one platform with one login.

Log in and enjoy features such as:

- **Transactional banking** – besides being able to do all your day-to-day banking online, you can redeem Investec Rewards points, buy airtime, data or prepaid electricity, as well as being able to send cash to anyone with a cellphone number, including yourself
- **Manage my life** (including My Briefcase) – save your personal information, upload copies of your important documents and retrieve these at any time. You can also set reminders for when your passport and your driver's license are about to expire
- **My will** allows you to upload a will, create a will or be referred to an expert for more complicated wills
- **Manage my finances** is a tool that gives you a complete picture of all your assets and liabilities, including your Investec and external accounts, investments and rewards. You can easily analyse your income and spend
- **International Payments** functionality where you can save and pay international beneficiaries, accept real-time competitive rates or easily receive money from abroad
- **Get documents online**, such as visa letters, stamped bank statements and tax certificates
- Our **Budget tool** tracks every transaction to show you where your money goes and also suggests a realistic monthly budget

APPLY ONLINE

- Investec Youth Account
- Tax-free and other savings (self or child)
- UK Private Bank Account
- Foreign Currency Call Deposit
- Online Share Trading Account

OTHER ONLINE BENEFITS INCLUDE

- Single login
- Multiple user access
- Full access to children's Youth Accounts

Private Banking for your practice

Whether you are setting up a new practice, expanding or buying into one, we have a bespoke finance solution for you. This includes a single facility for medical and office equipment, property and a Private Banker that will assist every step of the way.

Bank

The Investec Private Business Account consolidates combines the benefits of a credit card with the transactional capability of a business account.

You can access your Private Banker for both your personal and practice banking plus expert support from a highly qualified team of professionals at our 24/7/365 global Client Support Centre.

Your Investec Private Business Account includes:

- **Multiple user access** – set up different levels of access to the practice account for different users, from view-only to authority to make payments, with a full audit trail
- **Multiple extra cards**, with the ability to set a credit limit per card
- A **consolidated view** of all transactions in a single statement, itemised per card holder
- Facility priced up to prime, plus on positive balances you continue to earn interest on card transactions until your next statement date
- **Medical aid notification service**, where we update your account details on your behalf with over 100 medical aids to ensure uninterrupted cash flows
- Referral to providers of **credit and debit card terminals** so you can accept payments via bank cards. Includes assistance with your application for a card terminal with our approved provider
- Referral to a **payroll provider**
- **Assistance with transferring of your debit orders** to your new Investec Private Business Account as well as setting up your beneficiaries
- **Visa Commercial offers** – a range of selected discounts and offers from business travel and service solutions, including IT and telecommunications

FOREIGN EXCHANGE SERVICES

Let us assist you with omnibus facilities for business and corporate travel. This facility ensures that an individual's personal allowance isn't affected when travelling for business.

In addition, we offer preferential rates on foreign exchange whether you are investing internationally, making international payments for medical equipment, buying foreign exchange currency or receiving funds from abroad for medical services.

Borrow

As market leaders in the medical profession, we really understand your medical financing requirements, this is why we offer both equipment and practice finance. The monthly financing administration fee is waived when the loan is paid via debit order from your **Investec Private Business Account**.

Invest

Offering active **investment management services** for all your wealth growth and preservation needs.

Protect

As the approved insurance broker to Investec, Aon South Africa offers exclusive short-term insurance solutions for medical practices.

Short-term asset insurance through Aon South Africa includes:

- Medical practice insurance with All Risk Cover means no need to specify moveable assets like laptops and other moveable medical equipment
- Malpractice and Professional Indemnity insurance

Save

We offer highly competitive returns on your working capital while providing various levels of liquidity in our instant access, notice and fixed deposit account. You can choose between Prime and Money Market linked rates all at no monthly account fees on your Cash Investment accounts.

Other benefits

- Complementary access to Investec Rewards. Earn Rewards points every time you use your Investec Visa card* in-store or online, for both local and international transactions. You can then redeem your Rewards points at any of our travel, financial, shopping or lifestyle partners or choose to redeem your points for cash deposited directly into your Private Bank Account.
- Unlimited access to **domestic and international SAA-owned and Bidvest Premier lounges**
- **Complimentary travel insurance** when you purchase international travel tickets with your Investec Visa Business card including tickets bought for your practice partners
- Investec Digital including all the benefits detailed under personal banking

* excludes spend on Investec Visa Select cards

Contact us

CASH INVESTMENTS

If you are a Private Banking client, you can contact your Private Banker directly.

If you are not a Private Bank Account holder, please contact one of our Personal Cash Investments consultants on cash.investments@investec.co.za or call our global Client Support Centre on +27 286 9663 or 0860 932 932

INVESTEC LIFE

Apply through Investec Online or contact the Investec Life advisers on +27 11 291 3934 or 0860 443 443. Alternatively, speak to your Private Banker or the 24/7 global Client Support Centre on +27 11 286 9663.

AON

For more information, please call 0860 746 466 or email investecsales@aon.co.za

WEALTH & INVESTMENT

For more information, please call 0861 468 387 or email investments@investec.co.za

Investec Bank Limited registration number 1969/004763/06, an authorised Financial Services Provider (11750), a Registered Credit Provider (NCRCP 9), an authorised Over the Counter Derivatives Provider and a member of the JSE. Investec is committed to the Code of Banking Practice as regulated by the Ombudsman for Banking Services. Copies of the Code and the [Ombudsman's details](#) are available on request or visit [Investec COBP](#).

Investec Wealth & Investment International (Pty) Ltd, registration number 1972/008905/07. A member of the JSE Equity, Equity Derivatives, Currency Derivatives, Bond Derivatives and Interest Rate Derivatives Markets. An authorised financial services provider, license number 15886. A registered credit provider, registration number NCRCP262. The disclaimer is deemed to form part of this message in terms of Section 11 of the Electronic Communications and Transactions Act 25 of 2002. The disclaimer is deemed to form part of this message in terms of Section 11 of the Electronic Communications and Transactions Act 25 of 2002.

Investec Life Limited, a member of the Investec Group, is a registered Long-term Insurance Company (Reg.No.1944/017130/06) and an authorised Financial Services Provider (FSP number 47702).

All information and opinions provided are of a general nature and are not intended to address the circumstances of any particular individual or entity. We are not acting and do not purport to act in any way as an advisor or in a fiduciary capacity. No one should act upon such information or opinion without appropriate professional advice after a thorough examination of a particular situation. We endeavour to provide accurate and timely information but we make no representation or warranty, express or implied, with respect to the correctness, accuracy or completeness of the information and opinions. We do not undertake to update, modify or amend the information on a frequent basis or to advise any person if such information subsequently becomes inaccurate. Any representation or opinion is provided for information purposes only. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. The value of participatory interests (units) may go down as well as up and past performance is not necessarily a guide to the future. Investec Fund Managers SA (RF) (Pty) Limited does not provide any guarantee either with respect to the capital or the return of a portfolio.

