



## Access to banking is not a privilege - anymore

On 1 November 2015, EBank Namibia will celebrate its first year anniversary.

EBank, the newest entrant to the Namibian Banking sector, is well on its way to transforming banking norms and behaviours forever and to break down barriers of access to banking in Namibia. Since launch, EBank has successfully introduced various new offerings to their innovative banking solutions and continues to show strong growth. “We have celebrated many firsts in our maiden year and made great strides towards delivering on our promise to ***Make Life Easy***”, said Mike Mukete, CEO of EBank.

### Namibia’s most Accessible Bank

Driven by their vision to be the ***most accessible bank in Namibia***, EBank has pushed the boundaries of innovation and technology to deliver access through easy, safe and smart solutions for all in Namibia. “Our banking channels offer a range of access options suitable to different client needs,” highlights Mukete. “The ease at which clients open and manage their EBank accounts not only sets us apart from many of our competitors but allows access to banking for everyone in Namibia.”

Opening and accessing an EBank Easy solution, and its linked bank accounts, is free and can be done in minutes, simply by dialling \*140\*140# from your cell phone (on the MTC network). “The EBank Easy solution is the only self-activated bank account on the market and has truly enabled eligible clients easy access to banking”, said John Hamman, Chief Operating Officer of EBank Namibia.

## **Easy, Safe, Smart Banking in Action**

Once activated, EBank clients can access their accounts through three, free electronic channels – via Short Code dialling on their cell phone (\*140\*140#), through the EBank mobi-site (mobi.ebank.na) or via full internet banking (ebank.na) on their device of choice. Each of these channels are PIN protected and cannot be accessed without the client’s knowledge or consent. “At EBank, client security is of utmost importance. The client is always in full control of access to their account and will be notified in real-time, every time any of the channels are accessed,” continued Hamman.

By using USSD, clients access their bank account simply by dialling \*140\*140# and entering their 5 digit PIN for the full cell phone banking services menu. This menu allows for a variety of key transaction types and account viewing options. The EBank Internet Banking site allows, amongst others, for typical features such as loading of payment beneficiaries, making payments, viewing statements and/or changing personal account details. The EBank mobi-site is a light version of full internet banking, designed specifically for smart phones.

Alternatively, clients can now also make use of the recently launched range of EBank Easy and EBank Smart Master Card debit cards. These debit cards offer clients the added convenience of making payments at any point of sale device or withdrawing cash at their ATM of choice. In a first of its kind for Namibia, EBank debit cards charge a flat fee structure across all ATM’s in Namibia whilst Smart Card holders are not charged any fees for payments in Namibia. EBank clients can collect their debit card free of charge from any EBank Service Centre and Sales Ambassador nationwide or make arrangements for delivery via the EBank Client Service Centre on 061 297 1100.

## The Future

With the continued success of the EBank personal banking solutions, EBank Easy and Smart, the focus is now on developing and rolling out a business banking solution and increasing reach. “We will innovate whenever there is a need to improve or enhance access. That means, we will continuously improve and expand our service and channel offerings to ensure that everyone in Namibia has access to and full use of banking and related services,” concluded Mukete.

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