



— OUT OF THE ORDINARY

# Banking for Business Owners

Supporting you, your family and your  
business throughout your financial journey



# Welcome to the bank for business owners

With our roots starting as a founder-managed business, we understand that as a business owner, your circumstances can be demanding and unconventional – your business and your personal finances are often closely linked. You want to speak to someone who appreciates this and ‘gets you’.

Expert, versatile and designed around your needs, our private and business banking services are designed to support growth for you, your family, and your business – as well as life post-exit.

## **Private Banking client eligibility**

Minimum yearly earnings of £300k  
Minimum net worth of £3m  
UK resident



## This is no ordinary banking

This is private banking  
created by entrepreneurs,  
for entrepreneurs

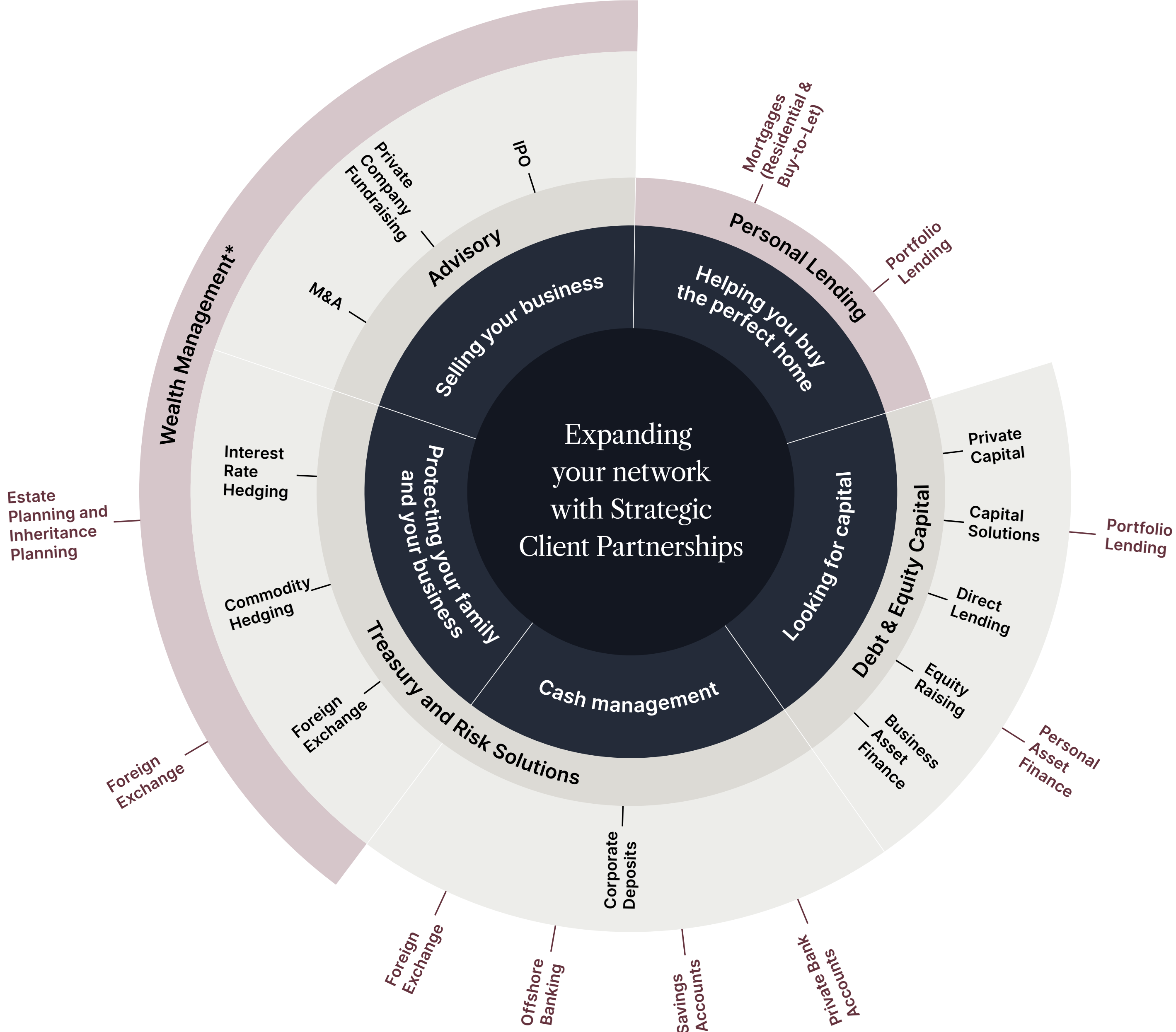
# Supporting you, your family and your business

Whether you're looking to sell your business, buy your dream home or grow your real estate portfolio, our goal is to support businesses and their leaders – from the implementation of an original idea through to growth, exit and post-exit.

**Our clients' needs are at the heart of our approach. We differentiate ourselves through speed of execution, creative deal structuring and the flexibility of our financing solutions.**

- Our business solutions
- Our personal solutions

\*Wealth Management is offered by Investec Wealth & Investment (UK), which is a subsidiary of Rathbones Group Plc.





## Our Banking Solutions

From time pressures through to the complexity of your remuneration, your personal and business banking needs are often too complex to be adequately supported by traditional banks. Which is why we believe you deserve a more flexible, exceptional, and highly tailored banking service.

Be it capital, risk and advisory solutions or personal banking and lending, we have your business and personal financial needs covered.

# Helping you buy the perfect home or invest in real estate

Our mortgages are built around your needs. This means that how much you can borrow is always based on your full financial profile, no matter how complicated – not just the property value. Our relationship-led approach and in-house specialists mean we have been known to provide a lending decision and loan amount within days.

## Mortgages & Lending

Whether you're looking to buy a new home, unlock equity in your current home or borrow against your existing investments, we'll build a lending solution that's flexible, convenient, and designed around you.

### Mortgages

Built to be as unique as you are, our bespoke residential, buy-to-let, and commercial mortgages combine clear features and flexibility for even the most complex financial situations.

### Offshore lending

We specialise in lending to offshore structures against assets predominately located within the United Kingdom and Channel Islands.

### Portfolio lending

When you spot a business, property or investment opportunity and you need to access funds quickly, portfolio lending enables you to borrow against your investment assets you hold with Investec Wealth and Investment (UK) without having to liquidate them.

Your property may be repossessed if you do not keep up repayments on your mortgage. Investec Wealth & Investment (UK) is a trading name of Investec Wealth & Investment Limited which is a subsidiary of Rathbones Group Plc.





# Looking for capital

When it comes to looking for capital, our portfolio lending and debt & equity capital solutions are tailored to your personal and your business's needs.

## Portfolio lending

When you spot a business, property or investment opportunity and you need to access funds quickly, our flexible portfolio lending service could be the ideal solution. Portfolio lending enables you to borrow against the portfolio assets you hold with Investec Wealth & Investment (UK) without having to liquidate them and you can choose to repay the loan at any time without penalty.

## Debt & equity finance

Whatever your business's financing needs, we're here to create a tailored solution around your specific circumstances. We work at pace to identify the best strategy from a broad range of customisable debt and equity capital options.

### **Investec direct lending**

Creative financing to help you achieve your business ambitions including growth capital, asset based and cashflow lending, leveraged finance, corporate lending, and equity capital.

### **Working capital**

A flexible trading account, purpose-built to make your cash flow.

### **Corporate lending via private capital**

Corporate lending via private capital is a unique solution that enables you to borrow using your business and personal assets for a range of strategic growth ambitions.

### **Asset finance**

Financing to help you avoid the strain of upfront capital investment including sustainable energy asset financing.

The value of investments and the income derived from them can go down as well as up and you could get back less than you originally invested. Your capital is at risk. Investec Wealth & Investment (UK) is a trading name of Investec Wealth & Investment Limited which is a subsidiary of Rathbones Group Plc.

# Cash management

As a business owner, you understand that managing cash flow is crucial to the success of your business and your personal life. We have the expertise and experience to help you navigate the complexities of cash management to help provide your business with enough funds to function. With our help, you can focus on growing your business while we take care of your cash management needs.

## Treasury & Risk Solutions

Optimise your returns and protect your investments from interest rate fluctuations with our range of bespoke corporate deposit accounts.

## Private Banking

We offer extraordinary everyday products and services that are far from everyday - from private bank accounts to flexible personal foreign exchange services.

### Private bank accounts

Designed to support the lives of time-conscious professionals, our private bank accounts offer a premium banking service, transparent fees, with generous benefits on our Voyage account\*.

### Saving deposits

We offer a range of savings solutions to support your short and medium cash management needs.

### Personal Foreign Exchange services

If you receive remuneration or hold funds in a foreign currency, our FX products and services can help you manage currency exposure.

### Offshore banking

Our Channel Islands team offer expertise in offshore banking, including savings products, foreign exchange, capital and income segregation as well as custody and dealing services.



# Protecting your family and your business

To support you and your family, we offer a range of wealth management and treasury and risk solutions including estate planning and inheritance tax planning, as well as commodity hedging and FX services, enabling you to focus on what really matters.



## Wealth Management Services

From the experts at Investec Wealth & Investment (UK), a subsidiary of Rathbones Group Plc, we can provide our clients with access to two distinct but complementary services: Wealth Planning and Investment Management.

### **Wealth Planning**

The wealth planning service provides you with a comprehensive overview and blueprint for your future, including retirement planning, estate planning, philanthropy, and tax planning.

### **Investment Management**

Investing globally across all key asset classes, our bespoke investment management is a comprehensive and highly personalised service designed to help you grow or protect your wealth.

## Treasury & Risk Solutions

Protect your business with tailored treasury and risk management solutions, including cash management, and foreign exchange, interest rate, and commodities hedging.

### **Foreign Exchange (FX)**

Access the people and tools to protect your business from fluctuations in foreign currency markets and the currency risk associated with importing and exporting.

### **Commodities risk management**

If your business costs are affected by changes in the prices of tradable commodities, such as oil, we can help you manage that exposure.

### **Interest rate & inflation risk management**

Manage the risk of debt financing, accessing capital markets, or managing cross-border investments.



# Selling your business

Thinking about selling your business? Our extensive team can advise at every stage. From sourcing a potential buyer through to close of sale and post-sale, our priority is protecting the value you have built into your business.



## Advisory

At Investec, we bring deep local expertise, strategic advice, and fresh perspectives to transactions across global markets. Our advisory teams have decades of sector knowledge, a powerful track record and the international experience to execute complex transactions.

### **M&A**

From generating investment ideas to executing deals, our global M&A team of over 200 people provide on the ground presence in major markets, allowing us to access trade buyers and financial investors from around the globe.

### **IPO**

Offering a complete IPO service, we help companies float on AIM or the Main Market and are known for bringing some of the best businesses to the UK market over the past decade, including Fever-Tree, Blue Prism, FDM group, and Kainos.

### **Private company fundraising**

We advise the founders and financial sponsors of ambitious, fast-growing companies with at least £10 million of annual recurring revenues and seeking to raise in excess of £10 million. Our team of specialists can help you to access an international pool of investors including Family Offices, VCs, growth investors, Private Equity, Institutions, and debt investors.

## Wealth Management Services

### **Wealth Planning**

The wealth planning service provides you with a comprehensive overview and blueprint for your future, including retirement planning, estate planning, philanthropy, and tax planning.

### **Investment Management**

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## Agility, flexibility, and a can-do attitude

We identify with the sheer determination it takes to get a business off the ground and the long hours needed to keep it growing.

Our founders set out to create an Out of the Ordinary business for clients who needed their bank to think as differently as they did. They built an organisation where people aim high, compete fiercely, but stay grounded.

From your private banker to the wider team, we unlock opportunities for our clients and help them to succeed. We do this by providing intellectual and financial capital, enabling our clients to realise their ambitions. It's an entrepreneurial approach firmly rooted in our DNA.

## We focus on people, not a process

You're always looking ahead and you have to put your trust in others to take care of the detail. You can trust us to do the same. Like you, we enjoy solving challenges and finding new solutions to support your ambitions.

That's why your dedicated private banker will take the time to get to know you, connecting you with our

extensive team of specialists to meet your personal and businesses needs. From supporting the growth of your business to helping you secure a mortgage for your dream home, we'll do everything we can as we're invested in your success for the long term. And we'll do so with urgency and pace.

## Above all, we are invested in ensuring your success for the long-term





## The power of a network

Looking to share experiences, discuss new ventures and angel investment opportunities with fellow entrepreneurs? At Investec, we share our connections and open our extensive entrepreneur network to our clients, with networking events bringing you face to face with active wealth creators.

## Make your money work harder

Want to prioritise your personal finances so they don't take a back seat? Our personal private banking services are designed to help you grow your wealth and unlock opportunity.

From private bank accounts to bespoke mortgages, strategic wealth advisory to building investment portfolios, our solutions can help you secure your long-term financial future.

# Sounds good? Let's start talking

Email us

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