

<https://www.unicreditghana.com/u-help>

OVERVIEW

uniCredit is primarily demand driven aimed at providing deposit and credit delivery services to individuals, micro, small and medium enterprises while in the long run, the Company is aimed at helping small savers and borrowers to improve on the quality of their lives through wealth creation.

Overview

uniCredit Ghana Limited is one of the leading Savings & Loans Companies in Ghana, licensed by the BOG under the Non-Bank Financial Institutions Act 2008 (Act 774). The company is headquartered at No. 3 North Ridge Lane, Accra within the capital's cosmopolitan arena. Since 2007, the footprints of uniCredit on the financial and banking landscape of Ghana have been progressively distinct, currently with seventeen (17) fully-networked branches in four (4) regions of Ghana.

uniCredit envisions becoming the most efficient and effective Savings and Loans Company operating in the SME Banking market. In furtherance of this, we seek to provide our esteemed customers with convenient, tailored and reliable banking products and services through our state-of-the-art IT infrastructure and dedicated team of professionals deployed across all our branches. We offer a range of personal, business and institutional financial solutions that are designed to deliver optimum value to our customers.

uniCredit is also committed to distinguishing itself through excellence, as is evidenced by its listing on the 2014 Ghana Club 100 as a member of the prestigious group of the current top 100 companies in Ghana. This recognition of the institution's performance validates its focus on ensuring both productivity and operational vigilance to secure our customers' interests.

With an ongoing branch expansion drive and the imminent launch of its electronic banking suite, uniCredit gives you several reasons to own any of our deposit and credit products. We keep to our brand promise in going the extra mile to delight you, our esteemed customer, through a responsive and proactive approach to handling your business needs. Other services provided to our clients include:

- Business Advisory Services
- Business Planning
- Financial Planning
- Stock Management and

· Cash Flow Forecasts

Our staff are ably-equipped to address your banking concerns and guide you towards the realisation of your personal and business financial goals. At uniCredit, we are ready to grow with you.

uniCredit...Your Caring Partner

More Info

- [Overview](#)
- [Core Values](#)
- [Core Objective](#)
- [Vision & Mission](#)
- [Board Of Directors](#)
- [Executive Committee](#)
- [Management Team](#)

(Savings Account)

Interest earned on balances over GH¢100, Use of passbooks for transaction records, Start saving with at least GH¢5. Offers competitive interest rates.



Benefits

- Safe custody of your money
- Earn competitive interest rate
- Statement of accounts on request
- Flexible cash withdrawal terms

g-Susu

Daily savings with the option of having money collected from client's premises or making payments in branch Client decides daily contribution of a fixed amount Savings with the opportunity of taking a loan facility to the tune of 3 times the amount saved after three months



Benefits

- Easy access to loan
- Use savings as collateral
- Building substantial bulk deposit

Target Market

- Individuals
- Traders
- Groups

(g-Kid Account)

Children's account opened with the parent or guardian as a trustee Child gets full control over account when he/she turns 18 Competitive interest earned on balances over GH¢100 Use of passbooks for transaction records Save a minimum of GH¢ 10.00 a month



Benefits

- Safe custody of your money
- Building substantial bulk deposits for the child's future
- Have the opportunity to borrow against the amount saved for school fees after six (6) months of savings
- Insurance cover for the child for a minimum balance over GH¢100.00

- Helps the child develop savings habit
- Earn competitive interest on savings

Account opening requirements

- Child's birth certificate
- 1 passport size photograph
- and a recognized identity card of account opening parent or guardian.

(Fixed Deposit Account)

Enjoy competitive interest rates, Minimum initial deposit of GH¢200, Choose from a period of 3, 6 or 12 months, Restricted access to fund during period of investment.

Benefits

- Earn high interest rates
- Opportunity to roll over investment for another term
- Use as collateral to secure loan
- Secured investment for your money
- Provided with a certificate as evidence of investment

GLOBAFIN Fixed Term Deposit Rates Per Annum



	3 Months		6 Months		12 Months	
	RATE	RETURN	RATE	RETURN	RATE	RETURN
500.00	23.0%	28.67	25%	62.33	27%	135.00
600.00	23.0%	34.41	25%	74.79	27%	162.00
700.00	23.0%	40.14	25%	87.26	27%	189.00
800.00	23.0%	45.87	25%	99.73	27%	216.00
900.00	23.0%	51.61	25%	112.19	27%	243.00
1,000.00	23.0%	57.34	25%	124.66	27%	270.00
2,000.00	23.0%	114.68	25%	249.32	27%	540.00
3,000.00	23.0%	172.03	25%	373.97	27%	810.00
4,000.00	23.0%	229.37	25%	498.63	27%	1,080.00
5,000.00	23.0%	286.71	25%	623.29	27%	1,350.00
6,000.00	23.0%	344.05	25%	747.95	27%	1,620.00
7,000.00	23.0%	401.40	25%	872.60	27%	1,890.00
8,000.00	23.0%	458.74	25%	997.26	27%	2,160.00
9,000.00	23.0%	516.08	25%	1,121.92	27%	2,430.00
10,000.00	23.0%	573.42	25%	1,246.58	27%	2,700.00
20,000.00	25.0%	1,246.58	27.0%	2,692.60	29%	5,800.00
30,000.00	25.0%	1,869.86	27.0%	4,038.90	29%	8,700.00
40,000.00	25.0%	2,493.15	27.0%	5,385.21	29%	11,600.00
50,000.00	25.0%	3,116.44	27.0%	6,731.51	29%	14,500.00
60,000.00	25.0%	3,739.73	27.0%	8,077.81	29%	17,400.00
70,000.00	25.0%	4,363.01	27.0%	9,424.11	29%	20,300.00
80,000.00	25.0%	4,986.30	27.0%	10,770.41	29%	23,200.00
90,000.00	25.0%	5,609.59	27.0%	12,116.71	29%	26,100.00
100,000.00	25.0%	6,232.88	27.0%	13,463.01	29%	29,000.00
ABOVE 100,000	negotiable					

AMOUNT RANGE	91 DAYS	182 DAYS	365 DAYS
500-9,999	23.5%	24%	24.5%
10,000- 19,999	24%	25%	25.5%
20,000-49,999	24.5%	25.5%	26%
50,000-99,999	25%	26%	26.5%
100,000-199,999	25.5%	26.5%	27%
200,000-499,999	26%	27%	27.5%
Above 500,000	26.5%	27.5%	28%

Target Market

- General Public
- Individuals
- Businesses
- High net worth individuals
- Investment and Asset Management Firms
- Fund Managers

Products

- [u-Check Account \(Current account\)](#)
- [Daakye Nti \(Savings Account\)](#)
- [u-Susu](#)
- [Mmofra Yieye \(u-Kid Account\)](#)
- [Ebetoda \(Fixed Deposit Account\)](#)
- [Home Enhancement Locked-Box Savings Scheme](#)
- [u-Help \(Adwumapa\)](#)
- [u-Cap \(Dwetire\)](#)
- [u- Clear \(Boafo Ye Na\)](#)

- [Adamfo pa \(Trade Loans\)](#)
- [u-Cap \(Dwetire\)](#)

Home Enhancement Locked-Box Savings Scheme

A product designed to enable households and individuals to deposit small, variable amounts frequently towards the purchase of an asset for the household.

Features

Account opened in the name of the household

Locked boxes deposited at client's home

Household makes deposits into the locked-boxes

Contents of boxes collected at agreed regular periods

Household qualifies for loan after contributing for a continuous three (3) months

Household can access loan to the tune of 4 times the amount contributed for an agreed purpose such as: Purchase of household appliances,

Refurbishment of homes,

Purchase of furniture etc.



Benefits

- Safe custody of your money
- Earn competitive interest on savings

- Easy access to loans
- Savings used as collateral for the loan
- Banking Services to the doorstep of household.

Interest rate

- Interest is paid on balances over GH¢100

Target Market

- Individuals
- Households
- Groups
- Societies
- Churches

Account opening requirements

Initial minimum contribution of GH¢5.00

One (1) passport size photograph and any recognized identity card to be provided by any member(s) chosen by the household as signatory (signatories) to the account.

g- Clearing Loan

A loan facility designed for SMEs and importers who have need for short term facilities to clear imported goods.

Features

- Loan for existing clients who is into importing business
- Loan tenure of 1-3 months



Benefits

- Quick access to loan
- Flexible loan terms
- Free Business advisory services
- Banking services at your doorstep

Target Market

- Importers

Business loans (Trade Loans)

A Trade Loan facility carefully designed for micro clients who are already into trading (ie buying and selling) and wish to acquire more stocks

Features

- Loan amount is between GH¢100 and GH¢20,000.
- Loan repayment is between 3 to 12 months



Benefits

- Quick access to loan
- Flexible loan terms
- Free Business advisory services
- Banking services at your doorstep

Target Market

- Corporate entities
- Individuals
- Traders

Loans designed for Small and Medium Scale Enterprises (SMEs) who require working capital or fixed assets for their businesses

Features

- Clients with active account operations and substantial turnovers may be offered concessionary interest rates
- Client to operate an account for a minimum of three months to qualify for a loan
- Loan repayment is between 1 to 12 months



Benefits

- Quick access to loan
- Flexible loan terms
- Free Business advisory services
- Banking services at your doorstep

G-Help (Salary Loans)

Loans for salaried workers

Features

A loan facility specially designed to support salaried workers

Loan tenure of up to 12 months

Debt servicing should not exceed 40% of net salary per month



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Benefits

- Available to both account holders and non-account holders of Globafin
- A personal loan at your door step
- No collateral required

Who Qualifies

- All salaried workers

Account Opening Requirements

- A personal guarantee from a colleague

- Evidence of permanent employment is required (eg. Confirmation letter)
- A national ID and passport-sized photograph
- *Consideration may be given to deserving customers who do not fall within the above criteria