

DISTANCE MARKETING INFORMATION

1. **About Investec Bank plc (Irish Branch) and Investec Ireland Limited**

Investec Bank plc (the "**Bank**") is authorised and regulated by the Financial Services Authority (the "**FSA**") in the United Kingdom, and is validly exercising its passport rights in Ireland under and in accordance with the Banking Consolidation Directive 2000/12/EC, repealed and recast as part of the Capital Requirements Directive 2006/48/EC. The FSA's address is 25 The North Colonnade, Canary Wharf, London E14 5HS. The Bank is a public limited company, registered with Companies House in the United Kingdom under company registration number 489604. The address of the Bank's registered office is 2 Gresham Street, London EC2V 7QP. Its VAT number is 9950674K. The Bank has an Irish branch (the "**Irish Branch**"), registered with the Irish Companies Registration Office as an external company under company registration number 904428. The registered address of the Irish Branch is The Harcourt Building, Harcourt Street, Dublin 2.

Investec Ireland Limited ("**Investec Ireland**") is authorised by the Central Bank Of Ireland as an investment firm under the European Communities (Markets in Financial Instruments) Regulations 2007 (as amended). The Central Bank of Ireland's address is P.O. Box 559, Dame Street, Dublin 2. Investec Ireland is a private company limited by shares, registered with the Irish Companies Registration Office under company registration number 2325236. The address of Investec Ireland's registered office is The Harcourt Building, Harcourt Street, Dublin 2. Its VAT number is 8232526F.

The Bank (acting through the Irish Branch) and Investec Ireland (together and separately referred to as "**Investec**") form part of the Investec group. The Investec group is an international specialist banking group that provides a diverse range of financial products and services to a niche client base. Investec is active in savings and investments, treasury and specialised finance, and commercial lending.

2. **Information**

This information is being supplied by Investec to you in accordance with its obligations under the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 as amended by the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2005. It is obliged to provide you with this information as you may not have face-to-face contact with Investec staff when opening your deposit account(s) with the Irish Branch. This information is valid as at the date on which it is made available to you, and may be amended by Investec from time to time without notice to you.

3. **Your distance contract with Investec**

Your distance contract with Investec is the arrangements that govern the opening by you of one or more deposit accounts with Investec (your "**Distance Contract**"). Investec offers you those deposit accounts subject to the terms and conditions applicable to those deposit accounts, available on this website www.investec.ie (the "**Terms and Conditions**"). A wide range of deposit accounts are available, from short-term call accounts to long-term deposit and notice accounts. Further details are available on this website or from Investec directly (Telephone: + 353 1 421 0000; Email: info@investec.ie; Address: The Harcourt Building, Harcourt Street, Dublin 2).

The Terms and Conditions set out details of the total price payable by you to Investec for your deposit account(s), including all related fees, charges and expenses, and all taxes paid through Investec. If the exact total price cannot be specified due to the nature of the deposit product in question, then the Terms and Conditions will set out the basis on which the total price will be calculated.

You should note the possibility that other taxes and costs may exist that are neither paid by Investec, nor imposed by Investec.

You should also note that the Terms and Conditions contain the arrangements and obligations for the making of payments, and the performance of obligations in relation to your deposit accounts.

4. **Cancellation**

You have the right to cancel your Distance Contract with Investec within 14 days of the Effective Date (defined in the Terms and Conditions as the date on which the deposit account is opened and all of Investec's account-opening requirements have been met). You may cancel your Distance Contract within that 14-day period by notifying Investec in writing at the following address: The Harcourt Building, Harcourt Street, Dublin 2 (you can deliver this notice by hand or send it by registered post), by faxing Investec at + 353 1 421 0500 or by emailing Investec at deposits@investec.ie.

If, between the Effective Date and cancelling your Distance Contract, you have deposited funds in the relevant deposit account and Investec has credited you with interest in respect thereof, you are obliged to repay that interest to Investec (together with any related fees and costs) within 30 days. Investec shall return those deposited funds to you by electronic transfer or by any other method that may be more convenient for Investec.

If you do not cancel your Distance Contract within the 14-day period, you will remain bound by the Terms and Conditions however, you will still be entitled to terminate your Distance Contract in the manner set out in the Terms and Conditions. The Terms and Conditions set out how you can terminate your Distance Contract and any costs that you might incur if you do so.

5. **Complaints**

Investec is committed to providing a high standard of customer support however, if you are not satisfied with any aspect of Investec's service, Investec has internal complaint-handling procedures in place to deal with your concerns in a proper and effective manner. Further details are included in the Terms and Conditions. If you are not satisfied with how Investec deals with your complaint, you may refer the matter to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (www.financialombudsman.ie) (Lo Call 1890 88 20 90).

6. **Compensation**

6.1 *Financial Services Compensation Scheme*

The Bank is a member of the Financial Services Compensation Scheme (the "FSCS") established under the Financial Services and Markets Act 2000 in the UK. The FSCS provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain customers. The right to compensation under the FSCS will only arise if the customer is an

“eligible claimant” (as defined in the FSA Handbook), if the Bank is unable to pay claims made against it in certain circumstances and to the extent that the claimant’s loss is recognised by the FSCS. Where an entitlement to compensation in respect of a deposit is established under the FSCS, the FSCS can pay compensation for financial loss of 100% of the amount of the deposit (subject to a cap of £85,000). Further details of the FSCS are available on request.

6.2 *Investor Compensation Scheme*

Investec Ireland is a member of the Investor Compensation Scheme in Ireland (the **“Investor Compensation Scheme”**) established under the Investor Compensation Act 1998. The Investor Compensation Scheme provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain customers. The right to compensation under the Investor Compensation Scheme will only arise if the client is an **“eligible investor”** (as defined in the Investor Compensation Act 1998), if Investec Ireland is unable, due to its financial circumstances, to return money or investment instruments owed to a customer and where any limitations on the operation of the Investor Compensation Scheme do not apply. Where an entitlement to compensation is established under the Investor Compensation Scheme, the amount of compensation payable to each eligible investor will be limited to 90% of the amount lost, as determined by the administrator of the Investor Compensation Scheme, capped at €20,000. Further details of the Investor Compensation Scheme are available on request.

7. **Governing law and language**

Your Distance Contract with Investec will be governed by and construed in accordance with Irish law. The Irish courts will have jurisdiction to determine any dispute arising under your Distance Contract. All information provided by Investec to you in connection with your Distance Contract, all terms and conditions from time to time applicable to your Distance Contract, and all communications by Investec with you while your Distance Contract is in force, will be in English.