

Financial Institution	Country	Product	Age	Target Segments	Min. opening amount	Min. operating balance	Term	Fees	Requirements to Open	Restrictions	Manager	Financial Education
XacBank	Mongolia	Temuulel ("Aspire") Demand	14-24	In-school and out-of-school youth (girls and boys)	MNT 3,000 (US\$1.66)	MNT 3,000 (US\$1.66)	NONE	Passbook: Free Annual Interest rate in case of contract termination: 3.6%	<ul style="list-style-type: none"> Photo ID or Passport (If under 16, birth certificate) No guardian required 		Youth-controlled	Urban: 13 financial education sessions delivered in schools by partner NGO Rural: sessions delivered by branch staff in schools
		Temuulel ("Aspire") Time		Urban and rural			3-24 months	Account closure: MNT 3,000 (US\$1.66)				
		Future Millionaire	0-18	Parents and youth 0-18			0-18 years	Passbook: Free Account closure: MNT 3,000 (US\$1.66)	If Parents open account: <ul style="list-style-type: none"> Child's birth certificate National ID card or Passport In case of endowment for one's child by child account: <ul style="list-style-type: none"> Grantor's national ID card or Passport Child's full name and register code should have been known 	The account restricts withdrawals until the child turns 18 years old	Parent-controlled	Aflatoun social and financial education sessions delivered in schools by partner NGO in rural and urban areas
Banco ADOPEM	Dominican Republic	Mía ("Mine") Younger	7-15	In-school and out-of-school youth (girls and boys)	DOP 100 (US\$2.34)	DOP 25 (US\$0.59)	NONE	DOP 10 (US\$0.23)/month after 6 consecutive months of inactivity	<ul style="list-style-type: none"> Guardian with Id Photograph of youth 		Youth-controlled	In-school: <ul style="list-style-type: none"> 2 financial education sessions delivered by school teachers Interactive Jeopardy-like games One-time seminars In-branch: savings plans
		Mía ("Mine") Older	16-24	Urban and semi-urban	DOP 200 (US\$4.69)	DOP 25 (US\$0.59)	NONE	DOP 10 (US\$0.23)/month after 6 consecutive months of inactivity	<ul style="list-style-type: none"> Own ID Photograph 			

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PEACE MFI S.CO	Ethiopia	Lenege ("For Tomorrow")	12-24	In-school and out-of-school youth (girls and boys)	5 birr (US\$0.26)	5 birr (US\$0.26)	NONE	NONE	Ages 12-17: <ul style="list-style-type: none"> Guardian with copy of ID 2 photos of guardian/ youth Ages 14-17 (youth who are lightly employed): <ul style="list-style-type: none"> Copy of ID/ Kebele letter 2 photos Ages >18: <ul style="list-style-type: none"> Copy of ID 2 photos 	Higher interest paid on amounts > 5,000 birr (US\$258.64) locked in for one year	Youth-controlled	<ul style="list-style-type: none"> One practical financial education session delivered by branch staff to in-school and out-of-school youth
		Lenege Term		Working, not working Semi-urban, rural			1 year					
Finance Trust	Uganda	Girl's Choice Savings	10-19	In-school and out-of-school girls	Ush 3,000 (\$1.20)	Ush 2,500 (\$0.99)	NONE	NONE	<ul style="list-style-type: none"> Recommendation letter from LC1, school head, church leader 3 passport photos Photocopy of ID, voters card, driving permit, passport or employee ID Mentor required 		Youth-controlled	Financial education provided through mentor-facilitated meetings
		Trust Junior Savers	Under 18		Ush 13,000 (\$5.19)	Ush 100,000 (US\$39.91) minimum to earn interest	Account is converted to a Trust Savers Account when youth turns 18	NONE	<ul style="list-style-type: none"> 2 passport photographs of the parent/ guardian and the child Valid identification of parent/ guardian Letter of introduction from LC1/ employer/ lawyer/ customer of the bank 	Withdrawals allowed once every three months	Parent-controlled	NONE

		Teen Classic	12-17	In-school and out-of-school youth (girls and boys) Urban, peri-urban, rural	Ush 3,000 (\$1.20)		NONE	NONE	<ul style="list-style-type: none"> ▪ 2 passport photos taken by Finance Trust ▪ Photocopy of ID, school or LC ▪ Form (with passport photo) signed by school or LC ▪ Financial Mentor Required 	Deposit as little as Ush 500	Youth-controlled	Yes
		Youth Progress	18-24	In-school and out-of-school youth (girls and boys) Urban, peri-urban, rural Working and not working	Ush 6,000 (\$2.39)		NONE	NONE	<ul style="list-style-type: none"> ▪ 2 passport photos taken by Finance Trust ▪ Photocopy of ID, school or LC ▪ Form (with passport photo) signed by school or LC 	Deposit as little as Ush 1,000	Youth-controlled	Yes

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Kenya Women Microfinance Bank	Kenya	Tausi Junior Account	Under 18	Youth (girls and boys)	Kshs 500 (US\$5.80)	Kshs 500 (US\$5.80)	NONE	NONE	<ul style="list-style-type: none"> Birth certificate of child Copy of parent's ID Passport size photograph of parent 	Quarterly withdrawals	Parent-controlled	NONE
Diamond Bank	Nigeria	Diamond Future	0-18	Parents of youth ages 0-18	NGN 1,000 (US\$6.22)	NGN 1,000 (US\$6.22)	NONE	NONE	<ul style="list-style-type: none"> Completed application forms Child's birth certificate or international passport 2 recent passport photographs each of guardian and teen 	<ul style="list-style-type: none"> 13th month bonus if targeted savings plan goal met No debit card 	Parent-controlled	NONE
		Diamond Cool Teens	13-17	Urban, semi-urban teens (girls and boys) across income segments	NGN 500 (US\$3.11)	NGN 500 (US\$3.11)	Automatic migration to Savings Lite account at age 18	NONE	<ul style="list-style-type: none"> Full KYC of parents: Valid & Acceptable means of Identification (e.g. Intl. Passport/Driver's License/Voters Card/National ID Card) 	<ul style="list-style-type: none"> Debit card with withdrawal limits set by guardians 	Youth-controlled	Financial education via mobile and internet
		Diamond S.W.A.G	18-25	Tertiary students with valid student ID card NYSC members with valid NYSC card	NGN 0	NGN 0	NONE	Debit card: NGN 500 (US\$3.11)	<ul style="list-style-type: none"> Completed application forms 1 passport photograph Valid school ID or NYSC card 	<ul style="list-style-type: none"> Must be a university student 	Youth-controlled	Financial education via mobile and internet

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Caja Arequipa	Peru	Cuenta Junior	13-17	Youth (girls and boys)	S/. 20 (US\$7.28)	NONE	NONE	NONE	<ul style="list-style-type: none"> ▪ Copy of valid ID of the parent or legal guardian ▪ Copy of birth certificate or ID card of the minor ▪ In the absence of parents, certified copy of the legal document certifying the guardian or the minor's representative with power of attorney 	<ul style="list-style-type: none"> ▪ Withdrawal limits set by parent or guardian (S/. 20, 50, 100, or 200) ▪ Debit card stops working automatically on youth's 18th birthday 	Youth-controlled but with guardian-controlled withdrawal restrictions	NONE
Hatton National Bank	Sri Lanka	Singithi Kirikatiyo	0-5	Babies and infants (girls and boys)	LKR 1,000 (US\$7.73) Deposit made monthly	Account balances at each birthday (until age 5) linked to gift scheme. LKR 10,000 (US\$77.28) to be eligible for the Pathum Vimana Draw, Sri Lanka's biggest prize draw	Converted to Singithi Lama account when child reaches 5 years of age	NONE	Parents, aunts, uncles and relatives of the child can open the account—to be opened within 3 months of child's date of birth: <ul style="list-style-type: none"> ▪ Copy of the child's birth certificate ▪ Account opening mandate and KYC documents ▪ Copy of the NIC/ passport of the parent/ guardian 	Generally no withdrawals permitted until age 18.	Parent-controlled	NONE
		Singithi Lama	0-12	In-school youth (girls and boys)	LKR 500 (US\$3.86)	LKR 10,000 (US\$77.28) to be eligible for the Grade Five scholarship scheme & Pathum Vimana Draw	Converted to HNB Teen account when child reaches 12 years of age		Parents, aunts, uncles and relatives of the child can open the account: <ul style="list-style-type: none"> ▪ Copy of the child's birth certificate ▪ Account opening mandate and KYC documents ▪ Copy of the NIC/ passport of the parent/ guardian New Entrance Scheme: <ul style="list-style-type: none"> ▪ Value addition for Grade One students who open a Lama account within 3 months of date of admission to school 	Withdrawals will be considered for Medical, Educational & Living Purposes		

							<ul style="list-style-type: none"> ▪ Account can be opened at the Student Savings Units maintained at schools ▪ The bank will contribute 50% of the parent's initial deposit up to a maximum of LKR 1000 (US\$7.73) 				
	HNB Teen	12-18	In-school youth (girls and boys)	LKR 500 (US\$3.86)	LKR 25,000 (US\$193.19) to be eligible for HNB Teen Scholarship draw. LKR 10,000 (US\$77.28) to be eligible for Pathum Vimana Draw	Converted to HNB Yauwana bhimana account when child reaches 18 years of age	Parents, aunts, uncles and relatives of the teenager can open the account: <ul style="list-style-type: none"> ▪ Copy of the teenager's birth certificate ▪ Account opening mandate and KYC documents ▪ Copy of the NIC/ passport of the parent/ guardian 				
	HNB Yauwanabhimana	18-30		LKR 1,000 (US\$7.73)	LKR 10,000 (US\$77.28) to be eligible for Pathum Vimana	Converted to a General Savings account when youth reaches 30 years of age	<ul style="list-style-type: none"> ▪ Account opening mandate and KYC ▪ A copy of the NIC/ Passport 	No restriction on withdrawals	Youth-controlled		Complemented by youth empowerment sessions and access to loan facilities