ProCredit

Private - Plus Banking

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info@procredit.com.gh www.procredit.com.gh

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Message from Management

Dear Valued Customer,

The Private-Plus package, laden with carefully selected products and services, has been modelled to suit your diverse banking needs.

Because we value your custom, we have built all our products and services around your peculiar needs. In particular, we have designed this package to ensure that wherever you are, you can enjoy our full range of banking services 24 hours a day, 7 days a week, through our wide-reaching branch network and secure electronic platform.

We trust you will enjoy using the Private-Plus package, and we look forward to many more years of a rewarding relationship with you, as we bring a whole new chapter of banking to your doorstep.

Sincerely,
Management, ProCredit

ProCredit

Better Banking for Everyone

About Us

ProCredit Savings and Loans Company Limited is a member of a large international group of banks and financial institutions called the ProCredit Group. The Group currently operates in 21 countries across Africa, Latin America and Eastern Europe.

In Ghana, ProCredit has 27 branches located in six regions: Greater Accra, Ashanti, Eastern, Central, Western and Brong Ahafo.

Our Mission

ProCredit Savings and Loans Company Limited is a development-oriented full-service financial institution. We offer excellent customer service to private individuals and enterprises. In our operations, we adhere to a number of core principles: we value transparency in our communication with customers, we do not promote consumer lending and we provide services which are based both on an understanding of each client's situation and on sound financial analysis. This responsible approach to banking allows us to build long-term partnerships based on trust.

In our credit operations, we focus on lending to very small, small and medium-sized enterprises, as we are convinced that these businesses create jobs and make a vital contribution to the economies in which they operate.

By offering simple and accessible deposit facilities to our private customers and by investing substantial resources in financial education, we aim to promote a savings culture which can bring greater stability and security to ordinary households.

Our shareholders expect a sustainable return on investment over the long term, rather than being focused on short-term profit maximisation. We invest extensively in the training of our staff in order to create an open and efficient working atmosphere, and provide a friendly and competent service for our customers.

A Brand New Chapter to Banking

Whether it is an everyday account you require for your day-to-day cash and cashless transactions, a high interest-bearing account for the accumulation of substantial savings against future commitments and eventualities, or an urgent financial lifeline for the completion of crucial projects and the financing of unforeseen expenses ...

Private-Plus Banking is the package for you!

....think convenience!
....think accessibility!
....think simplicity!

Private-Plus Banking... a brand new chapter to banking!

Personal Benefits

You can be sure to take advantage of:

- Dedicated Private Client Advisors
- No COT charges
- Access to internet banking services
- Access to ATM services
- Excellent customer service
- Higher yield on investment
- Competitive interest rates
- Free money transfer within the ProCredit branch network
- Regular bank statements via email
- Real-time account information and easy access to funds
- Competitive product and service pricing

As a Private-Plus client, you can enjoy all these benefits and more by accessing our bouquet of 14 hand-picked products and services

ProFlex Account

...everyday banking for everyone!

This is an indispensable current account which gives you an easy way to make unlimited cash and cashless payments. Especially if you are a salaried worker, you can be rest assured of a hassle-free way of receiving your salary. Whoever you are, wherever you are, a ProFlex account will always come in handy.

Features and Complimentary Benefits

- Flat monthly maintenance fee
- Minimum balance required
- Access to cheque book
- Access to ATM debit card
- Access to internet banking services

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProStudent Account

...easy campus banking!

If you're a student, then this is the perfect account for you because with the ProStudent account you can be certain of convenient banking services for next to nothing. Open an account today and take advantage of our full range of e-banking services that are designed to fit perfectly with your schedule.

Features and Complimentary Benefits

- No minimum balance required
- No account maintenance fees
- Unlimited number of withdrawals at discounted ATM fees
- Quick processing of student loans.

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProSave Account

...every little counts!

The ProSave Account allows you to save any amount you choose on a flexible basis, and still earn attractive interest

Features and Complimentary Benefits

- No minimum opening balance
- No minimum balance required
- No maintenance fees
- Access to ATM services
- Free Standing Orders

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

Bonus Savings Plan

...live your dreams today!

Saving has never been easier with the Bonus Savings Plan which offers you the ability to put aside money every month to finance important personal goals.

With our Bonus Savings plan, you can actually live your dreams.

Features and Complimentary Benefits

- Minimum monthly deposit of GHC 50
- 12 and 18-month terms available
- No withdrawal until maturity
- Flexible policy on premature termination
- Earn attractive dialy interest
- Earn great bouns interest at the end of investment term

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

Term Deposit Account

...let your money work for you!

With our Term Deposit Account, you can be sure of an attractive return on your investment. Why leave idle funds in your account when you can actually let your money work for you?

Features and Complimentary Benefits

- Minimum opening balance of GHC 500
- Maturities of 3, 6 and 12 months available
- Interest paid upon maturity
- High interest on investments
- Investment roll-over option available upon maturity
- Flexible policy on premature termination
- No maintenance fees
- Free investment advice

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProKid Account

...a secure future for your child!

Save for your ward's future with our interest-bearing ProKid Account. Now paying of school fees and other child-related expenses need not be an insurmountable burden!

Features and Complimentary Benefits

- No minimum balance required
- Earn attractive interest
- Enjoy free Standing Order service
- Enjoy Banker's Draft services to facilitate easy fee payments

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProCash

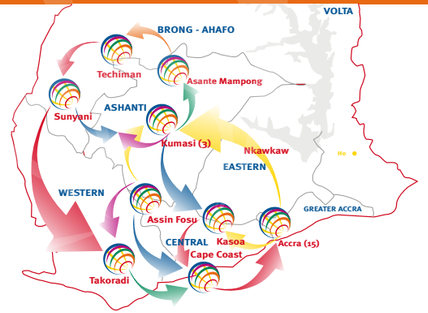
...it's instant, it's safe!

Why hassle sending money to friends and loved ones within Ghana when there is ProCash? You now have a safe, secure and convenient way of sending money to the people you cherish even if they don't bank with us. The best part of it all is that the service is instant... it really can't get better than this!

Features and Complimentary Benefits

- Available to both ProCredit clients and non-clients
- No upper limit on transfer amounts
- Enjoy instant service for a token fee

Refer to Private Client Advisors for detailed features, requirements and charges on specific products



ProGlobal

...across the miles in minutes!

This is a safe, swift way of sending money anywhere around the world. Now you can make and receive payments from your friends and loved ones, settle those essential overseas tuition fees, and pay off those nagging loans, no matter the distance.

Features and Complimentary Benefits

- Available on ProFlex and ProSave accounts
- Competitive transfer rates
- Negotiable rates available for large transfers

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProNet B@nking

...boundless banking for everyone!

Enjoy round-the-clock banking with our ProNet Banking service. You don't need to miss your lunch and rush to the bank to check your account balance because your bank just came to your office!

Features and Complimentary Benefits

- Available on ProFlex, ProSave and ProStudent accounts
- Convenient access to secure, reliable and accurate account information from any location in the world
  - Check status of cheques
  - Check account balance
  - Print account statements
  - Review account entries

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProMobile

...mobile banking at its best!

No longer do you have to go through the nail-biting experience of wondering whether that crucial payment has hit your account because, the ProMobile service makes it easy for you to check your balance and receive instant account notification on your mobile phone. Now banking on the move is yours to enjoy!

Features and Complimentary Benefits

- Available on ProFlex, ProSave and ProStudent accounts
- Unlimited service for a flat monthly fee

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

ProCard

...convenience in your pocket!

The ProCard brings convenience right to your doorstep. With our ATM debit card you are guaranteed access to your funds any day, anytime.

Features and Complimentary Benefits

- Available on ProFlex and ProSave accounts only
- Unlimited number of withdrawals for token monthly maintenance fee
- Easy access to account information anytime
  - Review account balance
  - Review status of cheques

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

E-Zwich

...easy banking for everyone!

Whether you are a student or a sophisticated consumer, the E-Zwich card is your apt choice to facilitate the easy settlement of transactions with your favorite retail outlet or participating service provider. Quit carrying large sums of money around... get an E-zwich card today!

Features and Complimentary Benefits

- No monthly maintenance fee
- Determine your own daily withdrawal limit
- Easy card-to-card money transfer
- Convenient cash withdrawals from E-Zwich ATMs nationwide

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

Personal Loan

...stay afloat all year round!

The Personal Loan is a financial lifeline which acts both as an outright loan and a salary-advance to help you meet your urgent financial needs. Whatever your financial burden, be it education expenses or rent renewal, sign up today and say good bye to sleepless nights!

Features and Complimentary Benefits

- Loan maturities of up to 12 months available
- Available on ProFlex, ProSave and ProStudent accounts only
- Quick processing of applications
- Attractive and transparent interest rate

Refer to Private Client Advisors for detailed features, requirements and charges on specific products

Call Centre

...another convenient way!

With our state-of-the-art Call Centre service, your account information is just a phone call away. Call us today on **+233(0302) 233570 / 024 69 54 332** and experience true distinction in customer service.

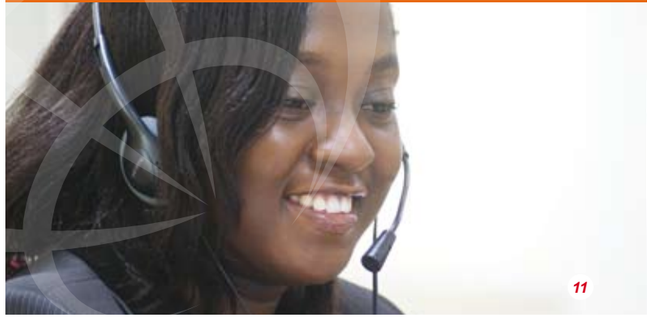
Features and Complimentary Benefits

Contact our Call Centre for:

- Product and service enquiries
- Balance enquiries
- Branch locations
- Account opening procedures
- Loan application requirements
- Loan instalment dates
- Complaints and suggestions

Enjoy free unlimited service from 8:00am to 5:00pm

Refer to Private Client Advisors for detailed features, requirements and charges on specific products



Service Excellence

Giving you the highest level of service is our pride and goal, so we make sure that every contact you have with us leaves your day with nothing short of a sprinkling of smiles!

Better Banking for Everyone

Basic Requirements

To sign up to Private-Plus Banking, simply visit your branch with any of the following:

ProCredit Branches in Ghana

Head Office
ProCredit SLC Ltd.
P.O. Box NT 328, New Town, Accra
Tel.: 0302 246860 - 2
Fax.: 0302 775809

***Abeka-Lapaz**
Abeka-Lapaz Road
Drugstore bus stops

***Adum**
Oak Arcade Building

***Adum Business Centre**
House No. 147
OTB, Osei-Tutu Avenue
Tel: 03220-83641 - 4

***Ahodwo**
Old Bekwai Road
Adjacent Mr. Biggs
Tel: 03220-30919

***Airport Business Centre**
Airport City
Opposite the Silver Star Tower

***Ashaiman**
Opposite Ashaiman main lorry station

***Assin Fosu**
Affutuakwa
Opposite the lorry station

***Cape Coast (UCC)**
New Site Taxi Rank
Behind the Science Faculty

***Dansoman**
Total Filling Station
Sahara

***Dome**
Obrempong Plaza
Opposite Heavy Do Chop Bar

***Kaneshie Main**
Opposite the market

***Kaneshie Service Point**
Kaneshie Akutu Junction

***Kasoa**
Near Datus Complex Schools
Bawjiase-Kasoa Road

***Kokomlemle**
602 New Town Road

***Madina Main**
Between old and new market

***Madina Service Point**
Opposite Shell Filling Station
Hollywood-Madina

***Nkawkaw**
Opposite the Affram Plains lorry station

***Nungua**
Opposite Nungua Police Station
(Kpeshie Divisional Head Quarters)

***Osu Business Centre**
Adjacent SIC Annex
Ring Road East

***Suame**
Near the roundabout
Opposite Water Works

***Sunyani**
Area 3, opposite VRA

***Takoradi**
Near market circle
(Liberation Road)

***Tarkwa**
Near the main lorry station

Techiman
Near the Tamale lorry station

***Tema Community 1**
Meridian Area, near Stadium Junction

***Tudu**
Fire Service traffic light

** - ATM Services Avialable*