

THE ABC VISION

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How to Invest in the Nairobi Securities Exchange

You can invest in Kenya's publicly traded companies by trading on the Nairobi Securities Exchange. Your investment strategy should be guided by how long you want to invest in a particular stock, your risk appetite, financial health of the companies and individual company's management and shareholders.

Research and understand

The NSE operates by selling shares of the various listed companies categorized into four sectors: Agricultural, Commercial and Services, Financial and Investment, and Industrial and Allied. Before making any move towards investing in the NSE, research these companies by analyzing the 'FTSE NSE Kenya Index Series' that provides a comprehensive and complementary set of indices measuring the performance of the major industry and capital segments of stock market. Individuals trade through brokerage firms, and even though the NSE has enacted the Automated Trading System to enhance automated trading, your money is credited to your account three days after the sale of shares. Bought shares are credited instantly.

Diaspora Investors

If you live outside Kenya and are interested in investing in the NSE, you can open a Central Depository and Settlement (CDS) account with ABC Bank, where shares you purchase will be held and traded electronically. Our experienced Custodial Services personnel will walk you through your journey to investment success and will guide you on the fundamental dealings at the Nairobi Securities Exchange. Once you have a CDS account, you can trade by instructing us to execute the buy or sell orders.



Making gains

The NSE stock prices are determined by a number of factors including company performance, corporate operations, and the company's general financial outlook. Once you have set up your CDS account, there are two ways you can make money. The first is capital gain, where shares are sold for higher prices than they were purchased. The other is dividend gains, where the company shares profits by distributing dividends to its shareholders.

For further advice, please write to: talk2us@abcthebank.com

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Greetings to you esteemed ABC Bank customers!

I am happy to once again bring you updates on our business over the last quarter. Let me begin by thanking you for your continued support in business, and for giving us the opportunity to serve you by providing you with financial services that suit your needs.

As your banking needs continue to evolve, we remain committed to continuously developing products and services that suit you and your lifestyle. Over this past quarter, we launched a revolutionary product designed with you in mind. The B2C (Bank or Business to Customer) service enables you to transfer funds from your ABC Bank account to any Mpesa account using our upgraded Internet Banking platform,

no matter where you are. This is in addition to our bouquet of 'More Ways to Bank', our alternative banking channel products- Internet Banking, Agent Banking, ABC MasterCard and ABC Bank USD Debit card.

We believe that the B2C funds transfer solution will make it much more convenient for you to transact anytime, anywhere. We will soon launch a multi-currency card that will be an ideal travel companion. It will allow you to transact in many countries in any currency without incurring related conversion costs.

I encourage you to take advantage of our new products and services to enjoy a unique hassle-free banking experience. You can rest assured we will not lag behind as your needs continue to evolve; we will walk with you every step of the journey to help you achieve the extra-ordinary in your personal and business aspirations.

Thank you.

Shamaz

Shamaz Savani
Group Managing Director

Your Internet Banking Password and you



One common challenge customers experience with their internet banking accounts is password blockage. Mostly, password blockage will occur if you forget your password or enter it incorrectly. The system allows you a maximum of three attempts before it blocks you. This can be a great inconvenience. If it happens to you, all you need to do is write an email to talk2us@abcthebank.com requesting us to reset your password and we will do so within a maximum of 12 hours.

To safeguard your account and your funds against possible fraud, you are also advised not to give the following information to anybody:

- Email login credentials- This is because the person you give the details can impersonate you and communicate with the bank requesting for a password reset.
- Internet Banking Login credentials - the individual you give the login credentials can log in to your account and access your funds.

No bank official is permitted to request you for your log in details!

In case you access Internet Banking using public computers e.g. at a cyber cafe, you are encouraged to do the following:

- Ensure you log out of the Internet Banking platform
- Ensure you log out of your email account
- Log out of the system (computer)
- Ensure that you do not allow the computer you are using to remember any of your passwords.

It is also important to follow the general security measures for handling a password. For example:

- Do not write down or share your password.
- Create strong passwords
- Change your password regularly

New Account-to-Mpesa service is a game-changer



Account to Mpesa & Mpesa to Account transfers

Did you know you can now transfer money from your ABC Bank account to any Mpesa account in Kenya in real time via our new revolutionary money transfer service, Account-to-Mpesa?

Customers have the option to use our internet banking web platform or the mobile application to carry out transactions. Amounts transferable are dependent on M-Pesa transaction and daily limits set by the host network.

To enjoy this service, all you need to have is an account with ABC Bank and be registered on our Internet Banking service.

This service gives you extra convenience and peace of mind; you can use it to make payments to your suppliers or service providers, or to send funds to your family back home from anywhere in the world at anytime.

We have also introduced a mobile app through which you can access our Internet Banking platform on your phone. It is currently available on the Android operating system, and we plan to have it on iOS as well.

We encourage you to download it from Google Play free of charge and enjoy stress-free banking.

Travel the world with our US Dollar Debit card



Our international USD MasterCard debit card is ideal for your business and leisure travel needs.

The ABC Bank USD debit card is connected to your ABC Bank account and supported by the MasterCard network, making it easier to make payment and withdrawal transactions in hundreds of countries. The card is EMV compliant and is applicable to ATM and Point of Sale (POS) transactions.

Using the dollar MasterCard gives you the protection against the inherent risk of carrying cash. Even if you lost your card your funds would still be safe. Transactions made using the card are completed on a real time basis since most countries use up-to-date processing terminals.

The introduction of this revolutionary payments solution is part of our strategy to provide our customers in the Diaspora with a wonderful banking experience that suits lifestyles regardless of geographic location.

Watch out for our soon-to-be-launched multi-currency card, which will allow you to transact in EUR, GBP and USD!

The Management and Staff of ABC Bank Group wish you a happy Mashujaa Day. Kindly note that we shall remain closed on Monday October 20th, 2014 for the Mashujaa Day celebrations. However, our ATM, Internet Banking and Money Transfer services will be available the whole day. Normal business operations will resume on Tuesday 21st October, 2014 at 8:30am.

We do apologise for any inconveniences caused as a result of the closure.

Investments

Invest in NIC Bank rights issue

Kenyan commercial lender NIC Bank is seeking to raise money to support its growth plan to add more branches in Kenya and the region. It received the approval of Capital Markets Authority (CMA) last month allowing it to issue and list an additional 42,663,040 ordinary shares.

The bank expects to raise Sh2.1 billion in the Rights Issue that will open on October 23 and close on November 17. Rights are renounceable, which means that eligible shareholders who do not wish to take up all or part of their new shares may choose to abandon, sell, or transfer their rights to a third party. If you are not an NIC shareholder yet, you can buy the rights when they begin trading on the NSE.

To take advantage of this great opportunity, you can open a CDS account with us today and get qualified expert advice. If you are already an NIC shareholder, you can pay through ABC Bank and send us your PAL (Provisional Allotment Letter)- a temporary document of title by which new shares are offered to shareholders in a rights issue. The PAL shows each shareholder's entitlement to the new shares, and can be traded in nil paid or fully paid form.

For further advice, please write to us on talk2us@abcthebank.com

Juja South Estate- The Pride of Juja



Deposit USD For Free!

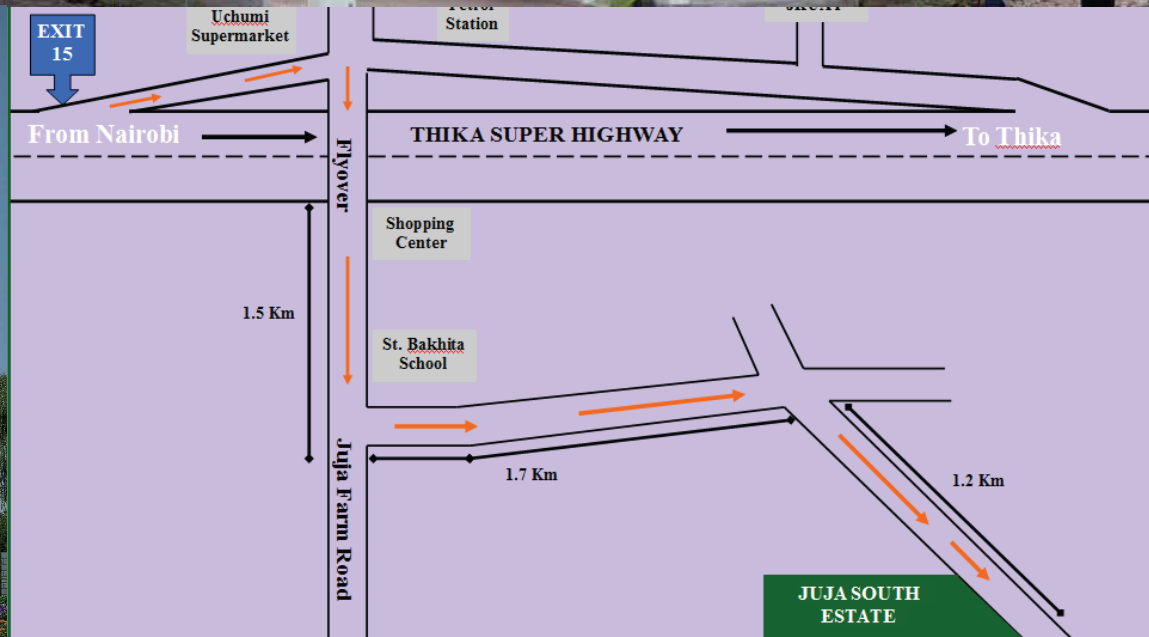
We are glad to announce that the bank has waived cash handling charges on all dollar cash deposits. However, all dollar cash withdrawals of USD 500 and above will attract a charge of 0.5% cash handling fee per transaction.

Thank you for your continued business support!

The estate is a gated community complex that sits on a 30 acre piece of land situated approximately half way between Nairobi and Thika town. Sitting on an eighth of an acre, each unit has a spacious servant quarter (DSQ) and a state-of-the-art environmentally friendly waste management system (bio-digester) that automatically cleans black water from toilets and grey water from kitchens and bathrooms, which eventually enters the groundwater.

The location provides a wide panoramic view across the expansive plain stretch of land overlooking the Kilimambogo Hills on the East and Ngong Hills at a distance on the West. This offers a spectacular view of sunrise and a breathtaking sun downer. You can also see Mt. Kenya in the early morning or late evening when the skies are clear. The environment is simply serene and welcoming, away from the hustle and bustle of the city, and enjoys a soothing fresh air breeze all day, ideal for both working and relaxation. The estate is easily accessible via the Eastern bypass from Mombasa Road and JKIA, as well as the Thika Super Highway from both Nairobi and Thika town.

The estate is uniquely the first major development to come up in the neighbourhood and can rightly be credited for opening up the area to other developers. Since construction work began, other commercial and individual developers have started constructing their own properties in the area.



Juja South Estate- The Pride of Juja

The following is available at Juja South Estate:

1. Phase one has 112 houses comprising of
- 16 - 4 bedroom townhouses
- 16 - 3 bedroom townhouses
- 70 - 2 bedroom apartment
- 10 - 3 bedroom pent Houses

Other features of the Gated community include:

1. Cabro Roads
2. Front and back gardens
3. Bore hole water back ups
4. Bio digester
5. 2 parking lots
6. Children play ground
7. Swimming pool
8. Shopping complex
9. Provision to a private school
10. Club house
11. Very close to the Juja City Mall, JKUAT, Police Station and Eastern By Pass and 2 km away from Thika Super Highway.

2 Bedroom apartments

2 Bedroom apartments each at the price of **Kes 5,950,000**

3 Bedroom Pent houses

3 Bedroom Pent houses each at the price of **Kes. 7,500,000.**

3 Bedroom Town Houses

3 Bedroom Town Houses each at the price of **Kes. 12,000,000**

4 Bedroom Town House

4 Bedroom Town House Houses each at the price of **Kes 13,000,000.**

Sunset Park Estate plots in Juja

50X100 each (1/8th acre) at the price of **Kes, 1,900,000.**

ABC Bank will finance 70% of the land purchase at an interest of 14.9%. for a maximum period of 5yrs .

Mortgages

ABC bank will finance 80% of the mortgage value at 15.9% for a maximum period of 15yrs .

About DAL

Developing Afrika Limited (DAL) is a private limited liability company undertaking investment opportunities in various fields. Majoring in Real Estate Development, Property management and Leasing, we are also in Trading & Trade Finance, Joint Venture Partners and Infrastructure Development.

We support:-

- Our customers increase their wealth by finance arrangement thus enabling them acquire our well priced affordable projects.
- The community around us in our Corporate Social Responsibility endeavors. The environment around our projects by incorporating beautification and tree planting, and pursuing sustainable development practices as much as possible.

Some of our projects are:

- JUJA SOUTH ESTATE – EXECUTIVE HOUSING
- SUNSET PARK ESTATE
- KISUMU - NYALENDA DUNGA PLOTS
- BAHARI DHOW BEACH VILLAS
- KITENGELA PLOTS
- THINDIGUA PLOTS
- PRIMROSE PROPERTIES LTD



Watch our Video clips on youtube:

- www.youtube.com/watch?v=YtOwLrVTRIO&feature=youtu.be .
- www.youtube.com/watch?v=ncVmQOi1Drk .

For more information visit our website: www.dalafrika.com

For further advice, diaspora@abcthebank.com / talk2us@abcthebank.com or call

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