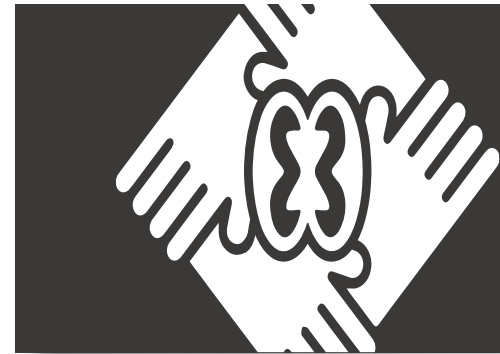
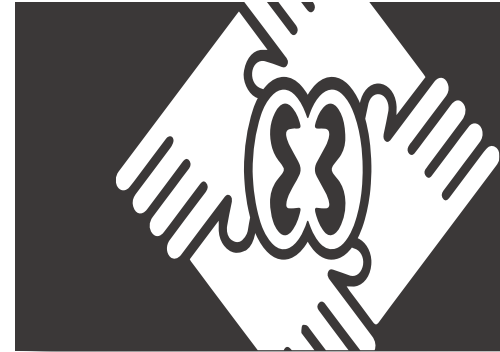


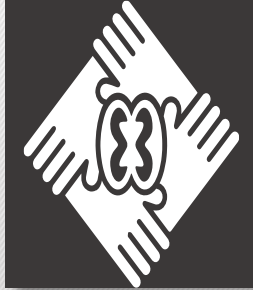
PRODUCT KNOWLEDGE TRAINING (PART 2)



ASSET PRODUCTS - PERSONAL



PERSONAL LENDING



CBG HAS TWO SETS OF PERSONAL LENDING PRODUCTS:

- 1. SALARY-BACKED LENDING PRODUCTS**
- 2. CASH-BACKED PERSONAL LENDING PRODUCTS**

SALARY-BACKED LENDING PRODUCTS:

- 1. PERSA LOANS**
- 2. DREAMLIFE**
- 3. CORPORATE EMPLOYEE SCHEME**

CASH-BACKED PERSONAL LENDING PRODUCTS:

- 1. CASH-BACKED LOAN**
- 2. CASH-BACKED OVERDRAFT**



PERSONAL LENDING—SALARY-BACKED



TARGET MARKET

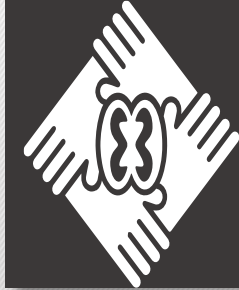
- ◆ **PERMANENT EMPLOYEES CONFIRMED IN THEIR CURRENT EMPLOYMENT.**
- ◆ **EMPLOYEES OF SOES, GOVERNMENT AND PARASTATAL ORGANIZATIONS.**
- ◆ **FOREIGN NATIONALS IN GHANA WITH WORK PERMITS WHO HAVE CBG SALARIED CURRENT ACCOUNTS.**

CUSTOMER ELIGIBILITY

- ◆ **PERMANENT SALARY WORKERS (WITH CBG ACCOUNTS) OF CBG APPROVED LIST OF ORGANISATIONS, IN EMPLOYMENT FOR A MINIMUM OF 6 MONTHS AND FULLY COMPLETED PROBATION IN CURRENT JOB AND CONFIRMED.**
- ◆ **SALARY EMPLOYEES EARNING A MINIMUM NET MONTHLY SALARY OF GHS800.**
- ◆ **18 YEARS OLD AND NOT MORE THAN 59 YEARS AT MATURITY OF FACILITY.**



PERSONAL LENDING-SALARY-BACKED

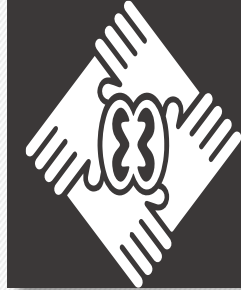


PERSA LOANS



A TERM LOAN FOR EMPLOYEES WHO WORK WITH COMPANIES ON THE BANK'S APPROVED LIST OF EMPLOYERS/ORGANIZATIONS AND WHOSE SALARIES ARE PAID THROUGH THEIR CBG CURRENT ACCOUNT.

PERSONAL LENDING-SALARY-BACKED



PERSA LOANS

FEATURES

- ◆ **LOAN REPAYMENT BACKED BY SALARY**
- ◆ **SALARY ACCOUNT MUST BE DOMICILED WITH CBG**
- ◆ **MAXIMUM DEBT SERVICE RATIO OF 45%**
- ◆ **MINIMUM LOAN AMOUNT OF GH¢1,000.00 AND MAXIMUM GHS250,000.00**
- ◆ **MAXIMUM TENOR OF 72 MONTHS**
- ◆ **INTEREST RATE (FIXED) BENCHMARKED TO G.R.R PLUS 5%-10% AT TIME OF APPROVAL**
- ◆ **REPAYMENT METHODOLOGY: AMORTIZATION**



PERSONAL LENDING-SALARY-BACKED



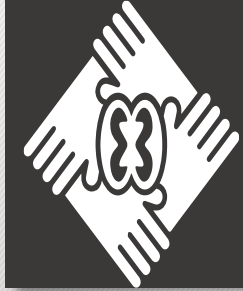
PERSA LOANS

CUSTOMERS BENEFITS

- ◆ **COMPETITIVE INTEREST RATES**
- ◆ **NO PENALTY FOR EARLY PAYMENT.**
- ◆ **OPPORTUNITY TO BUILD GOOD CREDIT(LIABILITY) HISTORY FOR FUTURE BORROWINGS.**
- ◆ **ACCESS TO FINANCING FOR PRESSING NEEDS**
- ◆ **FIXED REPAYMENT INSTALMENTS OVER THE TERM OF THE LOAN**



PERSONAL LENDING-SALARY-BACKED

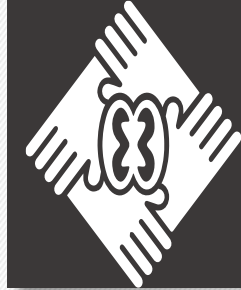


DREAMLIFE

A LIFE-ENHANCING LOAN WHICH GIVES CLIENTS THE OPPORTUNITY TO BUY ON HIRE PURCHASE CONSUMER ITEMS SUCH AS HOME APPLIANCES, ELECTRONICS, FURNITURE, BUILDING MATERIALS ETC. FROM SELECTED VENDORS.



PERSONAL LENDING-SALARY-BACKED



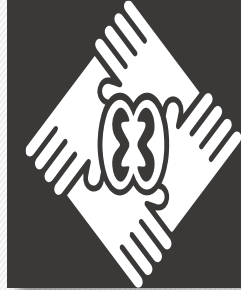
DREAMLIFE

FEATURES

- ◆ NO INTEREST CHARGE ON LOAN
- ◆ COMMISSION BASED PRICING (PAID BY VENDOR)***
- ◆ LOAN REPAYMENT BACKED BY SALARY
- ◆ ACCOUNT DOMICILIATION WITH CBG/OR SCHEME
- ◆ MAXIMUM DEBT SERVICE RATIO OF 45%
- ◆ MINIMUM LOAN AMOUNT OF GHS1,000.00 AND MAXIMUM GHS100,000.00
- ◆ MAXIMUM TENOR OF 12 MONTHS



PERSONAL LENDING-SALARY-BACKED



DREAMLIFE

CUSTOMER BENEFITS

- ◆ NO FACILITY FEES.
- ◆ NO INTEREST CHARGE ON LOAN.
- ◆ WIDE RANGE OF VENDORS TO CHOOSE FROM.
- ◆ FLEXIBLE LOAN REPAYMENT.

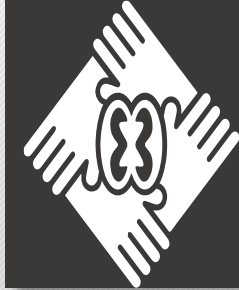


BENEFITS TO THE BANK

- ◆ IMPROVES LIQUIDITY AS VENDORS ARE REQUIRED TO OPEN VENDOR ACCOUNTS FOR LOAN RECONCILIATION PURPOSES.
- ◆ THE BANK RECEIVES COMMISSION WHICH IS PAID UPFRONT.
- ◆ IMPROVES CUSTOMER LOYALTY.



PERSONAL LENDING-SALARY-BACKED



CORPORATE EMPLOYEE SCHEME

THIS IS AN EMPLOYEE LOAN WHERE CBG HAS A SCHEME AGREEMENT WITH THE EMPLOYER WHEREBY THE EMPLOYER UNDERTAKES TO DEDUCT LOAN REPAYMENT INSTALMENTS AT SOURCE AND MAKE MONTHLY PAYMENT IN BULK DIRECTLY TO THE BANK (TOGETHER WITH A SCHEDULE).

EMPLOYEES CAN APPLY FOR:

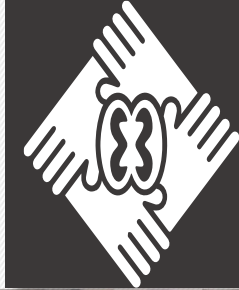
A. PERSONAL SALARY LOANS (PERSA)

B. DREAMLIFE

UNDER THE SCHEME AGREEMENT.



PERSONAL LENDING-SALARY-BACKED



CORPORATE EMPLOYEE SCHEME

FEATURES

- ◆ **BORROWERS ARE NOT ACCOUNT HOLDERS OF CBG.**
- ◆ **LIMITED TO ONLY EMPLOYERS ON THE BANK'S APPROVED LIST.**
- ◆ **REPAYMENT DEDUCTIONS ARE DONE AT SOURCE BY THE EMPLOYER AND THE BULK SUM REMITTED TO THE BANK EVERY MONTH, TOGETHER WITH A SCHEDULE, TO REPAY THE LOANS.**
- ◆ **BORROWERS SIGN A PRE-APPROVAL ACCEPTANCE OF THE FACILITY AT THE TIME OF SUBMISSION OF THE APPLICATION.**
- ◆ **EMPLOYER SIGNS SCHEME AGREEMENT WITH THE BANK AND UNDERTAKES TO DEDUCT THE LOAN REPAYMENT INSTALMENT AT SOURCE AND REMIT TO THE BANK.**



- ◆ **APPLICABLE TO BOTH PERSA AND DREAMLIFE.**

PERSONAL LENDING-SALARY-BACKED



CORPORATE EMPLOYEE SCHEME

CUSTOMER BENEFITS

- ◆ ACCESS TO FINANCING FOR PRESSING NEEDS.
- ◆ FIXED REPAYMENT INSTALMENT OVER THE TERM OF THE LOAN.
- ◆ NO REQUIREMENT TO OPEN A CBG SALARY ACCOUNT.
- ◆ BORROWER'S EMPLOYER FACILITATES LOAN ADMINISTRATION ON HIS/HER BEHALF.
- ◆ OPPORTUNITY TO BUILD GOOD LIABILITY HISTORY FOR FUTURE BORROWINGS.



PERSONAL LENDING – CASH-BACKED



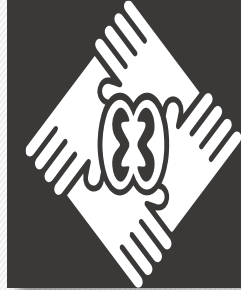
CASH-BACKED FACILITY – LOANS/OVERDRAFTS

PRICING

- GHANA REFERENCE RATE + MARGIN OF 5% (OR)
- INVESTMENT RATE PLUS 10%

Security Type	Interest Rate	LTV	Type of facility
Local Currency Current, Savings or Call Account. (move the account or change the account status to cash collateral account)	(G.R.R) + 5% for local currency current/savings/Call account	90%	Overdraft/ Term Loan
Local Currency Fixed Deposit Account (change the account status to cash collateral account)	10% spread on FDs		
Forex - only USD, GBP and EURO (move the account or change the account status to cash collateral account).	(G.R.R) + 5%	80%	Overdraft/ Term Loan
Treasury Bills (place a restriction on draw-downs)	(G.R.R) + 5%	80%	Overdraft/ Term Loan

PERSONAL LENDING – CASH-BACKED



CASH-BACKED FACILITY – LOANS/OVERDRAFTS

FEES

- ◆ FACILITY FEE: 2% FLAT OF THE APPROVED AMOUNT

FACILITY AMOUNT

- ◆ MINIMUM FACILITY AMOUNT: GHS1,000.00

TENURE

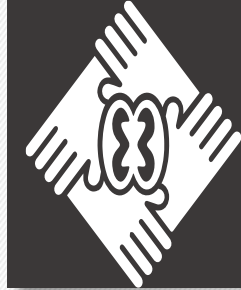
- ◆ MAXIMUM TENURE OF ONE (1) YEAR.

OTHER TERMS AND CONDITIONS

- ◆ MANDATORY OUT OF DEBT OF PERIOD (FOR OVERDRAFTS).
- ◆ TURNOVER COVENANTS.



PERSONAL LENDING – CASH-BACKED



CASH-BACKED FACILITY – LOANS/OVERDRAFTS SECURITY/COLLATERAL

- ◆ SAVINGS ACCOUNT, CURRENT ACCOUNT, CALL ACCOUNT OR FIXED DEPOSIT
- ◆ FOREX- ONLY USD, GBP AND EURO
- ◆ GOVERNMENT OF GHANA TREASURY BILLS
- ◆ AUTOMATIC ROLL-OVER OF FIXED DEPOSIT/T-BILLS UNTIL FULL LIQUIDATION OF THE OVERDRAFT.
- ◆ LIEN OVER CASH COLLATERAL, WITH A RIGHT OF SET OFF.
- ◆ THIRD PARTY CASH COLLATERALS ARE ACCEPTABLE (WITH THE REQUISITE SUPPORTING BOARD RESOLUTIONS, WHERE APPLICABLE).

A SPECIAL ABRIDGED CAM IS USED FOR THIS PRODUCT.





THANK YOU