

One business account. Unlimited opportunities.

The Investec Private Business Account is specifically designed to meet the needs of your privately owned business. Developed by entrepreneurs for entrepreneurs, it combines innovative transactional capabilities with true service excellence and market-leading rates.

Contact us



+27 11 286 9663 (24 hours a day)



[investec.com](https://www.investec.com)



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

At a glance

Your Investec Private Business Account combines the full transactional benefits of a business account with the convenience of an Investec Visa Business credit card. It offers multi-functional capabilities with a current account and credit card in one. It can be used for account transfers, debit orders, ad hoc and scheduled payments, cash withdrawals, cheque requests as well as cash and cheque deposits.

- Multiple user access – different users with different levels of access and a full audit trail
- Differentiated payment plan facility
- Account facility priced up to prime
- Positive balances earn a premium call interest rate. Continue to earn interest on card transactions until your next statement date
- Free funding of credit card purchases, up to 45 days
- Internationally switched Visa Business cards for purchases and cash withdrawals
- Referral to point of sale – both online and physical devices

Consolidated daily transactions and excellent service

The Investec Private Business Account helps you spend your time on your business and less time managing your business finances.

With all your transactional requirements consolidated into one, easy to manage account, you enjoy:

- Truly dedicated daily service and support from your Private Banker
- 24/7 expert support from a highly qualified team of professionals at our global Client Support Centre
- Complete, secure online access through Investec Online and the Investec tablet and mobile Apps
- Free local delivery of your card to the person and address of your choice
- Transfer of your debit orders and loading of beneficiaries by our team
- A consolidated view of all your transactions in a single statement, itemised per cardholder
- Quick access to emergency funds with Western Union Money Transfer while travelling abroad

In addition to daily business banking support, our Private Bankers have the skills and expertise to assist you with structured finance for your business, including:

- Competitor acquisitions
- Management buyouts
- Black economic empowerment deals



Highly competitive monthly fees and charges

Our highly competitive monthly service fee allows you to enjoy the following services and benefits free of charge:

- Travel insurance when you purchase international travel tickets with your Investec Visa Business credit card. Additional top-up insurance may be purchased
- Unlimited access to selected local and international airport lounges
- Complimentary access to Investec Rewards
- Lost card protection
- Waiving of your monthly Investec mortgage administration fee when paid from your Investec Private Business Account
- Loading of 20 or less beneficiaries

Nominal bank charges apply to other transactions and services.



Increased flexibility with enhanced security

To help ensure that your business is running at its optimum while maintaining sophisticated security benefits, the Investec Private Business Account provides you with multiple user access through:

- Multiple Investec Visa Business credit cards, each with its own credit limit allowing complete control of spend
- Online multiple user access that can be customised according to level of access and authorisation powers required per individual user, with the following benefits
 - Governance in the facilitation of payments and transfers. Users with a higher level of authority can sanction payments and transfers of other users
 - Audit trail functionality for enhanced security and tracing of actions on the account



Market-leading interest rates

Your Investec Private Business Account comes packaged with a Cash Management Account, an online call and savings facility. It offers highly competitive returns on your working capital while providing full liquidity, with the following benefits:

- A tiered prime-linked interest rate
- Funds are immediately available
- No minimum investment amount
- Secure access via Investec Online and the Investec tablet and mobile Apps
- No additional fees



Investec *Rewards*

As an Investec client, you have access to our complimentary rewards programme – Investec Rewards.

You have the choice to redeem your Rewards points at a variety of partners, in five categories:

- **Travel** – Travel by Investec and airlines (SAA Voyager and BA Avios)
- **Financial** – Monthly transactional banking fee, Ninety One unit trusts and charities
- **Shopping** – Shopping centres and retail stores
- **Lifestyle** – Spas
- **Points-to-Cash** – Cash deposited into your Private Bank Account



World-class foreign exchange services

Whatever your foreign exchange requirements are, we facilitate all transactions promptly and efficiently.

Our services include:

- Outbound telegraphic transfers, including Foreign Capital Investment Allowances and international invoice payment facilitation
- Inbound telegraphic transfers for the repatriation of funds and offshore deposits into your Investec Private Business Account
- A dedicated Travel Currency Desk can handle all your foreign currency requirements
- Free personal delivery of your foreign exchange to your address of choice as well as repurchase and collection of surplus currency on your return
- Authorisation of Omnibus facilities up to the value of R20 million and assistance with authorisation from the South African Reserve Bank (SARB) for amounts above this



Travel



Financial



Shopping



Lifestyle



Points-to-cash

By simply using your Investec Visa card*, in-store or online, you will earn one Rewards point for every R10 you spend. You can then redeem your Rewards points at any of our exclusive partners – through Investec Online and the Investec App or by calling the Investec global Client Support Centre.

* excludes spend on Investec Visa Select cards



Travel by Investec

As an Investec card holder, you have exclusive access to **Travel by Investec** – a leading online travel agency.

You can easily get competitive quotes for local and international:

- Flights, on any airline, any seat, any time, to anywhere, including low cost carriers
- Accommodation (more than a thousand B&Bs in South Africa and 100 000 hotels worldwide)
- Car hire
- Tailor-made cruises
- A selection of rail tours
- Exclusive holiday packages

In addition, Travel by Investec also gives you access to a selection of our directly negotiated partner programmes, including our Global Airline Collection and our Global Hotel and Safari Lodge Collection. You benefit from preferential rates and experience benefits – rarely available to the public.

You earn two Rewards points for every R10 you spend on your Investec Visa card at Travel by Investec. You can also redeem your Rewards points at a preferential rate with Travel by Investec and use these points to pay for, or reduce, the cost of your travel.

Visit www.travelbyinvestec.co.za or call 0861 000 897 to speak to an experienced travel consultant.

