



One Bank

Product Pitch Book

Ghana
December 2022



Delivering our solutions

At Absa, we are committed to supporting you in achieving your ambitions and helping your business grow by offering a wide range of financial products and services to suit your needs.

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Retail Banking

Personal Banking

Absa Assure Account – Ideal current account

The Absa Assure Account is a current account with an embedded insurance benefit that offers the customer peace of mind, knowing that in the event of any personal accident occurring, they will be financially protected and covered by Absa.

Embedded insurance includes: hospitalization benefit of up to GHC1,000, temporary disability benefit, cover of up to GHC1,600, permanent Disability benefit of up to GHC5,000 and funeral GHC5,000.

In addition, customers get free cheque books & international debit card, salary processing and additional embedded insurance.

To open an Absa Assure account you require:

- A completed application forms (available in branches.)
- A copy of a utility bill bearing applicant's name or a completed Existing Customer Introducer Form.
- Two passport size photographs.
- A valid national ID Card.
- TIN (Tax Identification Number)

Ultimate Account – Unique for salary earners

Our Ultimate current account offers a single fee for a bouquet of banking transactions and services with free value adds: Retrenchment cover up to GHS10k, free cheque books & international debit card, salary processing and additional embedded insurance.

To open an Ultimate account you require:

- A completed application forms (available in branches.)
- A copy of a utility bill bearing applicant's name or a completed Existing Customer Introducer Form.
- Two passport size photographs.
- A valid national ID Card.
- TIN (Tax Identification Number)
- .

Loans/Credit products

- Unsecured loans up to GHS220,000 (highest ticket on the market)
- Absa Mortgage up to GHS5m
- Negotiable interest rates
- Increased repayment tenor up to 72 months (best in the market)
- Payment of 10% of the loan amount as funeral benefit
- Unsecured Overdraft/Salary Advance
- Credit Cards acceptable with up to 55days interest free period
- Loan insured against retrenchment of borrower (Ts & Cs apply)

To apply you require:

- Evidence of monthly salary income.
- A completed application form (available in branches).
- One month pay slip (last three months current).
- Letter of Undertaking by employer.
- A signed agreement with employer.
- At least six month in employment as permanent staff.
- Evidence of one month salary credit to Ultimate account.

Absa Assure Account



This is an ideal current account with embedded insurance benefits that offers you peace of mind, knowing that in the event of any personal accident occurring, you will be financially covered.

Insurance benefits include:

- Hospitalisation benefit of up to **GHS1,000**
- Temporal and Permanent Disability of up to **GHS1,600** and **GHS5,000** respectively
- Death cover of **GHS5,000**
- Travel insurance of up to **GHS100,000** on the international debit card

You also enjoy **free banking services** including:

- International debit card
- Cheque book
- SMS alert
- Digital banking services

Visit the nearest branch to sign up now.

*That's **Africanacity**. That's **Absa**.*

For further enquiries, contact 0800 222 333.



Personal Banking

Savings/Investment

- Instant savings offers easy access to your funds
- Bonus Savings pays 100% bonus interest if no withdrawal is made
- Target Savings with free embedded deposit protection
- Fixed deposits offers upfront and end-of-period interest payment and flexible tenure

Insurance/Protection

- Life Protection plan offering of up to GHS30,000 pay out
- Absa Education Plan with up to 18 years tenure.
- Motor Insurance allowing you to spread your premium payment for 11 months
- Home Protection Insurance
- Hospital Cash Back Plan

To apply you require;

- A completed application form (available in all our branches).
- An Absa account holder
- All Ultimate account holders have basic accidental hospitalization and death cover offered for free.
- All debit and credit card holder have free international travel insurance cover.

Cards/Acquiring

- Visa, MasterCard and Amex acquisition
- Deployment of Mobile and standalone POS devices nationwide
- Cashback at POS – 1st in the industry
- Merchant support service & customer care through extensive network
- Secured and reliable e-Commerce platform

You can use your cards for payment on our POS devices available at the following places:

- All supermarkets in Ghana
- Departmental shops and malls
- Food joints across Ghana
- Airlines and transportation terminals
- Hotels and pubs

Digital

Channels to Offer

- Fast and Secured Mobile App & Internet banking platform
- Hello Money – simply dial short code *895# to do your banking
- Deposit accepting ATMs
- SMS alerts and notifications
- e-Statements

Services Available

- Scan the ATM QR Code to withdraw cash without using your card
- Deposit cash at the ATM with or without a debit card
- Mobile Money service
- Transfer funds to any mobile money wallet
- Cash out at ATM
- Carry out your local and international transfers,
- Pay bills, buy airtime/data bundles, etc. at your convenience
- Manage your debit card
- Update personal details
- Access your credit card details and make payments
- CashSend–local money transmission service and cardless withdrawal via the ATM
- Travel Notification - Notify the bank when you are travelling on our internet banking platform to avoid blocking of card
- and many more

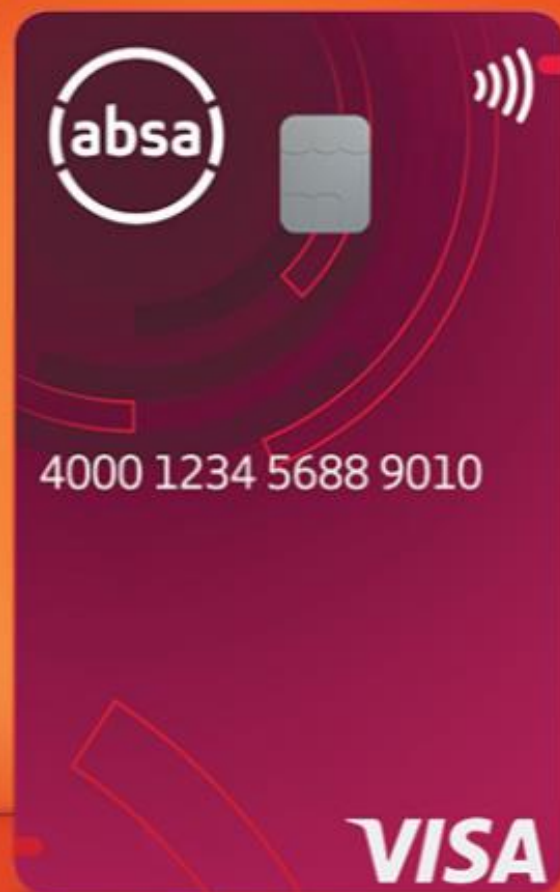
To sign up;

- Download and register by yourself on the Mobile App, Internet Banking or Hello Money or
- Give us a call or walk into any of our branches.

A card that
**turns banking
on its head**

Apply for your
vertical card today

*That's Africanacity.
That's Absa.*



absa.com/gh

Terms and conditions apply.

Premier Banking

We recognize the fact that Executives and Business Leaders are unique and require priority service and exclusivity. With access to a dedicated Relationship team, we ensure banking is hassle free. With Affluent Banking, you enjoy the following:

Customized Solutions

- Holistic solutions spanning banking and Insurance
- Premier current account with embedded Retrenchment Insurance
- Up to GHS300,000 Travel Insurance Cover
- Zero banking charges for customers with a minimum balance of GHS65,000
- Complimentary credit cards
- Discounted unsecured loans up to six years tenure

Priority Service

- 24/7 Private Assist via our Contact Centre
- Extended banking hours 8am to 6pm and Saturday banking from nine outlets nationwide
- Bespoke digital solutions and banking App
- Priority at all our 58 branches
- Prioritized turn around times
- Access to three exclusive Premier suites

Relationship Driven

- Dedicated Relationship Managers
- Intimate understanding of individual, business and family needs
- Portfolio based pricing decisions

Lifestyle Benefits

- Up to 50% discounts from various retail outlets, hotels, salons and spa
- Quarterly networking events
- World miles rewards on your credit card
- Access to priority lounges



Be a VIP at 970 airport lounges worldwide

Take in the first-class treatment before you take off. Use the **DragonPass App** to get access to the **world's most luxurious airport lounges**, from Maputo to Mumbai.

Get **DragonPass** with Absa Premier Banking

That's Africanacity. That's Absa.

absa.com/gh

Terms and conditions apply.



Prestige Banking

Prestige Banking is another tailored product allowing you some flexibility in the way you bank. It gives you access to long banking hours and Express Tills in all our personal banking branches across the country. You get to enjoy lifestyle benefits from an array of our Alliance partners and also enjoy preferential rate on loans, Forex and Fixed Deposit. If you prefer to bank at your convenience, then Prestige Banking is for you.

Prestige Ultimate Account

Prestige Ultimate account comes with bundled fee which gives you peace of mind , pre-approved overdraft and credit card at onboarding stage-1000.000, Visa platinum international debit card , embedded insurance offering, Retrenchment, funeral, hospital cashback and travel insurance up to 200,000 – All these for a single fee

Cards/Acquiring

- Platinum Visa debit and credit cards , MasterCard and Amex acquisition
- Deployment of mobile and standalone POS devices nationwide
- Cashback at POS – 1st in the industry
- Merchant support service and customer care through extensive network
- Secured and reliable eCommerce platform

Savings and Investments

- Prestige Bonus savings pays 100% bonus interest if no withdrawal is made in a month
- Prestige High Interest Bonus savings gives a higher interest rate in addition to 100% bonus interest if no withdrawal is made
- Access to a priority till in all our branches
- Fixed deposits offers upfront interest payment and flexible tenure
- Access to personal banker

Digital

- SMS alerts and notifications
- Mobile money – Hello Money
- Fast and Secured Internet banking platform and App
- Intelligent ATMs which accept cash deposits and withdrawals without the use of cards
- CashSend – local money transmission service via the ATM
- e-Statements

Lending

- Unsecured loans up to GHS280k with fixed interest rate
- Secured Overdrafts up to GHS250k
- Unsecured Overdraft/Salary Advance
- Complimentary Credit Cards acceptable with up to 55days interest free period at onboarding stage

Protection

- Life Protection plan offering up to GHS200,000 pay out
- Education Plan from seven years to 18 years tenure.
- Motor Insurance allowing you to spread premium payment for 11 months
- Home Protection Insurance
- Long and short term insurance (motor, home content and funeral)
- Hospital cashback plan

Business Banking



Why Absa Business Banking?

- Our product and sales experts have the ability to take a wider view on trending issues so as to provide a more flexible and strategic solution.
- As your financial partner, we enable you to succeed through our tailored solutions, industry expertise, regional and group capabilities.
- You can tap the capabilities of one of the world's major global financial services through one point of contact . (Relationship Management Model)
- Our experts are committed to working with you to understand your business needs.

When you want your dreams to become a reality, we'll be there.

We are committed to supporting you in achieving your ambitions and helping your business grow. Our aim is to support the success of your business through our dedicated Business Banking team, innovative solutions and the expertise of our global network.

Kickstart your business today. We've shaped Business Banking around you, with a choice of products designed to support your business growth.

Products & Solutions

Business Solution Accounts

We've shaped Business Banking around you, with a choice of accounts designed to reflect how you make and receive payments. These accounts are available in all the major international currencies.

- Business Current account
- Business Savings account
- Fixed Income Investments Account
- Fixed Deposit Investments Accounts

Online Banking

Our Online Banking solution delivers real-time statement information and transactional capabilities including Bill payment, Mobile money (B2W), Funds transfer, Account enquiries on all Absa accounts held across Africa.

We have designed **Business Internet Banking** exclusively for you and it allows:

- Branch Signing mandates carried over to the channel
- Multi-user Access
- Mandated User Management
- Approval/Decline by Authorized signatory
- Lower transaction cost

Finance Options

Whenever you need a helping hand, we've got a range of options to help you do better business.

- Business Solution loans (Unsecured loan up to GHS500,000)
- Working Capital finance
- Commercial Asset finance
- facilities Bridge loans
- Term loans

Trade Finance and FX Solutions

Understanding the constantly changing business environment and relevant sectors is crucial to ensuring the success of your business. Whether you are transacting locally or internationally we are able to support you with our expertise to make trading with your counterparties seamless.

- Documentary Letters Of Credit
- Foreign Exchange Services
- Avalize Bills
- Risk Management Solutions
- Guarantees/Bonds And Indemnities
- Competitive spot rates
- Invoice Discounting
- World Class FX trading platform
- Documentary Collections

Payment and Collection Services

As businesses grow, managing liquidity becomes more complex. Absa Business Banking offers liquidity management solutions by increasing accessibility to funds, reduction of interest expense and potential to earn higher returns on surplus funds. Our Cash management specialist will advise which solutions can optimally support your business and requirements:

- Card payment acceptance solutions
- Bulk Cash Collection /Bulk Cash Delivery
- Cash Delivery Wages
- Onsite teller
- Attractive tiered interest rates on current accounts
- Auto balance transfer



Trade Finance Solutions

Documentary collections		Documentary Letters of Credit - Import and Export		Avalization of Bills	
What you get	What's required	What you get	What's required	What you get	What's required when you apply
Comprehensive review and handling of your trade documents (collection instructions), providing professional advice and correspondence to supplier's bank	<ul style="list-style-type: none"> • Original Bill of Exchange • Acceptance Letter • Formal request to settle bill on due date accompanied by standard trade documentation 	Presents a higher level of security to both seller and the buyer. Its inclusion in a contract of sale provides performance assurances to both parties.	<ul style="list-style-type: none"> • Pro-forma Invoice • Completed Absa L/C Application Form • Completed Import Declaration Form (IDF) • Formal letter from customer to open L/C and how it will be funded. 	Secured payment to drawer under documentary collection	<ul style="list-style-type: none"> • Collection instruction requesting avalization • Invoice • Bill of Exchange • Formal letter from customer to avalize bill
Bonds/ Indemnities/ Guarantees		Open Account Payments		Advance Payment	
What you get	What's required when you apply	What you get	What's required when you apply	What you get	What's required when you apply
Signed undertaking by Absa on behalf of client to facilitate trade transactions by securing future payment upon presentation of a complying demand.	<ul style="list-style-type: none"> • Completed Absa BGI Application forms • Formal letter from customer to issue BGI, attaching preferred wording if necessary 	Seamless processing of international trade bills, which translates to better customer service and efficient response to queries.	<ul style="list-style-type: none"> • Commercial invoice • Original Bill of Lading / Airway Bill • Import Declaration Form • Inspection Certificate • Customs Entry Form • Formal Request / E17 Form (Absa Transfer application) 	Part or full pre-payment of supplier's invoice value ahead of shipment or delivery.	<ul style="list-style-type: none"> • Pro-forma Invoice • Import Declaration Form • Formal Request / E17 Form (Absa Transfer application)

Scale up your business with Absa StartUp Banking



Terms and conditions apply

Startup Banking

Why Absa StartUp Banking

- To equip StartUp businesses with relevant business skills and knowledge to scale up their businesses
- To become the banking partner offering relevant financial solutions
- Support StartUp businesses to grow to achieve brand affinity and loyalty

Key Features

Free Banking

- Zero COT
- Free transactions on digital channels
- Free Debit card Printing
- Free local transfers

Mentorship and market access

- Mentoring / Coaching sessions
- Access to cross section of experienced and young business executives to test business ideas
- Access to existing client base

Services

- Access to enterprise business solution services

Service Limitations

The product offering does not include loans. The motivation draws on the key insights gained from engagements with start-up hubs which indicate that structuring, market access and training are required by start-ups to make them eligible for funding.

Emergence into a balanced lifestyle



Terms and conditions apply

Emerge – Women Banking

Background

Emerge is a women proposition targeted at women led SME business owners. Emerge provides capacity building programs to help scale up women within the business world and also bring them out of obscurity.

Objective

To facilitate business growth, which should ultimately lead to an increase in employment and contribute to poverty reduction which is a key objective in the UN sustainable Development goal number 5.

Qualifying Criteria

- Female entrepreneurs with not less than 50% shareholding in the business
- Must have three (3) months banking relationship with Absa

BENEFITS

Platinum

Qualifying criteria – Customer must have not less than a Monthly Minimum Average balance of GHC 100,000



- ▶ COT free banking
- ▶ Unsecured loan up to GHC500,000
- ▶ 1.5% discounts on credit facility
- ▶ Free executive business training
- ▶ Free financial and business advisory services
- ▶ International travel opportunities
- ▶ Access to business seminars and networking events
- ▶ Free Health screening
- ▶ Free health education
- ▶ Access to health related networking events
- ▶ Access to Absa Fitness center
- ▶ Free children boot camp programs
- ▶ Access to Prestige and Premier Centers and Lounges
- ▶ Alliance partners discounted services
 - Beauty and Health
 - Hospitality
 - Travel and tourism
- ▶ Dedicated Relationship manager

BENEFITS



Gold

Qualifying criteria – Monthly minimum average balance of GHC 50,000

- ▶ COT free banking
- ▶ Unsecured loan up to GHC500,000
- ▶ 1% discounts on credit facility
- ▶ Free business training and education
- ▶ Free business mentorship
- ▶ Free financial and business advisory services
- ▶ International travel opportunities
- ▶ Access to business seminars and networking events
- ▶ Free Health screening
- ▶ Free health education
- ▶ Access to health related networking events
- ▶ Free children boot camp programs
- ▶ Access to Prestige Centers and Lounges
- ▶ Alliance partners discounted services
 - Beauty and Health
 - Hospitality
 - Travel and tourism
- ▶ Dedicated Relationship manager

BENEFITS

Silver

Qualifying Criteria – Monthly minimum average balance of GHC 20,000



- ▶ COT free banking
- ▶ Unsecured loan up to GHC500,000
- ▶ 0.5% discounts on credit facility
- ▶ Free business training and education
- ▶ Free business mentorship
- ▶ Free financial and business advisory services
- ▶ Access to business seminars and networking events
- ▶ Free Health screening
- ▶ Free health education
- ▶ Access to health related networking events
- ▶ Free children boot camp program
- ▶ Alliance partners discounted services
 - Beauty and Health
 - Hospitality
 - Travel and tourism

Corporate & Investment Banking

Delivering our solutions

At Absa, we are committed to supporting you in achieving your ambitions and helping your business grow by offering a wide range of financial products and services to suit your needs.

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The background of the slide is a photograph of a city skyline at night. In the foreground, a tall, dark building with many windows is visible. In the background, several other skyscrapers are lit up, and a bright sun or moon is setting or rising, creating a lens flare effect. A large, glowing red 'Absa' logo is superimposed on the sky, appearing to be made of many small lights.

Absa Group Limited Overview

Who we are

We are an African group inspired by the people we serve. We are determined to be a group that is respected globally, and that Africa can be proud of.

Company background

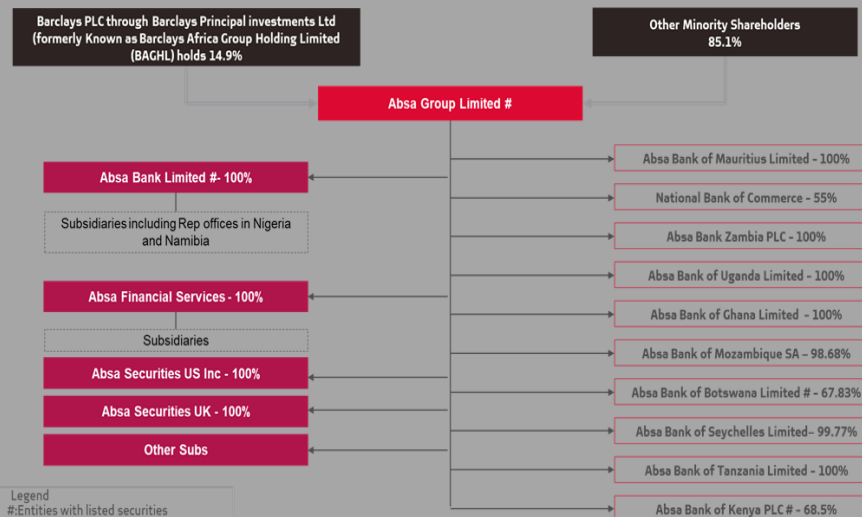


Who we are

We are an African group inspired by the people we serve. We are determined to be a group that is respected globally, and that Africa can be proud of.

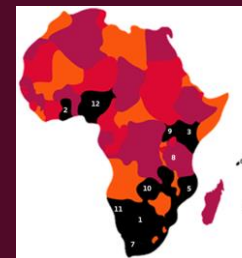
- Listed on the JSE, the Absa Group is one of Africa's largest diversified financial services groups
- Diversified financial services provider listed on the JSE Limited, with a market cap of ZAR135bn1 / ~US\$10.1bn
- Offer an integrated set of products and services across personal & business banking, corporate & investment banking, wealth and investment management and insurance
- Strongly positioned as a fully local bank with regional and international expertise
- Aspire to build the leading financial services group in chosen African countries
- Headquartered in Johannesburg, South Africa with presence in 10 markets in Africa
 - Our banks are in Botswana, Ghana, Kenya, Mauritius, Mozambique, the Seychelles, South Africa, Tanzania (Absa Bank Tanzania and National Bank of Commerce), Uganda and Zambia
 - Offices in Namibia and Nigeria, as well as insurance operations in Botswana, Kenya, Mozambique, South Africa, Tanzania and Zambia
 - International presence in London, operating as Absa Securities UK, and a representative office in New York
 - Well capitalised and independently funded.

Absa Group Limited Shareholding



Absa's Footprint

We have the most extensive local distribution network in Africa. At the end of June 2021, we have 993 branches, 9,502 ATMs.



Absa Group Ltd

Credit Ratings

Rating Agency	Global Scale Rating			National Scale Rating	
	LT Foreign Currency	LT Local Currency	Short-Term	Long-Term	Short-Term
	Ba3	Ba3	NP	Aa3.za	P-1.za

Absa Bank Ltd

Rating Agency	Global Scale Rating			National Scale Rating	
	LT Foreign Currency	LT Local Currency	Short-Term	Long-Term	Short-Term
	Ba2	Ba2	P-3	Aa1.za	P-1.za
	Nr ¹	Nr ¹	Nr ¹	zaAA	zaA-1+

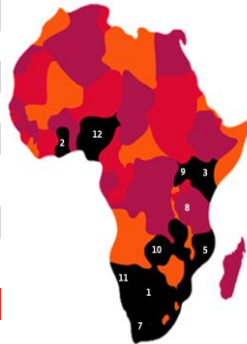
¹ nr = not rated, GSR = Global Scale Rating, NSR = National Scale Rating

Our presence in Africa

Market	Year Established	Branches	ATMs	Employees
1 Absa Botswana	1950	32	112	1117
2 Absa Ghana	1917	63	166	1146
3 Absa Kenya	1916	87	209	2146
4 Absa Mauritius	1919	12	40	667
5 Absa Mozambique	2002	46	109	803
6 Absa Seychelles	1959	7	21	262
7 Absa South Africa	1986	611	8 345	26 667
8 Absa Tanzania	1925	15	59	478
8 NBC Bank of Tanzania	1925	48	174	994
9 Absa Uganda	1927	40	77	879
10 Absa Zambia	1918	32	100	793
Total		993	9502	36 131

11 Nigeria	Representative Office, Stockbroker and SEC licence (Lagos)
12 Namibia	Representative Office (Windhoek)
13 United Kingdom	Representative Office (London)
14 USA	Representative Office (New York)
Francophone Africa	Through MOU with SocGen

June 2021



36 141 Employees











993 Branches

9 502 ATM's

110 071 Point of sale devices

- **Pan African Bank**, HQ in Johannesburg and listed on JSE
- Well capitalised and independently funded; Market Cap **ZAR135bn1** / ~US\$10.1bn
- Integrated set of products and services across retail, corporate and investment banking
- Presence in **10 countries**, rep offices in Nigeria and Namibia with ambition to expand further. **Regionally coordinated coverage model and largest branch network vs. competitors**
- International offices in **London**, and **New York**
- Customer and Client base of **12 million**, close to **42000 employees**
- Absa Group (Moody's) credit rating of **BB+** and **Absa Bank rating of BBB-** as of August 2018
- **+150 years of experience** on the continent giving us robust understanding of market and regulatory practices
- Committed product investment plan with **connectivity channels across Internet, SWIFT and Host to Host platforms**. Leading innovation drive (e.g. **mobile and cash-less banking**) and streamlining documentation, billing and service infrastructure.

With global connectivity and local differentiation, we operate at the core of your Africa strategy through:

-  Our proven track record in presence markets
-  Skilled on-the-ground expertise and a single point of contact for Pan-African businesses
-  Direct engagement at a location where your decision making happens
-  Thought leadership offered on development organisations
-  A robust understanding of each unique environment and associated risks, thereby offering a differentiated service and experience
-  In-depth knowledge of regulatory and market practices across Africa
-  Effective and efficient control via our globally competitive and relevant treasury management solutions
-  Our ongoing and substantial investment in product R&D
-  Our internationally leading industry and product expertise with international insight gained through our prior relationship with Barclays Plc
-  Our focus on bringing the best innovation to our clients through Innovation Accelerator and dedicated teams

Why Choose Absa?



Delivering our Solutions

Knowledge

Absa Group Specialists will advise you on the best solutions and will work with you to implement these as smoothly and efficiently as possible.

Communication

Clients have a single point of contact for routing all queries and communications which provides accurate management of all risks and issues.

Planning

Our detailed and accurate planning is critical for success which is done in partnership with clients' business operations.

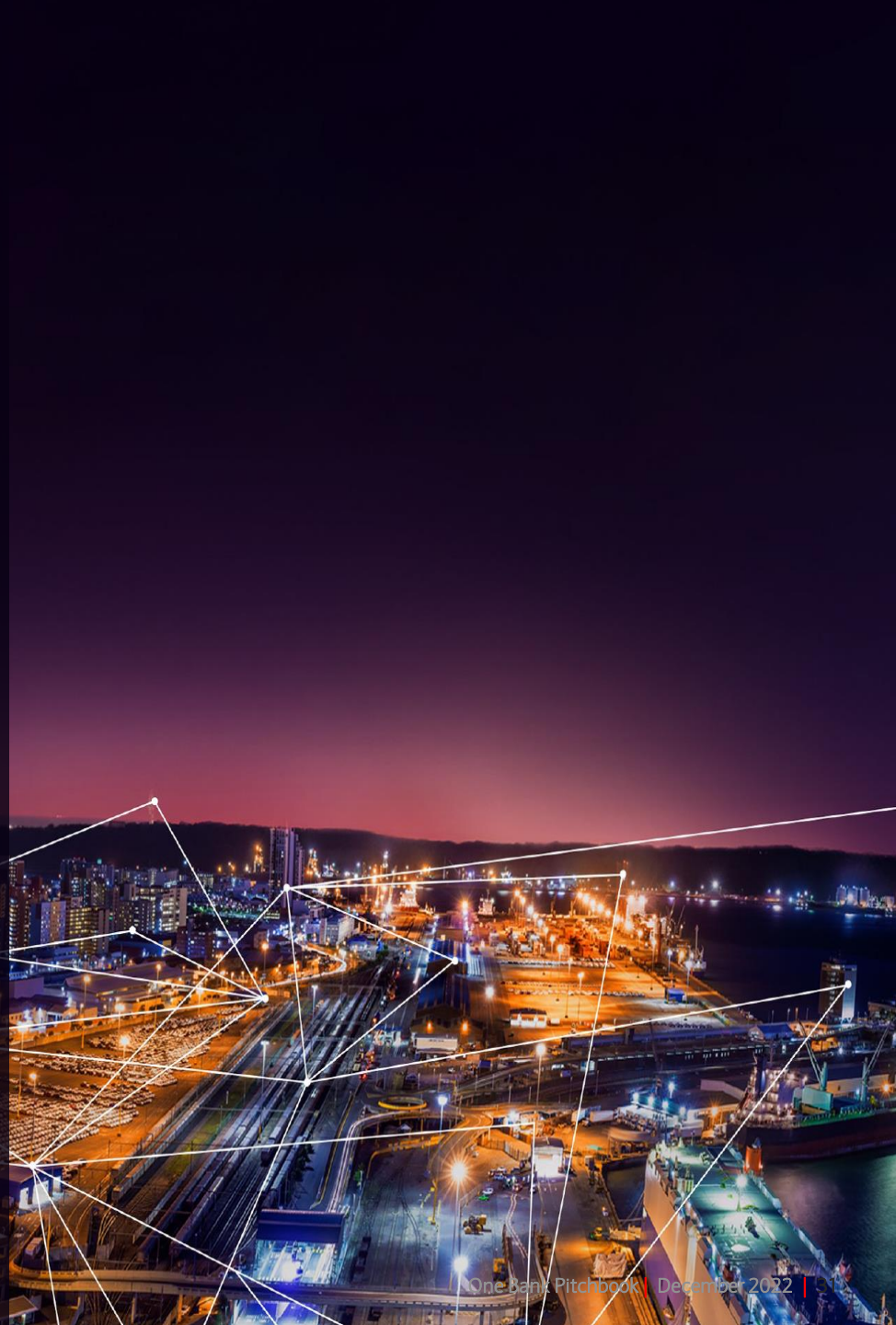
Top of the range services and bespoke solutions to help you meet your business objectives

As a corporate client, you benefit from our extensive local experience and global reach. We also offer you a total solution bouquet that includes support for your value chain as well.

There will be a dedicated team of coverage and product specialist who will offer you top of the range services and bespoke support to assist you to meet your business objectives either in domestic or international markets.



Range of products & services offered by Absa
Corporate & Investment Banking



Trade Finance

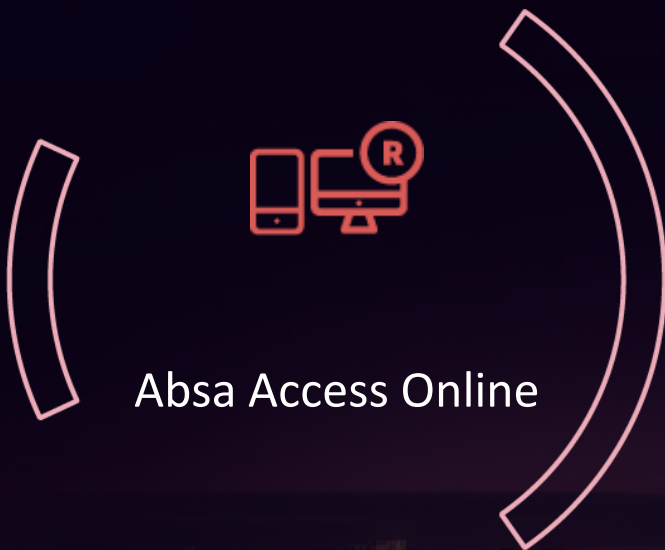
Trade Finance Solutions	Trade & Working Capital	Trade Risk Management	Channels
<ul style="list-style-type: none"> • Open Account Payment • Advance Payment • Documentary collections (Imports & Exports) • Documentary Letters of Credit (Imports & Exports) • Guarantees/Bonds & Indemnities 	<ul style="list-style-type: none"> • Invoice discounting • Multi-option facility • Overdrafts • Trade Loans 	<ul style="list-style-type: none"> • Confirmation of Letters of Credit • Pre-shipment Finance • Post Shipment Finance • Negotiation/Discount of Export Letters of Credit documents 	<ul style="list-style-type: none"> • Trade Management Online

Term Debt Financing

Term Loans	ECA Banked Loan	Bridge Loans	Debt Capital Market (Advisory)
<ul style="list-style-type: none"> • Term debt facility • Leverage and Acquisition finance • Structured finance • Commercial Property Finance • Project Finance 	<ul style="list-style-type: none"> • Absa has extensive relationships with ECA's all around the world • Effective product to reduce political risk and lower funding costs 	<ul style="list-style-type: none"> • Bridge loans to longer term debt or equity take-out, to address short term funding needs 	<ul style="list-style-type: none"> • Absa has the expertise to provide advisory services to assist entities to arrange relatively cheaper funding with longer tenors from the Debt Capital Market.

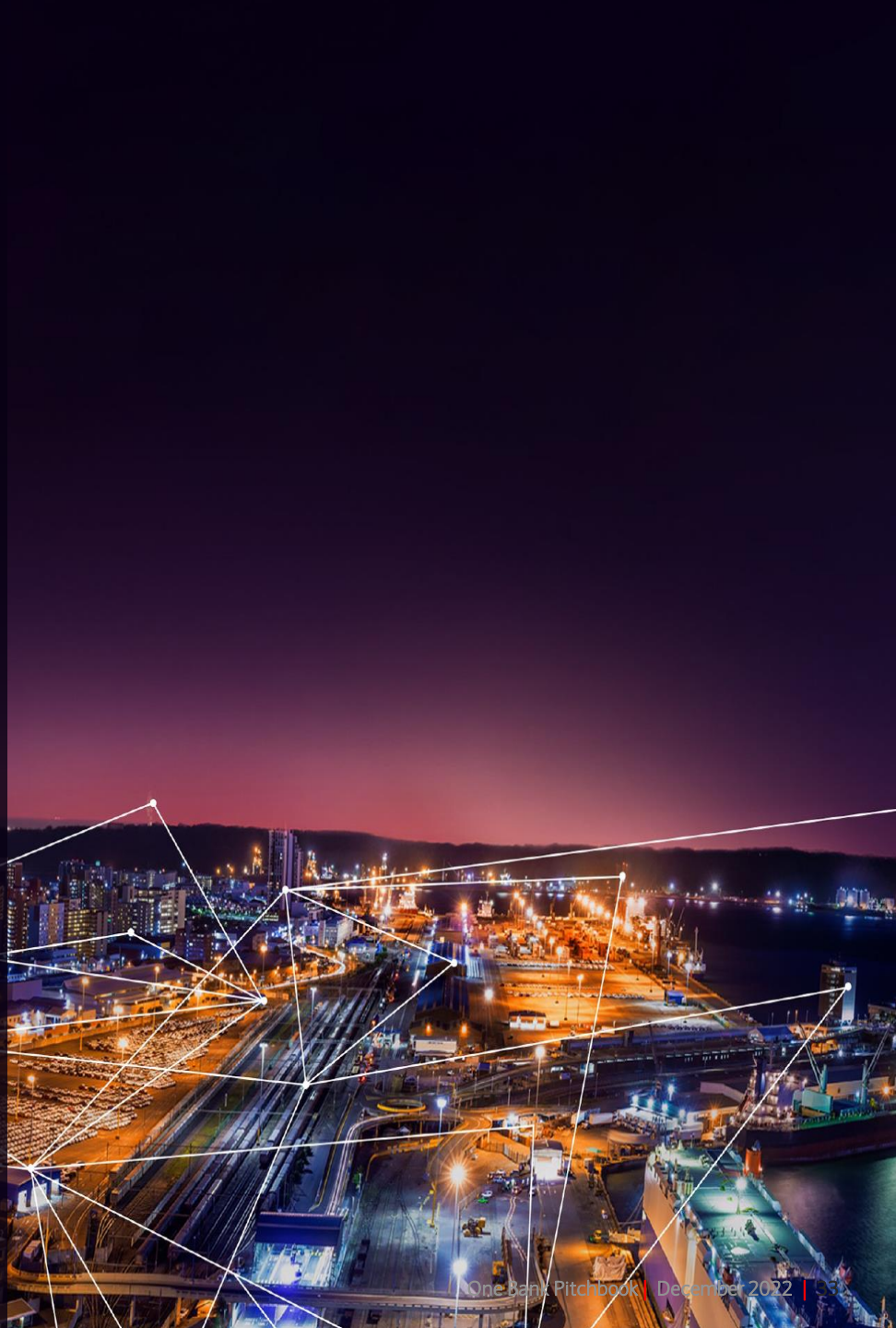
Cash Management - Products

Liquidity	Payments	Collections	Channels
<ul style="list-style-type: none"> • Current accounts in Local & Foreign currency • Deposit accounts in Local & Foreign currency • Auto balance transfer • Attractive tiered interest rates on both local & foreign currency • Treasury deposit (local & foreign currency) • Escrow Account Services 	<ul style="list-style-type: none"> • Cheques, Book Transfer, Payroll Payment, Standing Orders, Post-dated Payments • Domestic ACH Direct Credit Transfers • Domestic & Cross-border Wire Transfers • Domestic RTGS payments • Request for Transfers (MT101) • Mobile Money Bulk Payments • Bulk Cash Delivery • Verified Payments (Statutory and Utility) 	<ul style="list-style-type: none"> • Counter service • Domestic Direct Debit (On US) • GhIPSS Instant Pay (Inwards) • Domestic & foreign cheque deposits • Domestic ACH receipts (off us) • Domestic & cross-border wire receipts • Bulk Cash Collection • Mobile Money Collections & Settlement • Verified Bill Collections • Remote Cheque Clearing 	<ul style="list-style-type: none"> • Web-based Internet Banking-Absa Access Online • Host-to-Host (Absa Access Host) capabilities whereby messages can be sent and received for processing through a secured data channel from Enterprise Resource Platform (e.g. SAP, Oracle, etc.) • Account reporting via SWIFT MT940/950/942



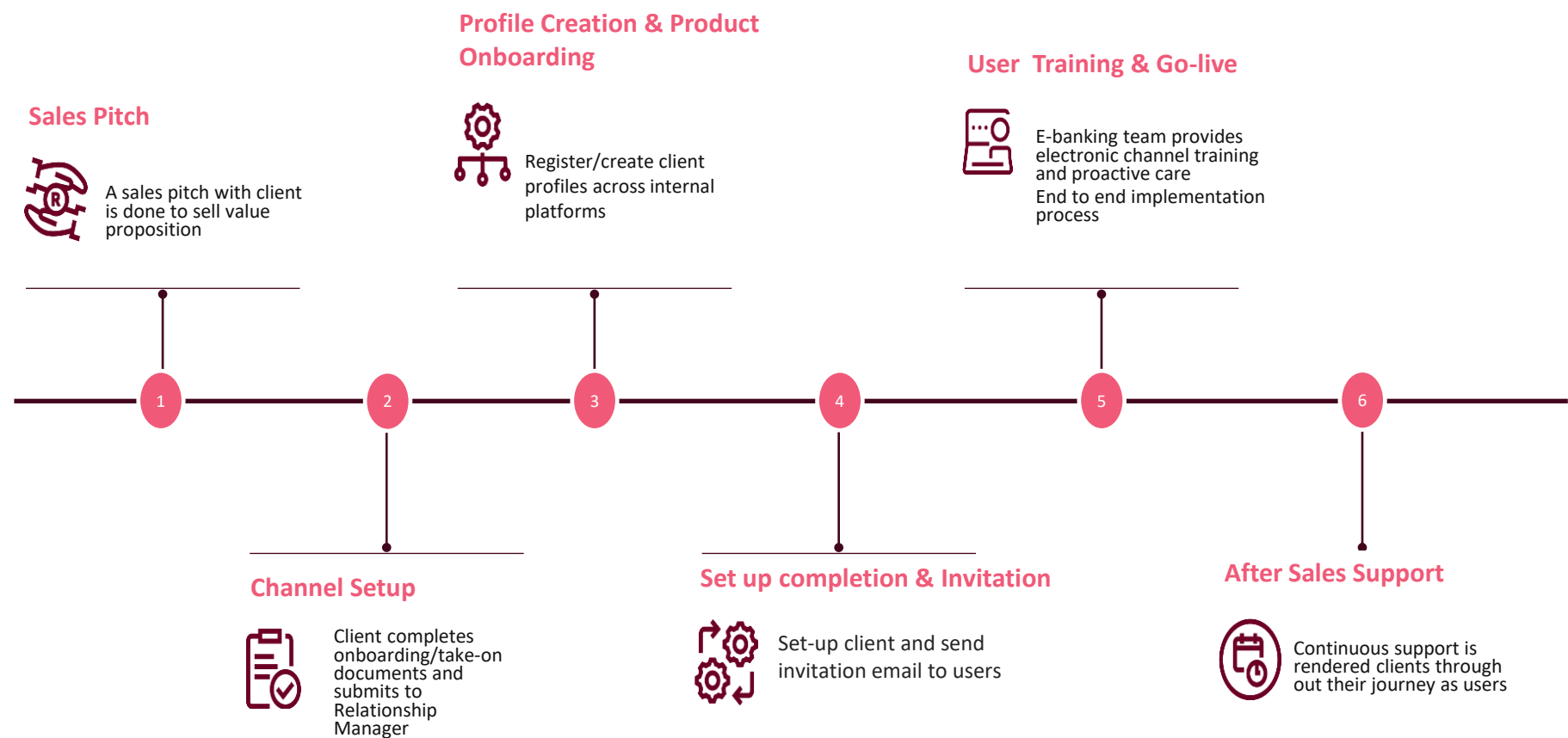
Absa Access Online

Seamless, intuitive, secure and online



Absa Access Online (AAO) client onboarding journey

The Flight Plan



Absa Access Online (AAO) Key features



Accessibility

- ✓ Single sign-on functionality gives you access to all Transactional Online Banking services
- ✓ Supports Multi Browser, Multi Device, Multi-Language and can be accessed through:
 - Online
 - Mobile



Security

- ✓ Built on a Modern User Centered Design Library and best practice security that utilizes:
 - ✓ Unique username and password
 - ✓ One-time PIN (OTP) or digital certificate
 - ✓ Multifactor authentication via mobile device
 - ✓ Digital fraud monitoring



Risk Mitigation

- ✓ Control access to the banking channel by:
 - ✓ Assigning role specific rights – segregation of duties
 - ✓ Set user mandates and thresholds
 - ✓ Track and trace channel access and user activity via audit trail



Convenience

- ✓ Digital onboarding process
- ✓ 24/7 availability anywhere in the world
- ✓ Enables you to initiate and complete a transaction over multiple sessions
- ✓ Request your username and reset your password on channel



Correspondence

- ✓ Automated system notification to alert authorisers to log onto the platform to action a request
- ✓ Transaction notifications



Reports

- ✓ Real time viewing of the transaction statuses which provides you information on demand
- ✓ Access regulatory and transaction reports in different formats to streamline your reconciliation.
- ✓ Pre-approval proof of payment
- ✓ Statements in various formats .eg PDF, Excel, MT940 etc

What can clients do on Absa Access Online?

Information services

- ✓ View account balances
- ✓ Download account statements

Beneficiary Management

- ✓ Add new beneficiaries e.g. Vendors/suppliers, employees.
- ✓ View and edit existing beneficiaries.
- ✓ Save clients a lot of time when making payments.

Inter-account transfers (IAT)

- ✓ Move funds from one account to another for same entity at zero charge.

Domestic payments

- ✓ Local payments to bank accounts via:
 - ACH (same day or T+1)- low cost
 - RTGS (GIS) – high cost due to BoG charge
- ✓ Payments (bulk disbursement) to momo wallets via 3 Telcos – MTN, Vodafone & Airteltigo

Verified Biller payments

- ✓ Real time bill payments
- ✓ Statutory payments
- ✓ Taxes (domestic & import duties)
- ✓ **NPA/FDA/EPA/Minerals Commission**
- ✓ SSNIT Tier 1
- ✓ **Utility Bills** (Ghana Water Company & ECG Post-Paid)
- ✓ **Other Bills e.g** Vodafone Bill Payments, Meridian Port Services, school fees etc

International Funds transfer (IFT)

- ✓ Foreign currency payments without documentation
- ✓ Document supported foreign currency payments (a very new feature)



Managing Trade Finance

Managing your risk and liquidity

Trade & Working Capital

Invoice discounting / Supplier Finance		Trade Loan		Overdrafts	
What you get	What's required	What you get	What's required when you apply	What you get	What's required when you apply
<ul style="list-style-type: none"> • Mitigating the effects of extended payment terms • Mitigating risk within the Supply Chain • Improved the cash flow of suppliers 	<ul style="list-style-type: none"> • Copy of signed contract between Absa Corporate Client and their suppliers/distributors • Profile of suppliers/distributors. • Letter of introduction by Absa Corporate Client • 12months bank statements for NTB customers • 3 years audited Financial Statements 	Flexible short term credit facility offered to facilitate gaps in trading cycle (Import or Export)	<ul style="list-style-type: none"> • Company Profile • Management Profile • 3 years Audited Financial Statements • Cash flows for the next 12 months • Industry / Competitor information • Security Information 	Credit facility that allow borrower to overdraw account up to a limit for a deferred period	<ul style="list-style-type: none"> • Company Profile • Management Profile • 3 years Audited Financial Statements • Cash flows for the next 12 months • Industry / Competitor information • Security Information

Trade & Export Finance

Negotiation/Discount of Export Letters of Credit documents	
What you get	What's required
<ul style="list-style-type: none"> • Mitigating effects of deferred export LC payment terms as you get immediate value for compliant documents presented • Improved cash flow 	<ul style="list-style-type: none"> • Presentation of compliant documents under an export LC • Formal request to negotiate or discount LC documents • Standard documents for establishing credit line

Trade Risk Management

Confirmation of Letters of Credit	
What you get	What's required
Provides an added comfort to beneficiaries of LCs that payment will be honored once compliant documents are presented	<ul style="list-style-type: none"> • Absa client to request for a confirmed LC on application form • Where Absa client is the beneficiary, client must demand for a confirmed LC from applicant and issuing bank • Note Absa only confirms LCs from Selected Banks



Financial Markets Solutions

Efficient foreign exchange, risk and investment
management

Financial Markets Solutions

Foreign Exchange	Risk Management Solutions (Derivatives)	Secondary Market Trading	World Class FX Trading Platforms	Market Research
<ul style="list-style-type: none"> Competitive rates on the execution of foreign exchange transactions Spot & Forward - This allows clients to lock in FX rates today (T+0) whilst actual settlement is done in T+2.days or more Direct access to the Treasury Desk enabled by completing and signing a Direct Dealing Mandate (DDM). DDM allows clients who have signed on to call into the dealing room directly to negotiates on rates directly with Sales dealers instead of routing through RM. Transacts in all G10 currencies and more- G10 currencies are the world most liquid currencies eg dollar, Yen, GBP etc. 	<ul style="list-style-type: none"> Absa provides innovative risk management/hedging solutions to clients who have exposures to interest rate fluctuation, foreign exchange fluctuation and commodity variability Absa provides products like Forwards, Call/ Put Options, and Fx Swaps to mitigate client foreign exchange risk - will be difficult for a lay person to understand. Some clarity will help. Interest rate swaps (IRS) are used to mitigate fluctuating interest rate faced by a client. We are strongly positioned to price competitively in these Risk management products leveraging on our presence in key financial centers 	<ul style="list-style-type: none"> Absa is a leading Primary Dealer in Government bonds and proficient in leading clients successfully to primary auctions as well as a secondary market maker. As Primary Dealer bank we purchase short term instruments like T-Bills and long term instruments like bonds on behalf of clients. Secondary Market Trading- We provide a market for clients who had bought either T-Bills or bonds in the primary market and do not want to hold these instruments to maturity. Also provide a market for clients who could not buy these during the primary issue to purchase on the secondary market 	<ul style="list-style-type: none"> Absa uses world class trading platforms like Barx and 360T to provide Fx customer experience to clients 360T & Barx- This is a real time trading platform which enables signed on clients with a click of a button to conclude Fx transactions 	<ul style="list-style-type: none"> Absa offers a daily commentary and periodical research covering the local and international financial markets including: <ul style="list-style-type: none"> - A Daily market outlook - This gives an overview of macroeconomic indicators as well as the Fx market outlook. - Our Periodic (Quarterly) Sub Saharan African Economic Research gives a macroeconomic overview on selected African Countries. - Absa Financial Markets Index- This provides data on competitiveness of 17 African countries to attract foreign direct investment

Financial Markets Solutions

Negotiable Certificate of Deposit (NCD)

About Product

- Fixed interest investment instrument issued by Absa Ghana ('Issuer').
- Minimum investment amount of GHS 100,000 for 91 days, 182 days, 270 days or 365 days tenor.
- Can be traded (bought/sold) on the secondary market to another bank, counterparty or to the Issuer in a manner that is similar to transfers of Government of Ghana Treasury Bills and Bonds.

Benefits

- Higher returns: Interest typically higher than the interest on government instruments of equivalent tenors. NCD holders will thus earn higher yields on their investments.
- Safety: NCDs fully registered and processed through the Bank of Ghana's Central Securities Depository (CSD), the same platform on which Treasury Bills and Bonds are managed.
- Low-risk liquidity: Low-risk investments with a high degree of liquidity. The instrument will be traded in the market in the same way Treasury Bills and Bonds are traded.
- Flexibility: NCDs are negotiable (i.e. transferable) unlike the traditional Fixed Deposit. Investors can quickly sell off their NCDs if they require cash before the maturity date.
- Diversification: NCD is an additional alternative to existing investment products. Buyers can thus diversify their investment portfolios by including NCDs to manage risk.
- Collateral: Lenders can accept NCDs as collateral to secure loans granted to holders.

Short Term Borrowings (STB)

About Product

- Short Term Borrowings (STB) product is a well thought through liability product aimed at providing Corporates, Pension fund managers, Insurance companies and other high net-worth individuals with an alternative investment option, at relatively higher yields.
- Currently STB is opened to only existing Absa Ghana customers. Individuals or retail customers fill application and corporates issues Absa Ghana with instructions on company's letterhead. The Short Term Borrow will be available to residents only.
- The product is short-dated with maximum tenor of 1-year and a minimum tenor of 91-day. Absa Ghana will pay interest together with deposit amount upon maturity.
- STB will be issued when there is a customer demand, with a minimum investment amount of GHS10million for large corporates, GHS5million of SMEs and GHS100K for individuals.

Benefits

- Interest on STB will be higher than the interest on government instruments of equivalent tenors. STB holders will thus earn higher yields on their investments.
- STB, unlike the traditional Fixed Deposit product, allows investors to perfectly match funds to their maturing obligations.
- Absa Ghana stands as surety to buyback borrowing note upon request.

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