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Media Statement – EBank Launch

EBank Media Statement by Mike Mukete – CEO EBank

EBank Limited Reg no 2011/0591

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(* South African)

Ladies and Gentlemen

Members of the Media

Colleagues and Friends of EBank, Pointbreak and TYME

Thank you for joining us on this memorable day for the launch of Namibia's first branchless Bank.

Who is EBank?

EBank is a fully licenced commercial bank owned, managed and operated by Namibians. Since receiving our banking license on the 28th May 2014, our team has worked tirelessly to implement a truly unique banking model that will make a difference in the lives of everyone in Namibia.

We set out to use innovative and cutting edge technology and to develop market relevant and affordable banking solutions that are easy, safe and smart.

Our Vision

Access to and affordability of banking services is a key contributor to economic participation by all. Our vision is to be the most accessible bank in Namibia. We believe that this goes a long way in achieving empowerment and economic enablement of all Namibians.

How is EBank different?

As EBank, we embraced the challenge to develop and introduce a new and alternative form of banking. Do not be fooled though, we are a fully licenced bank but, **we are different**. We differ in that, unlike traditional banks:

- We have no branches;
- We have no paperwork;
- We have a very easy account opening process;
- We are technology based;
- Our products are very user friendly;
- We have implemented transparent and simplified pricing;
- We have committed to no hidden fees...what you see is what you get.

We have no branches. How does this work?

Instead of traditional branches, we have concluded partnerships with retailers across the country. As of today, EBank clients can already perform EBank transactions at more than 100 outlets countrywide. We are very proud of our network of retail partners.

EBank clients can deposit funds into their EBank accounts and withdraw funds out of their EBank accounts at any till point at these retail partners. We call these cash-ins and cash-outs. Our clients can also pay at the till for their goods and services using their mobile phone. No cash or card is needed.

We are also busy rolling out at Engen Quick Shops countrywide, which will enable our clients to buy fuel and goods at Engen using only their mobile phone. This is a unique solution to the problem currently experienced in the fuel industry caused by the phasing out of fuel cards.

What products does EBank offer its clients?

EBank has designed two personal banking solutions, the **EBank Easy** and the **EBank Smart**. A client can decide which solution suits their unique needs.

EBank Easy offers a transaction account and multiple 32-day notice savings accounts. It requires no minimum balance and has no monthly fees. Clients only pay fees per transaction but these are very affordable.

EBank Smart offers multiple transaction and multiple 32-day notice savings accounts. This solution has a fixed monthly fee of N\$79 per month, but there after all transactions are free!

As you heard, when you open an EBank Easy or EBank Smart, you get a transaction and a 32-day notice savings account. The Savings Account is absolutely free.

What type of transactions can EBank clients do?

With an EBank account, clients can:

- Send Money to any person with a MTC cell phone number. That person does not have to have an EBank account when you send the money;
- You can cash-in (deposit) into your EBank account at our retail partners;
- You can cash-out (withdraw) from your EBank account at our retail partners;
- You can pay for goods and fuel just using your mobile phone;
- You can buy airtime off your phone or computer for your own number or any other number;
- You can buy electricity off your phone or computer for your own electricity meter or any other meter;
- You can do electronic fund transfers to any other bank account in Namibia;
- You can receive your salary into your EBank account;
- You can set up a debit order against your EBank account;

- You can view your transaction history and statement on your mobile phone or on the computer;
- And much more.....

Now you are probably very excited and want to know: **How can I open an EBank account?**

If you want an EBank Easy, just take out your mobile phone, dial *140*140# and follow the easy instructions. You will get a transaction and 32-day notice savings account within 3 minutes. No paperwork. No hassle. Just you and your phone.

If you want an EBank Smart, you visit one of our EZones manned by very friendly EBank Ambassadors across selected Woermann Brock and Agra outlets countrywide. Just bring along your ID or passport.

Once you have opened your account, you have access to three self-service channels:

- **USSD** (just dial *140*140#) on your mobile phone. This works for any mobile phone, from an old Nokia to a modern iPhone. You do not even need internet on your phone, just MTC cell phone reception.
- **Mobi**: This is for smartphones that have access to the internet.
- **Internet Banking**: For access from your computer or laptop.

You can also phone our Client Service Centre if you have any questions or problems: The number is 061 297 1100.

Ladies and Gentlemen, I have probably said enough for a start. I could go on and on endlessly, but I am sure that you all want to see how this all works in reality.....

We will now have a lucky draw and select one person to receive money. I will send this person N\$1 000 and show you what happens....

ISSUED BY:

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