

## Product and Services Catalogue

(Version 2025 – Public Brochure)

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### 1. Welcome to FinSight Bank

FinSight Bank offers a full range of modern, transparent, and secure financial solutions tailored to individuals, professionals, and businesses.

Our commitment: **clarity, accessibility, and digital efficiency** in every service we provide.

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### 2. Current Accounts

Account Type	Target Profile	Key Features	Monthly Fee
<b>Current Account</b>	Adults with regular income	Debit card, cheque book, e-banking access	6 TND
<b>Youth Account (18-25)</b>	Students & young workers	Free account maintenance, Visa Classic card	0 TND
<b>Premium Account</b>	Professionals & executives	Priority service, Visa Gold card, overdraft facility	15 TND

#### Benefits

- 24/7 access via **FinSight Online** and **FinSight Mobile**
  - Free SMS balance alerts
  - Multi-currency option (TND / EUR / USD)
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### 3. Savings and Investment Accounts

Product	Objective	Interest Rate	Conditions
<b>Savings Account</b>	Build long-term savings	up to 5 % p.a.	Minimum 50 TND deposit
<b>Children's Savings</b>	Teach saving habits early	up to 4.5 % p.a.	Parent/guardian signature
<b>Term Deposit</b>	Secure short- or medium-	Fixed rate – duration 3	From 1 000 TND

Product	Objective	Interest Rate	Conditions
	term investment	to 24 months	

**Advantages**

- Capital guaranteed at maturity
  - Interest paid monthly or at term
  - Preferential rates for loyal clients
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**4. Financing and Credit Solutions****Personal Credit**

- Financing for education, health, or personal projects
- Flexible repayment 3 to 60 months
- Competitive fixed or variable rate

**Auto Loan**

- Up to 90 % of vehicle value
- Duration 12 to 72 months
- Fast approval within 48 hours

**Housing Loan**

- For purchase or construction of a principal residence
- Duration up to 25 years
- Rate indexed to TMM + margin

**SME Credit**

- Working capital or investment financing
  - Support from FinSight Business Advisors
  - Access to SOTUGAR guarantees
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**5. Payment Cards**

Card	Annual Fee	Main Advantages
<b>Visa Classic</b>	45 TND	Accepted worldwide, contactless payments
<b>Visa Gold</b>	90 TND	Higher limits, travel insurance, airport lounge access
<b>Visa Platinum</b>	150 TND	Concierge service, purchase protection, premium assistance

**Additional Services**

- Instant card blocking via FinSight Mobile

- Free renewal in case of theft or loss (with police report)
  - Secure 3-D Secure online payments
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## 6. Digital Banking

**FinSight Online** – your secure web portal

- Account consultation and statements
- Domestic and international transfers
- Bill payments and standing orders

**FinSight Mobile App**

- Instant balances and notifications
- QR-code payments
- Card management (limit, blocking, unblocking)

**ATM Network**

- 24/7 cash withdrawal and deposits
  - PIN reset and mini-statements
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## 7. Insurance and Protection Services

FinSight partners with leading insurers to provide:

- **Credit Life Insurance** – guarantees loan repayment in case of death or disability
  - **Home Insurance** – protects against fire, theft, and damage
  - **Travel Assistance** – covers medical and logistical support abroad
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## 8. Responsible Banking

FinSight Bank is committed to:

- Supporting financial inclusion
  - Promoting green financing and ESG projects
  - Ensuring transparent and fair pricing
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## 9. Contact and Assistance

**FinSight Contact Center:** 71 000 123

**Email:** [contact@finsightbank.tn](mailto:contact@finsightbank.tn)

**Website:** [www.finsightbank.tn](http://www.finsightbank.tn)

**Mobile App:** FinSight Mobile – available on iOS and Android

