



Personal Accounts

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Welcome



We are glad you've taken this opportunity to get to know the range of our products and services. This and other literature in the banking hall are to help you understand what we have in store for you.

We sincerely believe you will find products which will help you take absolute control of your finances. Please don't hesitate to recommend our RICH MERBAN Banking experience to your friends and relations.

We are always open for enquiries and suggestions. Thank you for choosing us.



MERBAN Family Saver

The MERBAN Family Saver is designed to give families control over their finances. We reckon being in control of money is just not enough. Take control of the entire finances.

You don't need to leave your finances to chance, that is a sure-fire path to allowing them to get out of control. As a parent, sign on to the MERBAN Family Saver and cashless accounts would be opened automatically for all your children under 18 years.

It's a **family affair**

how do I BENEFIT

- Cashless accounts are open automatically for your children under 18 yrs.
- Higher return on parents' account(s)
- Interest bonus is earned on parents' account(s).
- Super interest on your junior accounts
- Savings as collateral for accessing loans
- Savings into junior accounts at no cost

With MERBAN Family Saver, saving for the family is done painlessly but with good returns. As a true family benefit, the MERBAN Family Saver gives free bank accounts to the children so long as the parents open an account with Merchant Bank.

Getting Started

Complete a simple application form at any Merchant Bank branch closest to you. Or use the contact numbers of our branches and speak with our customer service staff.

Requirements

- Identity i.e. Valid Passport, Voters ID or Drivers License
- Two (2) recent passport size pictures
- Proof of residence; recent utility bill of house of residence or tenancy agreement.



MERBAN Saver

A tiered interest is paid on this account. This therefore means that, the more you save the more you gain. You have the option of using the ATM facility on this account for your convenience.

Open a MERBAN saver account for that desired peace of mind in times of critical need; be it for something special or for a "rainy day". Initial deposit required is very minimal.

Creating a
secured future

how do I BENEFIT

- Low initial deposit.
- High yield on balances.
- All time, all day access to information on your deposit.
- Convenience of the ATM facility.
- Access to other MERBAN products and services (car loans, personal loans etc.)

Facing life with confidence means preparation and preparation means MERBAN Saver. MERBAN Saver is

charges-free, interest earning account which offers you complete access to your savings.

And remember, quarterly statements are sent to you FREE to help you keep track of your money.

Getting started

Few minutes to complete an application form at any Merchant bank branch closest to you.

Requirements

- Identity i.e. Valid Passport, Voters ID or Drivers License
- Two (2) recent passport size pictures
- Proof of residence; recent utility bill of house of residence or tenancy agreement.



MERBAN Investor Account

With MIA, Merchant Bank is saying we understand your real banking needs. We know that you sometimes need to conveniently draw cheques on your interest earning deposits. This is exactly what MIA offers.

MIA gives you the features of both savings and current accounts.

MIA also offers you the highest interest than any other savings product. Come let's help you grow your capital with our relationship banking orientation.

Higher yield & Flexibility

how do I BENEFIT

- Best of two facilities; earn interest on account and also conveniently make withdrawals with a cheque book.
- Flexibility of making withdrawal.
- Higher interest yield.
- Easy access to MERBAN loans.
- Customised chequebook.

How many times can I withdraw from my account?

Withdrawal is at your convenience. You can withdraw as many times as you can as long as the minimum balance is maintained.

Getting Started

Complete a simple application form at any Merchant Bank Branch closest to you.

Requirements

- Identity i.e. Valid Passport, Voters ID or Drivers License
- Two (2) recent passport size pictures
- Proof of residence; recent utility bill of house of residence or tenancy agreement.



MERBAN Current Account

The MERBAN Current Account is a straightforward account which provides day-to-day banking facilities to put you in control of your money. An account suitable for everyday banking requirements with no hidden charges gives you the convenience of paying for goods and services by cheque.

It also allows use of the ATM facility for maximum speed and easy access to your money. Initial amount for opening account is very minimal.

Convenience & Affordability

how do I BENEFIT

- Use of chequebook
- Access to MERBAN loans
- Convenience of ATM facility

Getting started

Few minutes to complete an application form at any Merchant Bank branch closest to you.

Requirements

- Identity i.e. Valid Passport, Voters ID or Drivers License
- Two (2) recent passport size pictures
- Proof of residence; recent utility bill of house of residence or tenancy agreement.



MERBAN Foreign Accounts

Merchant Bank offers its valued customers a flexible and affordable means to own foreign currency denominated accounts.

Foreign Currency Account (FCA) is a non-residential current account in the following currencies: United States Dollar (USD), Euro (EUR) and Great Britain Pound (GBP).

The Foreign Exchange Account (FEA) however, is a residential current account also operated in the following currencies: United States Dollar (USD), Euro (EUR) and Great Britain Pound (GBP).

Competitive Interest on both Accounts

FCA is different from FEA in only two ways

First, the funds deposited in the FCA come from sources outside Ghana. FEA however, is funded with activities within Ghana.

Secondly, withdrawals on the FEA should normally conform to Bank of Ghana's regulation on transfer of foreign currency.

The exciting thing about the MERBAN Foreign Accounts is that you earn competitive interest on both FCA and FEA accounts.

Please talk to our officers at any of our branches who would gladly welcome you.

Find below the opening and operating balances of FCA and FEA.

	Currency/Amount		
	\$	£	€
Minimum opening balance	200	100	100
Minimum operating balance	50	50	50



Treasury Products for Personal Funds & SMEs

- Call Account
- Fixed Deposit
- Treasury Bill

Thinking of higher returns and safety for your money?

Beyond your general banking products, MERCHANT Bank has attractive term and limit tagged products for your personal funds and that of Small & Medium Scale Enterprises (SMEs).

For more information, Contact any of our branch staff.

Higher returns & safety

OTHER FINANCIAL SERVICES:

Corporate & Institutional Banking
MERBAN Investment Holdings Limited
MERBAN Stockbrokers Limited
MERBAN Finance and Leasing Company Limited

(Tel No. 021-220952)
(Tel No. 021-251131-5)
(Tel No. 021-251131-5)
(Tel No. 021-251131-5)

SPECIALISED DEPARTMENTS:

Registrar Services
Corporate Finance and Advisory Services

(Tel No. 021-251131-5)
(Tel No. 021-251131-5)

MERBAN MONEY TRANSFER - for enquiries call
The quickest and simplest way
to receive money from ABROAD.

(Tel No. 021-670464)



MBG's Banking Hours extend from

8:30am to 5:00pm

Want to find out more, please visit any of our branches or call our account managers using the contact numbers of our branches at the back cover.

Contacts

HEAD OFFICE, ACCRA
MERBAN House
44 Kwame
Nkrumah Avenue
Tel: (233-21) 666331-6,
7011718-26
Fax: (233-21) 667305

TEMA BRANCH
Heavy Industrial Area
Plot No Ind/A/23/1, Tema
Tel: (233-22) 304099, 302399
Fax: (233-22) 304099

RIDGE BRANCH
57 Examination Loop,
North Ridge
Tel: (233-21)
251131-4,
Fax: (233-21) 251138

KANESHIE BRANCH
Fisherman's House
54 Winneba Road
Kaneshie-Odorkor
Highway-Accra.
Tel: (233-21) 272233/242670
Fax: (233-21) 242688

KUMASI BRANCH
No.1 Rain Tree Avenue,
Dwete Fie
Tel: (233-51) 23069, 26021
Fax: (233-51) 25915

TAKORADI BRANCH
SSNIT Office Complex,
Old Accra Road
Business Area
Tel: (233-31) 24554, 23373
Fax: (233-31) 24486

BIBIANI
23A New Town
Tel: (233-31) 93071-2

ADABRAKA BRANCH
Sethi Plaza
123 Kwame Nkrumah Avenue
Tel: (233-21) 220952
Fax: (233-21) 229698

KOFORIDUA BRANCH
Kama Plaza
Tel: (233-81) 26294
Fax: (233-81) 26297

TARKWA BRANCH
1st Floor, SIC Building
Tel: (233-362) 22285,
Fax: (233-362) 22286

TECHIMAN OFFICE
Q312/2 Main
Techiman Street
Tel: (233-61) 91031-4
Fax: (233-653) 22389