

PRODUCTS AND SERVICES

For Ghanaians Living Abroad

Bank of the Year 2011
Best Bank in IT / Electronic Banking
Best Bank in Financial Performance

UT Bank
Unique Bank for Real People.



PROFILE

UT Bank operates in Ghana with a universal banking licence and offers a suite of banking products and services to customers. The Bank has presence in seven regions with 26 branches and a staff of over 500.

With its positioning as a lending Bank, UT Bank endeavours to redefine banking in Ghana and focus on SMEs, being the key drivers of the economy. UT Bank has been awarded the enviable position of Bank of the year 2011 within 2 years of its operations as a Bank.

It further intends and works hard to provide higher returns on customer investments and strengthen its brand through investment in service delivery and development of consumer driven products. It is listed on the Ghana Stock Exchange.

UT Bank is leveraging on its Group synergies to provide Ghanaians living abroad the opportunity to do business in Ghana with a peace of mind. You may:

- Open a current or savings account in Ghana while living abroad
- Transact business with your account
- Purchase a house
- Purchase and pay your insurance premium
- Access credit facilities
- Clear your goods from the port

"BRINGING YOU CLOSER HOME"



NON-RESIDENT ACCOUNT

This account offers Ghanaians abroad the opportunity to manage Foreign and Local currency accounts in Ghana while living abroad to ease the cost of doing business in Ghana.

Non-Resident Account holders can also access UT Bank's credit facilities upon meeting the Bank's credit requirements. Repayments for such credit booked will be deducted at source from applicants who have Non-Resident Accounts.

FEATURES

- No COT
- SMS alerts
- Internet Banking
- Minimum balance $100 / GHC200
- Maintenance fee $2 / GHC5 (applied when amount falls below minimum balance)

HOW TO ENROLL

- Contact our Agent abroad or visit our website to download the forms
- Complete the forms and scan or fax to UT Bank Limited
- A Relationship Officer will respond to your email within a few hours

ACCOUNT OPENING REQUIREMENTS

- 2 passport sized photographs
- Photocopy of ID
- Duly completed account opening forms

"BRINGING YOU CLOSER HOME"



UNIQUE HOME FINANCE SCHEME

Unique Home Finance Scheme is a short-term maximum (5-year) loan facility to purchase a house in Ghana with a degree of flexibility. It also enables you to choose from a myriad of safe, well built and opportunely situated UT managed properties. A prospective customer pays as little as 10% deposit of the property value while UT Bank provides the 90% as a loan. A customer may pay back the loan sooner than stipulated in the contract without a penalty.

HOW TO ENROLL

- A pre-requisite for this scheme is to have and operate an account with UT Bank Limited
- You may visit www.utpropertiesgh.com to view our houses or
- Send an email to usmarket@utbankghana.com or call 233 20 999 2011 for further guidance

"BRINGING YOU CLOSER HOME"



MONEY TRANSFER

Leveraging on its robust IT platform and reliable network of correspondent partners, UT Bank offers a wide range of local and international funds transfer services as well as bill payment. You may also remit your relatives by sending money through:

MoneyGram International · WESTERN UNION · SAMBA MONEY TRANSFER · ROYAAL MONEY · small world · Ria money transfer

Ask the receiver to visit any UT Bank branch near by with a valid ID Card to receive their remittances. You can also remit relatives and friends using your UT Bank Non Resident Account.

TO MAXIMIZE THIS SERVICE:

- Send money through our correspondent Bank
- Sign and authorize monthly standing orders to be transferred to another account
- Put in a standing order to be used to pay bills such as DSTV, Electricity and School Fees
- Send money through any of our listed money transfer partners, notify your relative to receive their money with the secret code you will provide for identification purposes

To send money directly to your UT Bank Account:
SWIFT : UTBKGHAC
UT BANK - USD A/C No - 3582-025073-001
Reference: your account number

"BRINGING YOU CLOSER HOME"



OTHER PRODUCTS OF THE BANK

You may also patronize the following products and encourage friends and family to enjoy the benefits of the following services:

- Current Accounts
- Savings Accounts
- Foreign Currency Account
- Foreign Exchange Account
- Investment Account
- Loan Products
- Letters of credit and guarantees
- Funds transfer
- Bill payment

ASSET FINANCE SCHEME

UT Bank has partnered Manufacturer's Representatives / Dealers / Agents / Distributors / Reseller of world renowned brands to enable salaried workers and companies in Ghana purchase consumer items and pay over a period of 12 months with no interest and no deposits. Some of the partners include:

ELECTROLAND
GHANA LIMITED

Dealers in Samsung Flat Screen TV, Washing Machine, Home Theater etc.

ORCA DECO
THINK HOME. THINK ORCA

Dealers in office, living room and garden furniture. etc

DSTV

For your latest Entertainment, Sports, News etc.

"BRINGING YOU CLOSER HOME"



AWARDS

Bank of the Year 2011
Best Bank in Financial Performance
Best Bank in IT/Electronic Bank

1st Runner Up, Best Bank in Medium Term Loan Financing
1st Runner Up, Most Socially Responsible Bank
1st Runner Up, Best Bank in Advisory Service
1st Runner Up, Best Bank in Retail Banking
1st Runner Up, Best Bank in Customer Care
2nd Runner Up, Best Bank in Corporate Banking



CONTACT DETAILS

For further requirements call
Fred Otchere: 847 855 7482
Jemima Addison: 233 302 740 720 | 233 209 992 011
Fax: 233 302 783 621
Email: usmarket@utbankghana.com

BRANCH LOCATIONS

ABOSSEY OKAI (Opposite the Abossey Okai Central Mosque)
ACCRA (Knustford Avenue near the former UTC Building Central Accra)
ADABRAKA (48 Kwame Nkrumah avenue Adabraka, Accra)
ASHAIMAN (Near the lorry station)
BAATSONA (Adjacent to the HFC Building)
CAPE COAST (Tantri Road, Near Expresso Office)
HAATSO (Market Complex)
HO (1st Floor SIC Building)
KANESHIE (Ground Floor, Kaneshie Market Building Complex)
KOFORIDUA (1st Floor Linda Door Plaza)
KUMASI (Adum, Addo Kuffour Clinic Building Opposite A-Life Supermarket)
KUMASI (Prempeh 1st Street, Adum Opposite STC, Adjacent to Japan Motors)
MADINA (2nd Floor Hollywood Building Madina Zongo Junction, Accra)
MAKOLA (Kimberly Avenue, Okaishie, Accra)
MANET (Airport City, Manet Building Opposite Vodafone)
NIMA (Opposite the Grand Mosque, Accra)
OBUASI (Opposite Barclays Bank Mangoase Bus Stop)
OSU (Behind the Trust Hospital, Osu Re)
SPINTEX (Frema House on the Spintex Road Accra)
SUNYANI (New Melcom Building, Opposite the Stadium, Sunyani)
SWANZY (2nd Floor, Swanzy Arcade, Accra)
TAKORADI (Liberation Road, Former Farrouk Building),
TAKORADI (1st floor, Shippers Council Building Chapel Hill, Takoradi)
TARKWA (Ground Floor, UAC Building SAG Street, Tarkwa)
TEMA (COMM. 2, Former PEP Stores, Opposite Comm. 2 Police Station, Tema, Ghana),
TEMA (DENNIS HOUSE, Habour Road, community 1, Tema)

"BRINGING YOU CLOSER HOME"

Ubuntu Courts

Oyarifa









Properties



PROFILE

UT Properties Limited is an independent firm that ensures safe and secure housing for individuals who are interested and ready to own property. Our products and services include:

- Project Management
- Property Management
- Development (Residential and Commercial)
- Home Completion
- Property Agency

UBUNTU COURTS

UT Properties has a 2-3 bedroom, 118 Housing unit in a gated community at Oyarifa christened Ubuntu Courts. It can be located about 5 minutes drive from the Adenta barrier on the Aburi road. The facility comes with:

- Light
- Water
- A club house
- Swimming pool
- Shopping center
- Tarred roads and
- Legal title
- 24 hour security
- Estate management services.

UT PROPERTIES, KASOA

We also have 2-bedroom semi-detached, 56 housing units at Krispol City (Kasoa) which can be located 5 minutes drive from the kasoa main market. Our two bedroom houses start from US$35,000. You may visit our website on www.utpropertiesgh.com to view current offerings and send an email to usmarket@utbankghana.com for further inquiries.

BUY A 2 OR 3 BEDROOM HOUSE TODAY!



UT Life
Insurance



PROFILE

UT Life Insurance, a proud member of the UT Group brings a wealth of experience to the world of insurance in Ghana.

As a member of the UT family it is well placed to leverage on the synergies within the Group to provide individual and group life insurance cover to its customers. Some of the products and services include:

- Mortgage Protection
- Educational Expense Plan
- Funeral Policy
- Keyman Assurance
- Loan Protection
- Provident Fund Management

FUNERAL POLICY

Ghanaians abroad are often burdened with the death of a relative or friend and have to look for money sometimes to support the burial arrangements. With UT Life Insurance you are rest assured of help in the eventuality of a member of your family passing away. You do not have to cash out all your savings and investments to support if you simply contribute regularly to a funeral policy plan through UT Life.

For further information, visit www.utlifeghana.com or call 233 20 999 2011

"THIS IS MY LIFE"



Logistics



PROFILE

UT Logistics Limited is a subsidiary of UT Holdings. Its goal is to exceed expectations of every client by offering outstanding customer service, increased flexibility and greater value, thus optimizing system functionality and improving operational efficiency.

UT Logistics provides services in:

- Collateral management,
- Warehouse management,
- Haulage,
- Clearing and freight forwarding services

The company undertakes trading in commodities, shipping agency and also provide bulk cargo discharge services with a professional approach.

Employ our services today:

WAREHOUSING AND CLEARING SERVICES

DISCLAIMER

Kindly note that our products and services are reviewed periodically to serve you better and to conform to changing market demands.

Unless otherwise stated all individuals and legal entities are eligible to open an account with UT Bank.

You may be required to provide various documents to satisfy regulatory requirements.

Thank you.

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