

NEWSLETTER

DECEMBER 2017

Special festive edition

INVESTMENT OPTIONS...

PROPERTY MARKET, STOCK MARKET
OR MONEY MARKET?

IMPORTANCE OF BVN

UPHOLDING THE TENETS
OF MORTGAGE
- EASY WAY OF LIFE



Tips on how to stay safe in the ember months

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Editorial

Compliments of the season!

It is that time of the year again and like me did you wonder how fast the year rolled by?

That is nature for you, God planned it so perfectly that come rain or shine, nature must take its course and this is a lesson for us not to leave everything to chance but, rather plan for the things we ought to plan for like buying a house, considering mortgage, etc,

In this edition, as you would have guessed, we have interesting write-ups for your reading pleasure aimed at educating, informing and enlightening you on what mortgage is all about and how you can become a house owner. These articles include ' Platinum Mortgage Bank Limited Mortgage Bouquet', Investment options, Importance of BVN, and so many other interesting articles.

Take another look at our cover page, does it speak to you? Here in PMBL, we are still marketing several existing and new house types in several locations across the country all at reasonable prices. This is our Christmas gift to you and we encourage you to visit or call us today for a chat on how you too can benefit and become a house owner!

We want to thank you for being with us from the beginning of the year till this point even as we look forward to a more rewarding 2018.

Merry Christmas and a Happy New Year!

Aneke, Oluchy
Editor

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CORPORATE VISION

To be the leading mortgage institution in Nigeria with a strong geographical spread

CORPORATE MISSION

To improve the welfare of Nigerians through the provision of efficient, stress-free and quality house delivery service at affordable cost.

O U R C O R E V A L U E S :

**TOTAL COMMITMENT
TO CUSTOMERS'
SATISFACTION**

We believe that our success is hinged on our Customers Total Satisfaction

INTEGRITY

We believe in operating with the utmost integrity, where the law is not only upheld but respected, and promises made are kept

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We believe in the dignity of each customer, therefore courtesy is a way of life for us

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We earn the trust and confidence of our customers through transparency in all our dealings

CONFIDENTIALITY

We respect our clients ability to make informed choices about the sharing of their own information

UPHOLDING THE TENETS OF MORTGAGE - EASY WAY OF LIFE

- Christy Ofoto

Life is guided by rules which are principles and norms for normal existence.

Mortgage itself are guided by rules and that if obeyed and with strict adherence to the norms, the transaction runs smoothly and all parties remain happy ever after.

Firstly, let us understand that Mortgage is a loan in which property is used as collateral. The mortgage agreement allows the mortgagor to take possession of the property with a percentage stake and make payments over a set time span until the mortgagee gets the full payment.

All over the world, owning a home is an intrinsic dream of every adult but most people cannot realize that dream without a mortgage, hence this plan.

One major advantage of mortgage is that the transactions give you opportunity to achieve your desire to buy a house but without enough cash to purchase the house at once.

Rule No.1.

Be convinced of your desire to become a landlord.

Rule No.2

Be Realistic: How much do you have?. What is your pay? Consider a debt load of 33% of your income. Consider your spouse's (if applicable) income depending on lifestyle and family plan.

Rule No.3

Think of acquiring a property in estates where you can afford. People tend to be swayed by euphoria of living in the city centers where they pay huge and increasing rents. Realize that those areas gained developments with time and land spaces for mass housing projects are majorly available in the satellite towns. From experience, Minfa estate (sold by PMBL) was one of the first estates along the Lokogoma axis. The estate sat in the midst of bushes at that time and some

prospective buyers could not understand why they should own a home in an "underdeveloped" part of Abuja. Today, regrets are trailing in as many other estates have zeroed out the location into the city center. Know where you belong. Choose a house, estate that matches your pocket.

Rule No.4

Mortgage is futuristic: One may not harness the gains of mortgage investment today. The reason is simple. A 2-bedroom bungalow in Becky estate, karu Abuja being sold at N10M today may very like gain a 100% price increase in few years' time because urban development is a continuum

Rule No. 5

Approach any branch of PMBL across the country. The mortgagee (the bank) would help expose you to the estate available to your taste and financial ability. The bank will advise you on terms and conditions of the transactions, tenor of the loan and your repayments of the mortgage loan.

Rule No.6

Agree with your spouse and family because there is likely to be changes in lifestyles in order to obey the mortgage rules.

Rule No. 7

Equity Contribution: Also known as your personal stake in the mortgage plan. This is a percentage of the value of the property being purchased on mortgage. In line with stipulated guidelines, property upto N5M requires 10% equity; N5M to N10M property demands 20% equity while upto N15M would need equity of 30%. Sources of equity could include past savings; an advance or an inheritance, funds from pension plan etc

Rule No. 8

If your spouse will be involved in the

repayment of your mortgage loan, the bank would require a written verifiable consent duly signed by your spouse showing income flow with account statement. This will add up to the assessment of your ability to repay the loan.

Rule No. 9

Affordability: Apart from the bank's assessment, you can evaluate yourself in this regard. What is your monthly pay (income). A salary earner who makes extra income from genuine side business should add up all the regular monthly inflows and divide the sum by 3. With that you can still continue your standard lifestyle while repaying the loan.

Rule No.10

If your source of repayment of your mortgage loan is your monthly salary, then determine to remain a loyal, dedicated, committed and hardworking staff to your employer. This would keep the source open and avert loan default.

Rule No. 11

Give a Standing Instruction to your bank to enable them pay your mortgage at source. You can also do a yearly repayment plan if upfront payment applies to you. Other available repayment windows are online/mobile transfer, cash deposit across the counter and cheque issuance

Rule No.12

Your money is not enough? So mortgage loan is the option. Now is the time to start, As we step into the New Year 2018, plan for ease of life by upholding the tenets of mortgage. By so doing, you will be sure that with relevant and normal lifestyle, your default rate will be almost zero. SEE YOU 2018

INVESTMENT OPTIONS...

PROPERTY MARKET, STOCK MARKET OR MONEY MARKET?



- Maureen N. Emeana

An average Investor usually has a challenge of which market to invest his money, choosing from three broad categories of property, stock or money markets. Before discussing the matter further, let us give brief explanation of these markets:-

PROPERTY MARKET:- This would include the purchase or sale of land or/and building for the purpose of deriving financial benefits from the transaction.

STOCK MARKET:- This is also referred to as the capital market. It is the market for the buying or selling financial instruments inclusive of company shares, bonds etc for the purpose of deriving financial benefits from the transaction.

MONEY MARKET:- This refers to the investment in short term financial products such as savings account, fixed deposit account, treasury bills etc for the purpose of deriving financial benefits.

Now let us examine our average Investor who wishes to invest say N50,000.00 and look at the pros and cons of investing in each of these markets.

Investing in Property ... Today, depending on the location of his investment N50,000.00 in a metropolitan city such as Abuja or Lagos can probably get a small piece of land in the very outskirts of the city. His return on investment is predicated on time more than anything else. The appreciation of value would depend on how soon development gets to the land. Generally, compared to the other markets ie stock or money markets, return is relatively longer. However in this long run, higher return is more assured than the other two markets. Nevertheless some of the pitfalls to look out for by the Investor would include improper

documentation ie obtaining proper title, confirming that the land is not under threat of revocation by the government in the near future etc. These processes may of course take time and money to perfect. Investment in property over the long term, where long term is defined as five years or more for instance is likely to yield more returns than the other two markets. There are ample examples of property investments that have yielded more than three times the purchase cost of the property in five years. The down side though is that you have to have patience and your immediate financial needs may suffer.

Investing in Stock Market ... The Nigerian Stock Exchange is rated high in Africa, perhaps next to South Africa and Egypt. This is a market that has experienced a huge leap in transaction efficiency especially with its leverage on technology. Today if you give your stock broker an instruction to buy an averagely available stock, transaction could be closed within 48 hours. So let us return to our average Investor with N50,000.00. Assuming he purchases an averagely priced stock of say N5 per share, that gives him 10,000 shares. However in doing this, he has gone into a game of gamble. In six months, the shares may have risen to N6 per share, making a gain of N1 per share or a total of N10,000. But he could also lose N10,000 if the share price falls to N4 instead. Unlike the other markets, the level of uncertainty in this market is relatively higher. But it has the advantage of availing liquidity in a shorter period over the property market. When the share price appreciate, the Investor can sell and get his money in two days, unlike property market where it can take a longer time to sell. The cloud of

uncertainty inherent in this market makes it unsuitable for a risk-averse investor. This market is more suitable for a risk taker because the pendulum could swing to high or low price very quickly. Also this market is relatively more sensitive to policies than the other two. For instance a monetary or fiscal policy pronouncement could see the stock market tumbling. It is a market that is highly perception-driven.

Investing in Money Market....More than the other two markets, the level of certainty of return in this market is assured. The savings, fixed deposit or treasury bills interest is known. These do not change rapidly. Therefore planning is easier for the Investor in this market because you know for certain how much you expect as return in a short time of say six months and can plan on it. Also it is the most liquid investment transaction relative to the other investments ie the investor gets his return instantly when the investment matures. In terms of risk, it is the most risk-free investment of the three markets. But as the investment maxim goes, the higher the risk, the higher the returns and vice versa. Thus of the three markets, the money market has a relatively lower rate of return than the other two. Our N50,000.00 investment in savings account for example at an average rate of 4% per annum gives N1,000 for six months or N1,500 for a fixed deposit at 6% per annum for six months.

On the whole, an Investor should, depending on his need for liquidity, appetite for risk, attitude to patience, anticipation of returns etc decide which of these markets to shop in. Whichever market you decide, here is my best wishes for a happy shopping experience.

PLATINUM MORTGAGE BANK LIMITED MORTGAGE BOUQUET

S/N	NARRATION	FEATURES	INTEREST RATE/ LOAN TENOR	BENEFITS
1	NATIONAL HOUSING FUND LOAN (NHF)	<p>This is a mortgage loan offered by the bank on behalf of the Federal Mortgage Bank to customers who are contributors to the National Housing Fund Scheme. Under this scheme loan applications are sent to the Federal mortgage Bank by Platinum Mortgage Bank on behalf of applicants who are desirous of purchasing residential houses through the NHF mortgage Scheme.</p> <p>The applicant must have met the required conditions in terms of equity deposit and documentation for the mortgage and would have been tested for affordability to ensure he can conveniently afford the repayment for the property he intends to buy.</p> <p>The applicant would also have been verified to be a valid contributor to the National Housing Fund Scheme who has contributed for the required number of months as to be eligible for the loan. Upon approval of the loan by the Federal Mortgage Bank and the fulfilment of the offer and acceptance conditions both by Platinum Mortgage Bank and the customer, the loan fund is disbursed to Platinum Mortgage Bank for onward transfer to the developer while the customer is given access to the mortgaged property and commences his loan repayment.</p> <p>The maximum loan allowable under the scheme is Fifteen million Naira (N15,000,000.00)</p>	<p>Loan Interest rate under the scheme is 6% with a maximum loan tenor of 30 years. Each individual applicant's tenor is a function of his age and number of years left in service.</p>	<ul style="list-style-type: none"> - Low interest rate. - Loan amount of up to N15m - Extended spread in loan tenor of up to 30 years.
2	PLATINUM FAST-TRACK MORTGAGE (PFM)	<p>This is a home-grown mortgage product of the bank which was developed as a solution to prolonged processing time of Mortgage Loans and to enable mortgage loan applicants who have fulfilled the necessary requirements for a mortgage loan have access to the property applied for within a short period. This helps to avoid loss of allocation due to delays in loan processing and approvals. Under the scheme applicants who have met the necessary requirements for a mortgage have their loans quickly processed and approved within 48 hours It applies to properties being marketed by the bank and for which the houses are already on ground.</p> <p>The mortgage loan fund in this case is from the banks funds and not externally sourced as in the case of the NHF Loan. Applicants for this loan do not necessarily need to be registered contributors to the NHF loan scheme.</p>	<p>Loan interest rate under the scheme is 10% with a maximum loan tenor of 25 years depending on the age of the applicant and the number of years left in service.</p>	<ul style="list-style-type: none"> - Applicant takes possession of his mortgaged property after 48 hours of meeting the conditions for a mortgage. - No backlog payment for registration required. Individuals can benefit from PFM more than once provided they do not have any existing PFM mortgage loan running. - No loss of allocation due to prolonged processing time. - Reasonable interest rate of 10% compared to commercial loans.
3	PLATINUM UPFRONT MORTGAGE LOAN	<p>This loan was designed by the bank as a stop gap measure for NHF loans that are yet to be disbursed. The loan is granted to individuals who have applied for the National Housing Fund Loan whose loans, have been approved by federal Mortgage Bank but the funds are yet to be disbursed.</p> <p>This loan is given to enable the applicants take possession of their houses while the disbursement from FMBN is being expected. All the conditions for the loan are the same with the NHF loan.</p> <p>Upon disbursement of the NHF loan fund by Federal Mortgage Bank the applicants' mortgages are immediately switched over to the NHF loan.</p>	<p>Interest rate under the scheme is 6% with a maximum loan tenor of 30 years(same as in the NHF loan) Each individual applicant's tenor is a function of his age and number of years left in service.</p>	<ul style="list-style-type: none"> - Low interest rate. - Loan amount of up to N15m - Extended spread in loan tenor of up to 30 years.
4	PLATINUM MORTGAGE BANK LOAN (PMBL)	<p>This is another mortgage loan product of the bank. It was designed to meet the needs of customers who intend to buy properties from the open market that are not being marketed by the bank. In this case the customer looks for a property of his choice, gets an offer from the developer, and applies to the bank for a mortgage loan to buy it. The procedures and requirements for the loan are the same as applicable to other mortgage loans. The applicant need not be a contributor to the national housing fund loan since the funding for the loan is from Platinum Mortgage Bank. The loan is granted based on the individuals affordability of the loan repayment as well as the necessary verification of the title of the property and offer given to the applicant by the developer.</p>	<p>Interest rate under the scheme is between 12 and 22% with a maximum tenor of 10 years.</p>	<ul style="list-style-type: none"> - It enables applicants access loan to get properties from any location of their choice.

IMPORTANCE OF BVN

- Christy Ofoto



The Bank Verification Number, BVN is a Central Bank of Nigeria, CBN's cashless policy initiative to capture customers' data and check fraud in the banking sector. This move was aimed at giving every customer in the Nigerian banking sector a unique identification number that can be verified across all banks in the country. It is also aimed at strengthening the security of banking transactions and to ensure optimal reduction or total elimination of fraudulent transactions.

HOW TO ENROL:

It is simple.

- > Visit your bank to register by proxy.
- > Your bank will give you the enrolment forms to collect all your personal data, photograph, finger prints and electronically capture your signature.
- > You will receive your BVN in 24 hour via SMS or email.
- > At the end of the exercise, you will have a BVN card that should

identify you anywhere in the place of your driver's license, international passport or national ID card

BVN is mandatory for all individual customers. One registration covers all account the individual has in all other bank's accounts and in case there is any change of name/address or any other information, you go to the same bank where you got the BVN and update your data but your number remains unchanged.

WHY BVN

BVN is 11 digits in number and it is like a socio-security number for the banking industry which gives you access to banking transactions in the Nigerian Banking sector.

There should be nothing to fear about as it is difficult for anyone to access your account without proper identification even with your BVN

There is also high level of security and it protects your accounts from unauthorized access.

BVN is neither a payment instrument nor an account number and therefore cannot be used to access any account by unauthorized user rather it helps to validate the customer's (rightful owner) identity because of the finger prints and photographs obtained at the point of enrolment.

The new deadline for BVN is December 31, 2017. The implication of this is that any unregistered customer may not be able to carry out financial transactions in any bank in the country. This is therefore a call for all to ensure that your BVN is linked to your accounts as penalties to non-compliance may apply.

We therefore enjoin all to visit any branch of PMBL for the BVN upload to ensure hitch for transactions in the New Year. You can contact your account officer or our Customer Relationship officer on 07052751582 or email to info@pmbi-ng.com

DR. EMMANUEL MBAKA, MD/CEO PLATINUM MORTGAGE BANK LIMITED MARKS BIRTHDAY WITH CHILDREN OF ST. MARY'S ORPHANAGE HOME, GWAGWALADA



The Celebrant (Dr. Mbaka) with Rev. Sr. Raphael Iwuagwu of the Holy Family Sisters of the Needy (HFSN), the coordinator of the Home.



Dr. Emmanuel Mbaka with Children of the Orphanage Home



Dr. Mbaka in a group photograph with friends and children of the Home



Some of the items donated to the Home

Dr. Emmanuel Mbaka is well known for his love for Children.

Accompanied by friends and staff of PMBL, he marked his birthday with Children of the St. Mary's Orphanage Home Gwagwalada, Abuja and it was a fun filled day with lots of dancing, games and plenty to eat and drink.

There was also a motivational session with the Children where Dr. Mbaka challenged them that regarding whatever circumstance they may find themselves, they are capable of becoming anything they wish to become in life.



Group photograph with Dr. Mbaka at the end of the thanksgiving mass at church of Assumption, Asokoro Abuja.

Apart from the gift items, there was also cash donation to the Home. PMBL Newsletter wishes our amiable, MD/CEO many happy returns of the day.

NORTHERN YOUTHS CAP DR. MBAKA



BEHOLD!
"GARKUWAN MATASAN AREWA"

DR. EMMANUEL MBAKA (KSM)
MD /CEO Platinum Mortgage Bank Nigeria LTD, Abuja.

Legacy in Service
1999-2004-2005-2006



A certificate and Award for Excellence presented to Dr. Mbaka by **NANS**.

TIPS ON HOW TO STAY SAFE IN THE EMBER MONTHS

- Chima Okeh Lucky

It is often said that it is only those who are alive that can achieve goals. As we move towards the end of the year, we become “justifiably” anxious, worried even that we may not achieve all that we have set before ourselves for the year. While this fear is natural, it is important that we also pay attention to the dangers that have now been associated to what is now termed “**the ember months**”.

The ember months are the months believed by many to be a season of tragedy or unwanted occurrence such as road accidents, fire outbreak, robbery, etc. These months include September, October, November and December which happens to be the last quarter in the year. Anxiety, worry, last minute rush and other associated behavioral tendencies have taken several lives faster than most diseases out there. Also, many fear these months because of the past experiences or occurrences.

In fact, because of the many tragic occurrences, many people (in this part of the world) believe there are evil spirits associated with these months.

So What Can We Do to Remain Safe?

Being Patient:

According to the Yoruba tribe of Nigeria, “patience achieves all things”. Let us all cultivate the habit of being patient with one another. What impatience cannot achieve, can easily be achieved with patience without hurting anyone. Majority of the road accidents that occur during this period can be avoided if drivers and passengers could patiently take adequate precautions like avoid excessive speed, overload,

dangerous overtaking and passengers making passive comments to the driver while driving. You never can tell what being patience can do until you try it.

Being Obedient:

Obedience to policies, guidelines, rules and regulations of relevant institutions, state and the nation will go a long way in helping us to stay safe. Several agencies and corporate bodies have taken it upon themselves to make announcement on the broadcast media and billboards on how and why we should take proper precautions on the high way, in our homes and in our place of work to avoid hazards. Let us all ensure we adhere to such warnings or advices.

Being Careful:

A stitch in time, they say, saves nine. A little care here and there will help greatly in ensuring we stay safe during this period. At home, we should pay attention when cooking; be careful with the use of candles; properly extinguish our cigarettes; unplug appliances when not in use; prevent and lecture our children on the consequences of playing with lighter or matches. At work, avoid mental distractions from work; start a task only with complete instructions especially in machines and other form of institutional transactions; make proper use of extension cords and endeavour to make standard wiring of our electrical cables.

Avoiding Anxieties and Worries:

Like the saying goes, worrying is like paying interest on a loan you have not taken. Anxiety and

worries have no advantage or usefulness to the body system, it will only deteriorate it. So, we should avoid worrying about how to make more money before the year runs out especially for those who feel they have not achieved enough or who had not been smiling to the bank the way they expected. This will not only make us stay safe, it will also help us to stay healthy.

Being Security Conscious:

As a result of crimes being committed during this period, it will be of good benefit to us if we can be a little more security conscious. When coming out of a bank, avoid holding polythene bags or big brown envelopes and be conscious of suspicious individuals around the vicinity or while on the move. Likewise, let us cultivate a sense of observation around our homes, with our vehicles or even our kids. Statistics have shown that a great number of crimes are committed by people we know and trust. In other words, let us avoid making financial discussions in the presence of people we trust or do not trust. Also, as much as possible, let us avoid putting the total care of our kids in the hands of house helps or so called trusted hands.

In conclusion, in order to further prevent these occurrences, let us all be patient with one another, be more careful in our dealings, and adhere to rules and regulations. Like my mother usually says, don't be in haste to get to your destination in pieces, when you can get there in peace. To overcome these hazards, we have to work hand in hand to ensure a safe and better environment.

CORPORATE FASHION

Culled from coporatefashionista.com

What does that mean? Millions of people from all around the world work in corporations, so defining a corporation is not necessary. But corporate fashion is a new thing! Then we should know what Corporate Fashion is about and as such in a modern contemporary business world, we could define it as an

appropriate dressing up for business or any given situation. That is wearing clothes that defines the moment and the kind of job you do. It also could be wears that helps you to show confidence and strength in yourself. Above all, it should be dressing in a particular way that tells the other party that you are ready for business.

Corporations are usually not associated with fashion, but they are so much, and this is why we want to introduce to you this term Corporate Fashion. Fashion means business. Fashion is an essential tool when you address someone. Style is an International Code and carrying a message with the perfect style is indispensable. Corporate philosophy is that fashion and attitude with intelligence, go hand in hand.

Talent, enthusiasm and learned lessons need to be crowned with the perfect look. Fashion is the physical expression that lies on the inside. Art director Fabien Baron, said : “I like beauty, but it needs to vibrate”. True talk. Dressing up for business is basically the definition of professional dressing. Just like in business, in fashion you need to find your formula and take it to the highest level.



Fashion, just like the economical world is dynamic and always changing. Keeping up with the trends is a must, but the basic rules are always the same.

When it comes to corporate fashion, you have to think class because corporate fashion needs all that class, impeccability and style it can get. That your work has become monotonous doesn't mean your corporate fashion should also be. Well I understand sometimes it's quite difficult to look both sophisticated and classy, as we are afraid of too boring clothes but as an individual in business world, especially in the banking industry where our corporate nature portrays our objectives, cultural ethics and relationships.

So, the idea is to look classy in your work place which makes you look good and confident. Sometimes men feel that putting on pant trousers and shirts is somewhat boring but lavishing it with colour and style makes it even more interesting and women who dress too much is boring

need to update their look with a statement piece for more fun. You can add awesome bag, chunky watches, make-up and bright shoes on Fridays. In other words, everything is in details.

The classy outfits you select will surely put a smile on your face, as we see stunning work. Do you spend hours in front of your closet every morning wondering what you should wear to work? Do you want to be inspired to turn your current closet of work clothes into something a bit classier, yet fashionable? If you want to figure out how to stop dressing boring to work, then I've got some secret styles to share with you as a classy career person. Corporations usually insist on having dress codes because they know that the way you look is speaking about yourself without words. If you look a certain way, it's like introducing yourself. And if you want to say “I mean business”, there's only one way to say it! Dress it!



NIGERIA INTER-BANK SETTLEMENT SYSTEM PLC RC 220,310
...improving the Nigeria Payments System

PLATINUM MORTGAGE BANK LTD ENLISTS ON NIBSS NIP

In line with the bank's dedication to continuous customer satisfaction and improved service delivery, Platinum Mortgage Bank has recently enlisted on the NIBBS Instant Payment platform. This is an e-payment platform managed by the Nigeria Inter-Bank Settlement System (NIBSS) that allows customers to make instant payments/transfers from their bank accounts through an online portal.

With this development Platinum Mortgage Bank customers can now effect transfers online from their commercial bank accounts to their accounts in Platinum Mortgage Bank within seconds. Mortgage loan repayments as well as other deposits can now be easily done online through

this platform. The enlistment on the NIBBS NIP platform was done primarily to improve the ease of making payments as well as improve the overall banking experience of numerous customers with us.

We therefore encourage our Mortgage customers as well as other account holders to take advantage of this new platform in making their various deposits, mortgage loan repayments, as well equity payments into their various accounts with us. We wish to assure our numerous customers that we will continue to push the boundaries in ensuring improved customer experience, service delivery, and overall ease of transacting with us.

*For being part of our 2017,
Merry Christmas and a prosperous New Year.*

WORLD BANK

NIGERIA PRISONS SERVICE

CBN

COMMONWEALTH HOTELS ELUAMA

POLICE COMMUNITY RELATIONS COMMITTEE

OUR ESTEEMED MORTGAGE CUSTOMERS

NTA PROPERTIES

FIDELITY BANK PLC

FEDERAL ROAD SAFETY CORPS

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WHO

TABERNACLE OF PEACE

NDIC

EFCC

FAST TRACK CUSTOMERS

CURRENT ACCOUNT CUSTOMER

FIRS

FEDERAL MORTGAGE BANK OF NIGERIA

GTBANK PLC

UBA PLC

FCMB

MBAN

STERLING BANK

SAVINGS ACCOUNT CUSTOMERS

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MARTCLEMS LIMITED

UNITED NATIONS

LAPE CONSTRUCTION LTD

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DIAMOND BANK PLC

APAN

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- * 24 Hrs Stand By Generator
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- * Located in The Heart of the City Centre (Sector - Centre A)
- * All Facilities Ensuit



Application Forms Available For The Sum of N15,000

AVAILABLE SPACES:

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- * Mini Shop Type 2
- * Corporate Office
- * Banking Hall (Mini & Max)

Further Enquiries _____

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