

AGENCY BANKING

Agency banking services refer to the delivery of financial services to customers through the bank's (agent) acting on behalf of a licensed deposit-taking financial institution in this case AG Mortgage bank PLC.

FEATURES

- Use of Bank Agents to facilitate financial services for shops or business individuals)
- Agency banking enables financial institutions to reach remote areas without setting up physical branches.
- Agents can perform services like deposits, withdrawals, balance inquiries, bill payments, and mobile money transfers on behalf of the bank.
- Most agency banking transactions are conducted in real-time connecting to the bank's systems.

BENEFITS

1. Increased accessibility by extending banking services to remote and underserved areas through local agents.
2. Convenience for customers by allowing agents to perform transactions closer to their homes or businesses without visiting a bank branch.
3. Enables agents, to perform banking services and make income at reduced fees and charges.
4. Free on-boarding fees, sim cards and data.

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AGMB MOBILE APP

AGMB MOBILE APP is a secure and user-friendly mobile application that offers customers convenient access to a wide range of banking services anytime, anywhere. The app supports instant fund transfers, bill payments, airtime purchases, and account management — all in line with Nigeria's move toward a cashless economy.



FEATURES

- The app uses advanced security measures (e.g., biometric authentication) to protect user data and transactions.
- Designed with simplicity in mind, the app offers a smooth and intuitive experience for all users.
- Customers can access their accounts and perform banking transactions anytime, anywhere, without visiting a physical branch.
- The app supports a wide range of services including instant fund transfers, bill payments, airtime top-ups, and account management.
- By enabling digital transactions, the app aligns with Nigeria's national drive toward reducing cash dependency and cashless economy.



BENEFITS

1. Users can access banking services anytime, anywhere—eliminating the need to visit a physical branch.
2. Facilitate instant transactions like fund transfers, bill payments, and airtime top-ups saving user's time.
3. Enhanced security features like biometric authentication and encryption protect users' data and accounts from unauthorized access.
4. Users receive real-time notifications and can monitor balances and transaction history on the go.
5. The app enables better money management through easy account access and tracking of spending and transactions.



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Instant Merchant Solution

The Instant Merchant Solution Point of Sale (POS) system is a payment platform designed specifically for merchants, enabling smooth ATM card transactions through merchant POS devices. It supports various payment methods, including debit cards, bank transfers, and contactless payments via NFC technology (where available). This system helps facilitate operations across retail, hospitality, and small businesses by saving time and lowering operational costs for merchants.

BENEFITS

1. Reduces waiting time for customers, enhancing their shopping experience.
2. Accepts multiple payments options making it easier for customers to make payment and help boosting sales.
3. Streamlined operations help reduce staff workload and operational costs.
4. Improved business efficiency.
5. Simplifies transaction management, allowing merchants to focus more on their core business.
6. Secure payment process, protecting merchants and customers from fraud.

FEATURES

- Accepts payments via debit cards, mobile bank transfers, and NFC contactless payments.
- Enables seamless payments both at physical stores and on-the-go through POS machines.
- Supports contactless payments for faster and more convenient checkout experiences (where available).
- Helps lower operational expenses for retail, hospitality, and small businesses.

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ATM Card Product and Services

An ATM card is a plastic card issued by banks that uses a PIN to allow account holders to access their funds at automated teller machines (ATMs) and point-of-sale (POS) terminals. AGMB ATM Cards can be used for transactions such as cash withdrawals, balance inquiries, and purchases both in-store and online. ATM cards offer convenience and security by providing 24/7 access to banking services without the need to visit a bank branch.



FEATURES AND BENEFITS

- Requires a Personal Identification Number (PIN) for secure access to funds.
- Enables cash withdrawals, balance inquiries, and purchases at POS terminals.
- Provides round-the-clock access . (24/7 Access) to banking services via ATMs and POS terminals.
- Supports Online and In-Store Payments and can also be used for both physical and digital purchases.



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AG Mortgage Bank Plc



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Queenie

This is a gender-focused hybrid product meant to achieve financial inclusion, financial stability and a sustained Future for women, this is in line with the UN SDG Goal, which speaks around Gender Equality, Poverty, and Education, Community wellbeing, Nigeria has an estimate of over 113million women whom are entrepreneurs and business owners but often faced with significant barriers to accessing financial services, trainings and support they need to grow and sustain their Business. Due to limited access to financial services, most women are unable to get loans for their businesses or acquire property.

Women owned business contributes 37% of Nigeria's GDP, 41% of Micro business in Nigeria are owned by women, 43% of business in Nigeria are female led. This product is aimed to equip women holistically from Mentorship, capacity building, financial literacy, skill acquisition, healthy life with our medical outreach and access to Loan. With this, women are empowered to make informed decision, invest, access loans to acquire shops for their businesses and acquire properties through leasing or buying to enlarge their businesses.



FEATURES

- Target: 18 yrs and above
- Opening Balance N5,000
- Access to Mobile App and personalized ATM Card
- Consistent savings without withdrawal for 6 months earn an 8% interest rate while 12 months earn 10%.
- Early withdrawal on the account reverses the interest to the normal saving interest rate

BENEFITS

- Mentorship Capacity Building: Connecting with successful women leaders across industries through structured mentorship through Skill development and acquisition, financial literacy, business advisory support.
- Access to Health Checks
- Access to affordable funds
- Flexible repayment terms to align with customers cash flow
- Business Advisory & Monitoring to ensure timely delivery.
- Twice a year financial literacy and Skill Acquisition class
- Business Pitch for hybrid Grant.
- Access to loan for as low as 2%
- Networking
- Easy Access to loan
- Event Sponsorship
- The card carries a female color (Pink)
- Membership Discount Rate at 5%
- Access to Medical check Twice a year (T&C Applies)



Y-PLUS

The largest demographic in Nigeria is that of people aged 15 to 35 amounting to 60% of population. More than half of this demographic face's issues including low educational attainment, social isolation, financial exclusion, a lack of marketable skills, high unemployment, criminal activity and early delivery, Inability to have funds for rent, home ownership according to the EFINA research. These barriers often turn big dreams into frustrating realities. At AG Mortgage Bank PLC, we believe in a different path, one where your financial partner is not just a service provider but a genuine catalyst for your success. Y-PLUS is created to change that narrative.

BENEFITS

Y-PLUS will provide the following as a remedy (Benefit)

1. Financial Literacy, career guidance & digital skills for youth;
2. Youth entrepreneurship and self-employment
3. Quality Internships;
4. Youth's transition from the informal to the formal economy.
5. Rental Advance
6. Rent to Own
7. Leap into Mortgage
7. Business Pitch
8. Networking
9. Earn Income & Branded items when you refer and save
10. Money Club Integration.
11. Tokenization
12. Competitive ROI
13. Integration into Housing Microfinance Scheme.
14. Access to AGMB Mortgage Product and Mortgage Advisory.



FEATURES

10% per Annum

- Opening Balance- N5,000
- Access to Mobile App & ATM Card
- Consistent savings without withdrawal for 6 months earn an 8% interest rate and 12 months 10%

Why Y-PLUS, Why Now?

The challenges are real:

- Rent demands of 1-2 years upfront are pushing young people into financial strain.
- Unemployment and underemployment are stifling entrepreneurial dreams.
- Financial literacy gaps leave many unable to turn ambition into action.

Yet, the potential is enormous. Nigeria's youth are tech-savvy, resilient, and hungry for opportunity. Y-PLUS meets them where they are—and takes them where they want to go.

Goal Savings Account

The Foundation

Every great journey starts with a clear destination. With Y-PLUS, you define a specific goal, whether it's securing an apartment, funding a business, or saving for a down payment on a home. We provide the structure and tracking tools to help you stay on course. You aren't just saving money; you are actively building toward a tangible future.

Rent & Shop Advance

Your Immediate Stability

One of the biggest hurdles is the upfront cost of rent. After consistently saving for a specified period, Y-PLUS allows you to apply for a rent advance of up to six months. This crucial feature provides you with immediate financial relief and the stability needed to focus on your bigger goals.

Rent-to-Own & Home Renovation

The Path to Ownership

Why pay rent forever when you can turn it into equity? Y-PLUS makes the dream of homeownership a reality. Through our Rent-to-Own feature, a portion of your monthly rent can be credited toward a future mortgage, transforming your rental payments into an investment in your own property. For those who already have a space, our Renovation Microloan can help you upgrade your home or shop, making it truly yours.

Annual Business Pitch Fund

The Entrepreneurial Catalyst
For the innovators and entrepreneurs, Y-PLUS offers the ultimate incentive. Savers who successfully meet their declared savings goals are automatically qualified to pitch their business ideas to a panel of experts. Winners receive life-changing seed funding—a grant or low-interest loan—to turn their idea into a thriving business. Your financial discipline is your ticket to a new beginning.



ES-TIW

EMPOWERING SOCIETY THROUGH
INVESTMENT IN WOMEN

The empowerment of women is not merely a social goal; it is a fundamental economic and strategic imperative for building prosperous and resilient societies. Despite their immense potential, women worldwide continue to face systemic barriers that limit their access to crucial resources, hindering their ability to contribute fully to their families, communities, and national economies.

A stark reality is the profound disparity in access to financial and economic resources. Data from the World Bank's Global Index and other reports show significant gender gaps in financial inclusion, particularly in developing economies. For instance, in Nigeria, only 47% of women accessed formal financial services in 2023, compared to 58% of men, and this gender gap has unfortunately widened. Beyond basic accounts, women are less likely to own property, secure formal credit, or receive equal pay for equal work. These inequalities are compounded by a digital divide, where women in Nigeria are often less likely to own a mobile phone or have access to mobile internet, limiting their ability to leverage technology for education and business.

At AG Mortgage Bank, we recognize that true progress is impossible when half of the population is held back. It is for this reason that we launched the Empowering Society Through Investment in Women (ES-TIW) initiative. This program, launched in October 2024, directly addresses the systemic barriers women face by providing them with the tools and resources necessary for economic independence and socio-economic growth. The initiative's ultimate goal is to empower 500,000 Nigerian women. To date, we are proud to have empowered over 7,000 women and are still counting.





ES-TIW

EMPOWERING SOCIETY THROUGH INVESTMENT IN WOMEN

ES-TIW aligns directly with the United Nations Sustainable Development Goals (SDGs). By focusing on economic empowerment, our work contributes to SDG 1: End Poverty and SDG 8: Promote sustained, inclusive and sustainable economic growth. Our core mission, however, is a direct pursuit of SDG 5: Achieve gender equality and empower all women and girls, a goal that is a prerequisite for achieving the others. Through a comprehensive, multi-faceted approach, the ES-TIW initiative provides direct access to critical resources, including:

Financial and Digital Literacy

Equipping women with the knowledge and skills to manage finances, navigate the digital landscape, and make sound business and investment decisions.

Business Management

Delivering targeted training to foster entrepreneurship and enhance market competitiveness.

Access to Capital

Providing access to micro-loans with a low interest rate of just 2%, enabling women to start and scale sustainable businesses.

Healthcare and Wellness

Offering access to medical checks and health outreach, recognizing that a healthy population is a foundational element of economic stability and well-being.

By investing directly in women, ES-TIW seeks to catalyze a ripple effect of positive change that reduces poverty, improves household financial stability, and promotes inclusive economic growth. This initiative is more than a project; it is a strategic commitment to creating a future where all members of society have the opportunity to thrive.



**MORTGAGE
BANK PLC**
...transforming for a sustainable future



CORPORATE MORTGAGE LOAN

FEATURES

- Loan Amount: Up to 70% of the property value or project cost
- Tenor: Maximum of five (5) years
- Pricing: - Interest Rate @ 35% per annum, subject to prevailing money market conditions
 - Management fee @ 1% flat (payable upfront)
 - Other fees per Bank's tariff such as Monitoring fee,
 - Legal/Perfection fee, insurance premium, etc
- Equity: Minimum 30% of the cost of the project
- Security: - Legal mortgage over the financed property (or an alternative property)
 - Registered title documents (C of O, Deed of Assignment, etc.)
 - Personal Guarantee and/or additional security where applicable
 - Key-Man Insurance and Property insurance policies

BENEFITS

- Encourages Borrower to manage funds and curb wastages
- Enables Borrower to own/possess the property now and pay over time
- Mortgagor enjoys benefits associated with ownership (comfort, rental, etc.) while still servicing the loan.
- Borrower enjoys competitive interest rates
- Repayment terms is aligned with customer's cash flow
- Borrower enjoys flexible repayment up to 7 years tenor
- Borrower benefits from professional project management services that ensure timely project delivery, strict quality control, and stability in building materials sourcing and pricing from our approved Vendors

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CONSTRUCTION FINANCE LOAN

FEATURES

- Loan Amount: Up to 70% of the project cost
- Tenor: Maximum of two (2) years
- Pricing: - Interest Rate @ 36% per annum, subject to prevailing money market conditions
 - Management fee @ 1% flat (payable upfront)
 - Other fees per Bank's tariff such as Monitoring fee,
 - Legal/Perfection fee, insurance premium, etc
- Equity: Minimum 30% of the cost of the project
- Security: - Legal mortgage over the collateral property (separate from the project site)
 - Registered title documents (C of O, Deed of Assignment, etc.)
 - Personal Guarantee and/or additional security where applicable
 - Key-Man Insurance and Property insurance policies

BENEFITS

- Borrower enjoys flexible financing solutions ensuring timely project delivery
- Milestone-based disbursement for effective fund utilization
- Flexible repayment terms including moratorium period
- Borrower enjoys Professional Project Management services ensuring materials price stability and quality control
- Competitive interest rates
- Borrower enjoys Expert construction finance expertise and end-to-end support from project planning to completion.

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EQUITY RELEASE

FEATURES

- Loan Amount: Up to 60% of the property's Forced Sale Value subject to single obligor limit
- Tenor: Maximum of five (5) years
- Pricing: - Competitive Interest Rate, subject to prevailing money market conditions
 - Management Fee @ 1% flat (payable upfront)
 - Other Fees per Bank's tariff such as Monitoring Fee, Legal/Perfection Fee, Insurance Premium, etc
- Security: - Legal Mortgage over the collateral property
 - Registered Title Documents (C of O, Deed of Assignment, etc.)
 - Third Party or Corporate Guarantee where applicable
 - Undated cheques
 - Remita/NIBBS Debit Mandate

BENEFITS

- Borrower enjoys access to significant liquidity while retaining ownership & potential capital appreciation of the asset
- Efficient services delivery with minimal documentation and turnaround time.
- Competitive pricing
- Flexible repayment structure aligned with Borrower's cash flow.

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Green Mortgage Loan (Term Loan)

FEATURES

- Loan Amount: Up to 80% of the cost of the certified green property
- Tenor: Maximum of ten (10) years
- Equity: Minimum 20% of the cost of the property
- Pricing: - Interest Rate @ discounted rate of 24% per annum, subject to prevailing money market conditions
 - Management fee @ 1% flat
 - Other fees per Bank's tariff such as monitoring fee, Legal/Perfection fee, insurance premiums
- Security: - Legal mortgage over the registered title document of the green-certified property
 - Third Party or Corporate Guarantee where applicable
 - Undated cheques
 - Remita/NIBBS Debit mandate

BENEFITS

- Access to affordable fund
- Borrower enjoys longer tenor to improve affordability/flexibility
- Competitive interest rates with potential green financing incentives
- Homeowners enjoys lower operating costs for through energy and water savings
- Positive environmental impact and contribution to climate change mitigation
- Potential property value appreciation due to green certification.

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GEN-Z MORTGAGE LOAN

FEATURES

- Eligibility: 18–30 years (Gen-Z professionals, freelancers, creatives)
- Loan Amount: 5 million – 15 million (tiered per property type)
- Tenor: 5–20 years (based on age and income stability)
- Equity: Minimum 10% of the cost of the property
- Pricing: - Interest Rate @ 28% p.a. fixed for first 2 years; adjustable thereafter based on market
 - Management fee @ 1% flat
 - Other fees per Bank's tariff such as monitoring fee, Legal (Perfection) fee, insurance premiums
- Security: - Legal mortgage over the registered title document of the property
 - Third Party or Parental Guarantee
 - Undated cheques
 - Remita/NIBBS Debit mandate

BENEFITS

- Enables Gen-Zs to own the property now and pay over time
- Borrower enjoys benefits associated with ownership (comfort, rental, etc.) while still servicing the loan.
- Provides the Gen-Zs lower interest rates - discounted at 4% below the Bank's Lending Rate for the first 2 years
- Options for step-up/step-down repayment, moratoriums during career transitions, or early repayment without penalty, reflecting Gen-Z's evolving career paths.
- Bundled with financial education, advisory services, and property investment tips to empower Gen-Z with long-term wealth-building knowledge.
- Fully tech-driven application, approval, and repayment processes, giving Gen-Z the convenience of mobile apps, e-signatures,

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HOME IMPROVEMENT MORTGAGE LOAN

FEATURES

- Eligible Applicants: Property owners with verifiable income and good credit standing
- Loan Amount: Up to 25% of the property's Forced Sale Value (FSV), subject to single obligor limit
- Tenor: Maximum three (3) years (maximum tenor subject to borrower's age and retirement horizon)
- Pricing: - Interest Rate @ Prevailing mortgage rate
 - Management fee @ 1% flat
 - Other fees per Bank's tariff such as, Legal/Perfection fee, insurance premiums
- Security: - Legal mortgage over the registered title document of the pledged property
 - Third Party or Corporate Guarantee (where applicable)
 - Undated cheques
 - Remita/NIBBS Debit mandate

BENEFITS

- Borrower enjoys access to affordable funding for property upgrades, remodel and retrofits, enabling value appreciation, energy efficiency, and enhanced comfort without depleting savings.
- Competitive interest rates making lending more affordable
- Enhances property value and marketability through quality improvements.
- Flexible repayment options spread the cost of upgrades over time.
- Can cover a wide range of needs — structural repairs, extensions, energy efficiency upgrades, or modern amenities.
- Improves comfort, safety, and living standards for homeowners and their families.

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AG HOMENET

RESIDENTIAL/COMMERCIAL MORTGAGES

DIASPORA CUSTOMERS

FEATURES

- Eligible Applicants: Nigerians in the diaspora with valid identification and proof of residency abroad and must have a verifiable source of income and employment or business
- Currency: Denominated in Nigerian Naira (N) for Disbursement and Repayment
- Loan Amount: Up to 70% of the cost of the property but not exceeding N100 million
- Tenor: Maximum seven (7) years (maximum tenor subject to borrower's age and retirement horizon)
- Pricing: - Interest Rate @ 36% p.a. subject to periodic review in line with the money market
 - Management fee @ 1% flat
 - Other fees per Bank's tariff such as, Advisory fee, Legal/Perfection fee, insurance premiums
- Security: - Legal mortgage over the registered title document of the pledged property
 - Third Party or Corporate Guarantee (where applicable)
 - Registered title documents (C of O, Deed of Assignment, etc.)

BENEFITS

- Provides Borrower with Security of Investment: It prevents the loss of money to fraudulent relatives and untrustworthy friends by the client, because of the high level of trust as a Bank and Grade A Developers are involved.
 - Remote property inspections and receiving progress reports, the borrower stays up-to-date on the project's status without needing to be physically present. Borrower enjoys
 - Remote Legal & Advisory Support for land and contract management
- Bringing You Closer to Home, Wherever You Are. Because Every Diaspora Dream Deserves a Home

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INDIVIDUAL RESIDENTIAL MORTGAGE LOAN

FEATURES

- Eligible Applicants: Individuals (ages 25-55 years) with steady and verifiable source(s) of income
- Loan Amount: Up to 70% of the cost of the property but not exceeding N100 million
- Equity: Minimum 30% of the cost of the property
- Tenor: Maximum seven (7) years (maximum tenor subject to borrower's age and retirement horizon)
- Pricing: - Competitive Interest Rate, subject to prevailing money market conditions
 - Management fee @ 1% flat
 - Other Fees per Bank's tariff such as Monitoring Fee, Legal/Perfection Fee, Insurance Premium, etc
- Security: - Legal Mortgage over the registered Title Document of the financed property (or alternative property)
 - Third Party or Corporate Guarantee (where applicable)
 - Registered Title Documents (C of O, Deed of Assignment, etc.)
 - Undated cheques covering principal and interest
 - Remita/NIBBS Debit Mandate

WHY CHOOSE OUR MORTGAGE LOANS

- Smart Money Management: Helps you structure your income and reduce wastage.
- Own Now, Pay Over Time: Move into your dream property today while spreading payments conveniently.
- Enjoy Ownership Benefits: Comfort, rental income, and peace of mind — even as you repay.
- Competitive Rates: Access affordable interest rates designed to fit your goals.
- Tailored Repayments: Flexible terms aligned with your income pattern for ease and convenience.
- Extended Tenor: Repay over a period of up to 7 years.
- Professional Oversight: Benefit from expert project management that ensures timely delivery, price stability, and top-quality standards.

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LAND ACQUISITION/ MICRO MORTGAGE LOAN



FEATURES

- Eligible Applicants: Individuals (ages 25-55 years) with steady and verifiable source(s) of income
- Loan Amount: Up to 70% of cost of the land/project but not exceeding N100 million
- Equity: Minimum 30% of the cost of the property
- Tenor: Up to 2 years with option of revolving
- Pricing: - Competitive Interest Rate, subject to prevailing money market conditions
 - Management fee @ 1% flat
 - Other Fees per Bank's tariff such as Monitoring Fee, Legal/Perfection Fee, Insurance Premium, etc
- Security: - Legal mortgage over the financed property (or alternative property)
 - Third Party or Corporate Guarantee (where applicable)
 - Registered Title Documents (C of O, Deed of Assignment, etc.)
 - Undated cheques covering principal and interest
 - Remita/NIBBS Debit Mandate

BENEFITS

- Affordable Funding: Access convenient financing for land purchase with the flexibility to build gradually — easing financial pressure.
 - Smart Money Management: Structure your income better and cut down on waste.
 - Own Now, Pay Later: Secure your land today while spreading payments over time.
 - Enjoy Early Ownership with Peace of mind, security, and value appreciation in a gated estate even as you repay.
 - No Omonile (Land Grabbers) Wahala/Trouble!
 - Competitive Rates: Benefit from attractive and affordable interest rates.
 - Tailored Repayments: Flexible terms aligned perfectly with your income pattern
- Your dream home is closer than you think — start the journey today!

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AG Mortgage Bank Plc



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RENT > OWN

RENT-TO-OWN MORTGAGE SCHEME

FEATURES

- Eligible Property: The scheme is only applicable to properties owned and offered for sale by the Bank.
- Loan Amount: Up to 90% of cost of the property
- Equity: Minimum 10% of cost of the property
- Tenor: Up to 7 years (maximum tenor subject to borrower's age and retirement horizon)
- Pricing: - Interest Rate – Not applicable. Interest amount is imbedded in the property price
- Management fee @ 1% flat
- Repayment: Repayment amount is on amortized monthly basis for the tenor of the facility
- Fixed/Structured Payments: Predictable monthly instalments protect against inflation.
- Title Transfer: Property ownership is transferred after final payment.
- Dual repayments in One

TURN YOUR RENT INTO OWNERSHIP

- With our Rent-to-Own Mortgage, every payment brings you closer to owning your home.
- Move In Today: Enjoy your dream home immediately while paying gradually.
- Flexible Payments: Spread costs over years with terms tailored to your income.
- No Heavy Deposit: Start your journey without the burden of huge upfront payments.
- Rent with Benefits: Unlike regular rent, part of your payment builds equity in your home.
- Beat Rising Prices: Secure your property now and protect yourself from inflation.
- Build Wealth, Not Just Pay Rent: Transform monthly payments into long-term investment.
- Full Ownership Awaits: At the end of your plan, the home is completely yours.

Why just rent, when you can rent-to-own? Every Rent Brings You Closer to Ownership

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MORTGAGE FOCUSED DEPOSIT

A structured savings plan that helps individuals build funds towards homeownership. It provides a secure way to set aside money for mortgage equity, down payments, or home construction, making the journey to owning a home easier and more achievable.

FEATURES

- Financial discipline through long-term commitment.
- Goal-oriented savings targeting specific financial goals such as a mortgage.
- It provides flexible payment solutions for up to 3-5 years
- Save a minimum of N500,000 consistently for 3 years to build your 30% equity with interest on deposit at 15% OR
- Save a minimum of N300,000 consistently for 5 years to build your 30% equity with interest on deposit at 13%.
- Savings plans aligned with individual financial capacities.
- Possible withdrawal is after 12 months- Withdrawal before 12 months attracts a 50% deduction on the accrued interest.
- Competitive interest rates on savings.
- Structured credit limit based on property process & valuation.

BENEFITS

1. Diversification of investment portfolios
2. Risk Optimization
3. Discipline and reward pathway to savings towards home ownership
4. Help support affordable housing
5. Attractive interest rate



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AG MONEY CLUB

AG Money Club Scheme is a collective, community-driven savings program focused on economic empowerment, financial independence, access to mortgage, and the opportunity to own a home, which is a targeted destination.

FEATURES

- Financial discipline through long-term commitment.
- Goal-oriented savings targeting specific financial goals such as mortgage.
- Community and social engagement.
- Target audience to be grouped in clusters of 10-50 maximum.
- Contributions to be determined by each group, but with minimum of N20,000 per individual monthly.
- Savings tenor is 24 months with attractive interest

BENEFITS

- Competitive interest rate of 10%
- Health cover at discount rate : Partnership with leading insurance companies
- Referral Rewards guaranteed
- Entertainment Perks : Access to movie ticket at a discounted rate.
- Eligibility: You must have also done 3-6 months active savings for you to access the insurance scheme

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AGMB REAL ESTATE INVESTMENT TRUST (REIT)

A regulated investment that pools investors funds into real estate projects. It provides steady income, regular dividends, and long-term growth through property investments.



MORTGAGE BANK PLC
...transforming for a sustainable future



FEATURES

- SEC-regulated products
- Real estate-backed investment
- Long-term wealth creation
- Diversification of interest
- Monthly or quarterly income (Coupon style returns)
- Quarterly/ annual or semi annual dividends pay
- They are publicly quoted

BENEFITS

- Provides investor confidence and protection
- Ensures asset security and stability
- Investors hold shares in REITS
- Spread risk across multiple assets
- Allows investors to pull out of funds with ease
- Create a consistent cashflow for investors and also diversification to varieties of investment

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REAL ESTATE LIMITED PARTNERSHIP (RELP)

A private investment model for select investors such as high-net-worth individuals, institutions, and the diaspora. Capital is pooled into high-potential real estate projects over 3-5 years, offering strong growth opportunities.

FEATURES

- Private Real Estate Structure: Closed-ended, mortgage-backed investment
- Tenor: 3–5 years with structured exit options.
- Scalable real estate project through capital pooling
- Global access : Designed for HNI(High networth individuals) Institutions, & Diaspora Investors
- Diversified Assets: Mix of rental, mortgage-secured, and development properties.
- Professional Management with defined partners roles.
- Partnership Ecosystem: Developers, realtors, fintech, insurance, and diaspora anchors.

BENEFITS

- Attractive Returns on investment between 10-20 percent
- Risk is capped to capital invested.
- Portfolio Diversification: Exposure to real estate beyond stocks, bonds, and REITs.
- Transparency: Real-time performance tracking and quarterly reporting.
- Offer tax benefits to their limited partners
- Impact Investment: Supports affordable housing and green projects (min. 40% ESG focus).
- Global Access: Designed for HNWIs, institutions, and diaspora investors.

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COMMERCIAL PAPERS

A short-term debt instrument which as a maximum of 364 days circle. It offers attractive fixed returns within a defined period, providing investors with a secure and flexible investment option while supporting businesses with quick access to capital.

FEATURES

- Backed by the Bank's creditworthiness and financial stability.
- Competitive interest rates aligned with market trends.
- Transparent reporting and performance tracking via digital tools.
- Flexible investment tenure options tailored to investor needs.
- Support for financial inclusion & Economic growth
- It has a maximum of 364 days circle
- It is SEC regulated

BENEFITS

- Rules exist to ensure transparency, investor's protection, and proper disclosures
- Backed by the bank's creditworthiness to financial stability
- Flexible investors tenor options tailored for investors needs
- Competitive interest rate based on market conditions & risk assessment which align with market trends

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MORTGAGE BACKED SECURITY

An investment product backed by a pool of mortgages. It enables mortgage banks to raise capital from the market while giving investors a chance to earn returns from the mortgage sector without directly owning home loans. MBS are traded in the secondary market and can be structured as Pass-Throughs or Collateralised Mortgage Obligations.

FEATURES

- Bank-Backed: Secured by AGMB's creditworthiness and financial stability.
- Flexible Tenure Options: 30–364 days (30, 60, 90, 180, 270).
- Clear Terms: Transparent info on interest rates, maturity, and repayment schedules.
- Competitive Pricing: Rates aligned with market trends and risk assessment.
- Regulatory Compliance: Meets all Nigerian financial regulations.
- Risk Mitigation: Strong framework with insurance/guarantees to protect investors.
- Digital Access: Online platform for portfolio tracking and analytics.
- Advisory Support: Personalized guidance based on investor risk appetite.
- Incentives: Possible tax benefits and reduced transaction fees.
- Investor Education: Financial literacy programs on CP investments
- Periodic Payouts: Interest paid monthly or quarterly.
- Investors received periodic payment
- Collection of mortgage
- The underlying pool of mortgages that constitute



BENEFITS

- **Enhanced Liquidity Position:** An MBS issuance would allow AGMB to eliminate assets from its balance sheet and replace them with cash, thus improving its liquidity position to support expansion or reinvestment in its business operations.
- **Diversified Portfolio:** Investors can diversify their fixed-income portfolios away from the conventional concentrations in government, money market, and corporate debt securities by investing in the MBS.
- **Portfolio Optimisation:** MBSs offer investors the opportunity to optimise their portfolios, investing at different risk tranches depending on their risk/return appetite.
- **Impact Investment:** MBS provides an opportunity to make significant impact investment as their investments would be facilitating affordable housing for the public.
- **Monthly Repayment:** Coupon repayments for MBS are usually made in monthly payments, making it a better financial alternative for many.

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CAPITAL ADVANCE PLUS (CAP+)

Instrument/Investment (HYBRID INVESTMENT OPTION):

A hybrid investment product that guarantees fixed annual returns of 10–15%, while also giving investors the option to convert into debt or equity for higher market-based gains. It combines the security of steady returns with the flexibility of long-term growth opportunities.

FEATURES

- Issuer: AG Mortgage Bank Plc
- Hybrid Capital Instrument combining fixed returns with a share conversion option
- Issue size of up to N5 Billion
- Coupon rate of 10% – 15% annually
- Conversion price between 1.50 – 2.00 (current share price 0.53)
- Conversion period after 3 or 5 years from issuance
- Tenor of 5 years
- Offered through private placement to qualified and high-net-worth investors
- Structured as unsecured subordinated debt convertible to equity shares
- Denominated in Nigerian Naira

BENEFITS

- Predictable income via coupon (10–15%)
- Equity participation with a good ROI
- Hedge against inflation through equity conversion
- Opportunity to align with a high-growth mortgage institution
- Option to convert the investment into equity holding after the tenor allowing the investors to become shareholder in AGMB

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ASSET-BIN

An asset-backed savings and investment plan that helps customers build funds to acquire properties or other assets. With contributions from 5 million upwards and returns up to 15%, it offers a secure path to residential, commercial, or investment property ownership.

FEATURES

- Financial discipline through long-term commitment.
- Goal-oriented savings targeting specific financial goals such as a land acquisition.
- Minimum deposit of N5,000,000 (Five Million Naira Only)
- It provides a flexible incremental contribution opportunity
- Interest on deposit at 15%
- Savings plans aligned with individual financial capacities.
- Possible withdrawal before maturity attracts a 25% deduction on the accrued interest.
- Competitive interest rates on savings.
- Backed with Investment Note or Investment advice

BENEFITS

- Interest deposits at 15%
- For Customers: Provides a disciplined and rewarding pathway to saving for homeownership or land acquisition
- For AGMB: Encourages long-term customer engagement and increases the liquidity portfolio
- Customer Acquisition and Cheap fund mobilisation.

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