



Investecmobile.com

Investecmobile.com is an industry leading innovation that provides for true Mobile Banking. It enables you to manage your transactional banking anywhere, anytime, in a secure environment, from your mobile phone.

If you use Online Banking, then Mobile Banking is a natural next step. Investecmobile.com has been designed to mirror Online Banking, making it as easy to use.

You will be able to perform the following:

- Beneficiary payments
- Ad hoc payments
- Account queries
- View balances for all accounts
- View your transaction history
- Switch between accounts

As an Investec Private Bank Account client, use of investecmobile.com is included in your monthly fee and requires no registration.

Getting mobile

For easy access to investecmobile.com, configure your mobile phone according to the instructions below:

Ensure your mobile phone is compatible

For Mobile Banking to work on your phone, ensure that:

- Your phone has a browser capability
- In browser mode, you are able to access any internet site such as www.google.com

If you cannot locate your phone browser or are unable to access an internet site, contact the Investec Client Support Centre on 0860 110 161 or (2711) 286 9663.



How to set up your phone for Mobile Banking

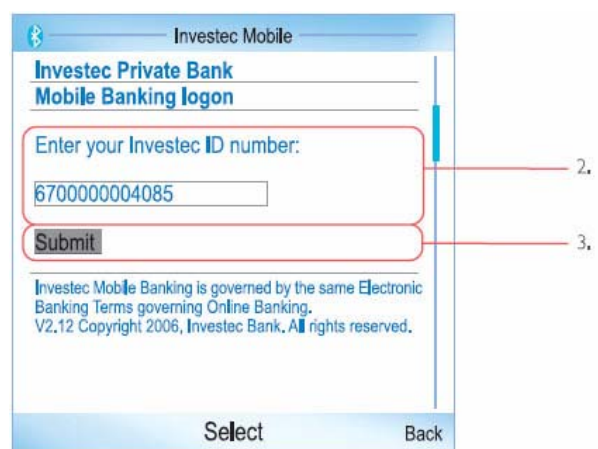
- Select the internet browser on your phone
- Web options will become available
- Select an option that will allow you to set up a new bookmark
- Enter the title and address of the new bookmark:
Title: Investec Mobile
Address: www.investecmobile.com
- Save the bookmark settings for later use

How to logon to Mobile Banking

- Select the previously added bookmark or enter www.investecmobile.com to connect
- Highlight "Submit" to proceed by using the arrow keys, tab button or phone mouse and click to continue
- Ensure that the displayed pass phrase is yours
- If incorrect, select "Click here if pass phrase is incorrect" and try again
- Enter your Investec internet PIN (this is the same as your Online Banking PIN)
- Select "Submit" to proceed by using the arrow keys, tab button or phone mouse



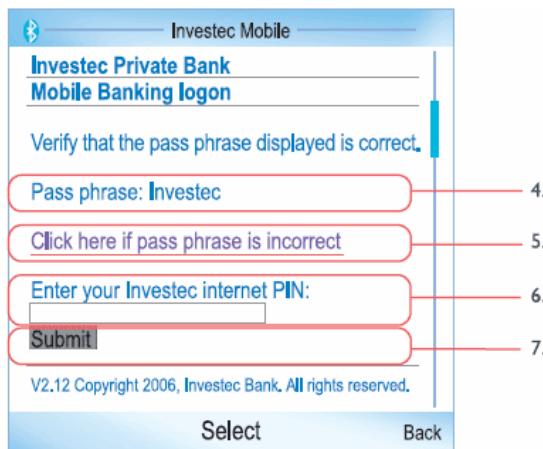
1. Select the Investec Mobile bookmark



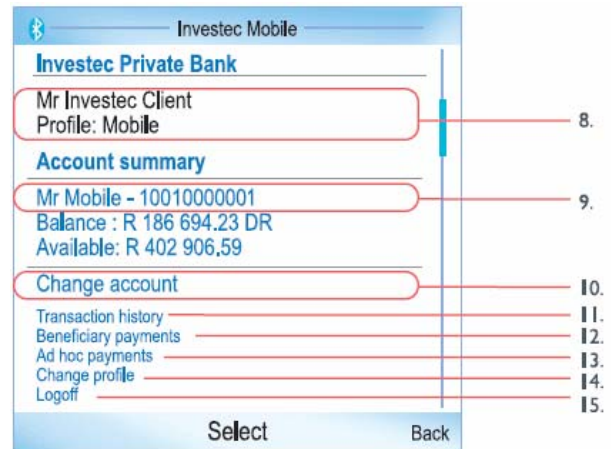
2. Enter your Investec ID number (this is the same ID that you use for Online Banking)
3. Highlight and click on "Submit"

Mobile Banking transactions

Once you have successfully logged on, you will be able to continue with your Mobile Banking.



4. Verify that the pass phrase is correct
5. Click here to change Investec ID number if pass phrase is incorrect
6. Enter Investec internet PIN if pass phrase is correct
7. Highlight and click on "Submit"



8. Current active profile
9. Current active account
10. Click here to change to another account within existing profile
11. Select to view transaction history
12. Select to pay beneficiaries
13. Select to make ad hoc payments
14. Select to change active profile
15. Select to logoff from Mobile Banking

Frequently asked questions and answers

1. How do I know if I can use my phone for Mobile Banking?

Consult your phone manual or call your service provider to determine whether your phone is correctly configured for GPRS, Edge or 3G. Most phones sold after 2003 are GPRS enabled. A simple test is to use the phone's internet browser to access www.google.com. If it fails, the phone is either not compatible or configured incorrectly.

2. Will I be able to access Mobile Banking when I am overseas?

In order to access mobile data services overseas, your phone needs to be enabled for international roaming. Your service provider will assist you in doing this. You may experience slower speeds while overseas despite having a 3G or Edge phone as international roaming currently covers GPRS only.

3. What can I do if Mobile Banking appears to be slow?

All three mobile networks in South Africa are upgrading their respective GPRS, Edge and 3G infrastructure. As a result, you may occasionally experience slower speeds in certain areas.

4. Will I be able to receive SMS messages and voice calls during a Mobile Banking session?

Your internet browser is integrated with your phone and, as such, an incoming call will pause your browser connection for the duration of the call. Depending on the make and model of your phone you should be able to resume your internet connection once the call has been completed.

5. Is Mobile Banking safe to use?

Investec Mobile Banking uses a secure SSL connection between the phone browser and Investec in the same way as Investec Online Banking. Similarly, no data remains on the phone on completion of the

transaction. The logon procedure is the same as for Investec Online Banking using the same ID, pass phrase validation and Internet PIN. Furthermore, an automatic time out makes sure the session expires after 10 minutes in the case of no activity. Mobile Banking is as secure as any other form of electronic banking.

6. After entering my Investec ID, the displayed pass phrase is incorrect – what should I do?

If the displayed pass phrase is incorrect, select “Click here if pass phrase is incorrect” to get back to the main logon page and enter your Investec ID again. Should an incorrect pass phrase be displayed once more, call the Investec Client Support Centre on 0860 110 161 or (2711) 286 9663 for further assistance.

7. What is the charge for Mobile Banking?

In line with Investec Private Bank’s transparent fee structure, the use of investecmobile.com is included in your Investec Private Bank Account monthly fee. For further information on network data usage charges, contact your service provider.

8. What happens if I lose battery power or cellular signal while I am in the middle of processing a transaction?

Transactions are processed via multiple screens and are only executed after being confirmed on the “Verify and submit” screen. Should the transaction process be interrupted before the screen appears, the transaction will not take place. Contact the Client Support Centre on 0860 110 161 or (2711) 286 9663 for any questions in this regard.

9. Will I be able to see my mobile transactions on the Online Banking website?

Yes. Mobile Banking transactions can be viewed in the “Online Banking Audit Trail” and “Transactional History”.

10. Can I send payment confirmations for Mobile Banking payments?

Yes. As with Online Banking, you are able to send confirmations via SMS, email and fax.

11. Mobile Banking uses drop down boxes. How do they work on my phone?

Mobile Banking uses drop down boxes to view and select information and how you use these boxes will depend on the make and model of your mobile phone. When you are presented with a drop down box, you will need to highlight the box by using the arrow keys, tab button or phone mouse. Click “Submit” to access the information within the drop down box. Once you have highlighted the information you need, click “Submit” by using the arrow keys, tab button or phone mouse to continue.

12. Where can I view the Terms and Conditions of Mobile Banking?

Mobile Banking is governed by the same Terms and Conditions as Online Banking. A copy of the Electronic Banking Terms and Conditions is available on the Investec Online Banking website.

13. What if I cannot access Mobile Banking?

Should you have any questions or difficulties in using the service, contact the Investec Client Support Centre on 0860 110 161 or (2711) 286 9663 and you will be assisted by the dedicated Mobile Banking technical support team.