

THE ABC VISION



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Shamaz Savani,
Group Managing Director.

GMD'S Statement

It delights me to bring you our updates through this issue of ABC Vision. Before I continue, I'd like to thank you for your support during the past quarter. You are the reason we are in business, and we owe our accomplishments to you, our valued customer.

Our investments in product innovation are bearing fruit, as attested to by our recognition during the Think Business Banking Awards held on May 8th. We emerged 1st Runners Up in the Best Bank in Product Innovation category. The recognition follows our launch of an electronic warehouse receipt financing solution in March, in partnership with East Africa Exchange (EAX). This is a confirmation of our commitment to developing revolutionary financial solutions that meet our customers' dynamic needs.

This recognition is to us as much a challenge as it is a cause for celebration. It is a call to us to do more in identifying the unique needs of our customers and designing new creative solutions to satisfy those needs.

Additionally, ABC Bank was rated the Bank with the Most Improved Performance in SME Banking in the 2015 Think Business Banking Survey. We gained 24 positions from position 30 in 2014 to 6th position in 2015.

Let me also express our regrets for the intermittent delays we have been experiencing with our Bank to Mpesa (B2C) service. However, I'd like to assure you that our technical team is tirelessly working to restore the service to normalcy.

Finally, we covet your invaluable feedback; let us know how we can make your banking experience with ABC Bank better.

I wish you the very best in your endeavors.

Thank you.

Shamaz

NEWS

Kaa Chonjo with your Password and PIN.



The easiest way to keep your money safe and reduce the chance of becoming a victim of ATM or cyber fraud is to protect your PIN (Personal Identification Number). Here are some tips on how to protect your PIN:

- When entering your PIN at the ATM always shield the numbers with your hands
- Avoid noting your PIN on your phone or keeping it in your wallet.
- Do not give out your PIN, card number or account number to anyone including relatives or friends
- Only enter your PIN when prompted at the ATM
- If the machine retains your card, do not leave the ATM site without immediately notifying your bank
- Never accept help from a stranger; instead call your bank.

Product Focus

Jambo Global



ABC Bank has partnered with Jambo Global Money Transfer to offer you an affordable and convenient method of sending money from UK to Kenya, as well as applying for loans and mortgage services.

Jambo Global is based in United Kingdom and comprises a team experienced in banking to help you make fast payments for your urgent personal and business needs overseas.

Services offered include:

- Personal money transfers for any purpose including for family support, university fees, insurance premiums, mortgage payments, alimony, and emigration or buying a holiday home overseas.
- Business Transfers for your urgent business needs overseas to cover overseas wages, service fees, duty and royalties to Africa. Transfers to individuals are instant, or transfer to a bank account over 48 hours.
- Non-Governmental Organization Transfers. For the value the work that NGOs carry out on our continent all transfers by NGOs to Africa are made at the best exchange rate and absolutely FREE of charge.
- Any other transfers for overseas wages, relief services, payments for projects in the field and for any other purpose.

Our loans and mortgage products available include:

- Normal Residential Home loan – (Mortgage): Our home buying loan gives home buyers the golden opportunity to finance and own a property. Home buyers will need to make provision costs involved such as transfer costs any deposit required. With this product, you can purchase an existing developed residential property and get up to 80% financing at 15.9%
- Vacant Land Purchase: As a Bank, we believe real-estate and its development are an integral part to ensure growth of your well being. Our land purchase facility is developed to meet these needs.
- Construction Loan
- Estate Development
- Secured Personal loans: The loans are offered to salaried clients who have tangible security ideally a Title, Shares and Fixed Deposit certificates.

For more information please follow this link: <http://jamboglobal.com/abc-bank-loans/>

Product Focus

Reliable Worldwide Money Transfer

Trans-Fast: Reliable Worldwide Money Transfer.



ABC Bank is pleased to introduce to you our newest partner Trans-Fast Remittance LLC, an international money transfer service provider with presence in 108 countries in America, Europe, Asia, Africa and Australia.

Adding Trans-Fast to our money transfer service stable makes ABC Bank your one-stop-shop for all money transfer services between Kenya and the rest of the world.

Trans-Fast is one of the very few remittance companies offering the convenience of sending funds online and various alternatives of receiving funds either through bank deposit, cash pick-up or M-Pesa. Trans-Fast makes it secure, cost effective and reliable for you to conveniently send and receive any amount of money.

To send money online simply create your free account and follow these simple steps:

- Enter Recipient Information: Select the recipient who you wish to send money to, and the country they live in.
- Choose Transfer Amount: The system will calculate the payout amount in the currency you've selected at the best available locked-in online exchange rate.
- Select Pick-Up Method: Select how the recipient will receive their money. Options include a deposit into their bank account, or a pick up from one of our convenient bank partners or agent locations.
- Select Payment Option: Pay using your checking or savings account, or with your debit or credit card.
- When complete, review your transaction and click the "Authorize" button and your online money transfer is on its way!

The benefits of using TransFast are:

- The convenience of sending money online from the comfort of your office or home wherever you are, anytime.
- Various alternatives of receiving cash. You can receive funds through bank deposit, cash pick-up or M-Pesa
- Trans-Fast has an edge in the American market with presence in over 35 states and 9 provinces in Canada. It's also a market leader in Europe and the Middle East.

Click here and get started in under a minute <https://transfast.com/sign-up>

Product Focus

Foreign Exchange Products: We now offer Canadian Dollar (CAD)



ABC Bank gives you access to various foreign currencies services. You can now buy or sell the Canadian Dollar (CAD), South African Rand (ZAR), United States Dollar (USD), Euro (EUR) and Sterling Pound (GBP) cash conveniently.

We also have current and savings accounts available in the above foreign currencies. You can accept or make foreign currency payments through Direct Bank Transfer, or through the use of international cheque collections.

ABC Bank Diaspora team gives you support and guidance on processing overseas payments. Benefits include 24/7 customer services and competitive exchange rates guaranteed.

For more information talk to us at: diaspora@abcthebank.com

Investments & Properties

How to apply for an ABC Bank secured Loan or Mortgage



Step 1: Talk to a customer adviser in ABC Bank –Diaspora team over the phone or email who will check your eligibility and take you through the simple affordability calculations.

Step 2. Assessment (Credit Analysis): We'll look at your income and outflows in more detail to let you know how much you could borrow and to ensure you could afford the monthly loan repayments.

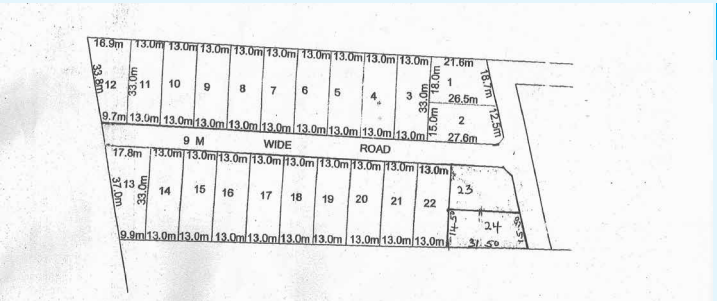
Step 3: Formal Offer: The bank will offer you a formal offer letter for the amount borrowed containing the loan terms and conditions after your loan approval

Step 4: Document Completion and Perfection: Once you receive the offer letter, and accept the offer, you will be expected to sign the offer and your signature must be witnessed by an Advocate/Solicitor or Notary Public. The Letter must be returned to us within the specified period noted on the offer letter.

Step 5: Security Perfection: For a secured loan or Mortgage you'll need legal representation and you will have legal fees to pay. Once the bank receives your signed offer letter, you must choose a Valuer and a Legal representative from the banks approved panel. The valuer will value your property/Security/collateral that you have provided for a secured loan or value the Home that you intend to buy. The Lawyer will facilitate the charging of your property/ Security between yourself and the bank.

Step 6: Loan disbursement: Once the lawyer has confirmed that all securities have been perfected, the bank will disburse the money according to the terms of approval contained in the offer letter on the same day the security perfection is completed and handed over to us by your legal representative.

Email: diaspora@abcthebank.com



Investments & Properties

Olemaka Plains Limited

AREA/LOCATION	DISTANCE FROM TARMAC	PLOT SIZE	SELLING PRICE(KES)	STATUS	
KISANJU TOWN	400M	1/2 ACRES	3,500,000	HIGH POTENTIAL	UP COMING COMMERCIAL
KOROBOI RIVER E.A UNI	300M	50X100 1/8 ACRE	1,800,000	COMMERCIAL	
KITENGELA KOROMPOI (KAG UNIVERSITY)	1.5KM	1/2 ACRES	1,300,000	COMMERCIAL OR HOSTELS	VERY IDEAL EVEN FOR SPECULATION
KAMPALA UNIVERSITY		50X100 1/8 ACRE	800,000	ROADS, WATER, ELEC ON SITE	PRIME RESIDENTIAL
MILIMANI AREA (KITENGELA)	3KM	50X100 1/8 ACRE	1,500,000	ROADS, WATER, ELEC ON SITE	PRIME RESIDENTIAL
MILIMANI AREA (KITENGELA)	3KM	100X100 1/4 ACRE	2,500,000	ROADS, WATER, ELEC ON SITE	PRIME RESIDENTIAL
MILIMANI AREA (KITENGELA)	3KM	100X100 X2 1/2 ACRE	5,000,000	ROADS, WATER, ELEC ON SITE	
THORN GROVE MILM KITENGELA	5KM	50X100 1/8 ACRE	800,000	SEVERAL	
KITENGELA NEWLITE SCHOOL	2KM	100X100 1/4 ACRE	2,000,000	NEAR TWO HOUSING ESTATES	
KITENGELA OSTRICH FARM	7KM	5ACRES	1,800,000 @ ACRE		IDEAL FOR SUBDIVISION
KITENGELA TOWN – COMMERCIAL PLOT	CBD	50X100 1/8 ACRE	4,500,000	IDEAL FOR FLATS	
KITENGELA KCA UNIVERSITY	12KM	50X100 1/8 ACRE	430,000	HOSTELS (1 REMAINING)	
ISINYA KONZA BYPASS	1 KM FROM BYPASS	3 ACRES	1,600,000 @ ACRE	IDEAL FOR SUBDIVISION	IDEAL FOR SUBDIVISION
ISINYA KONZA BYPASS	15 KM	50X100 1/8 ACRE	400,000	SPECULATION	IDEAL FOR SUBDIVISION

READY TITLE DEED

Investments & Properties

Ndatani Enterprises: Get a Plot in Isinya Kipeto



Since 2007, Ndatani Enterprises has been meeting the shelter needs of an ever growing client base who are interested in purchasing plots for housing, Investment or speculation. The Isinya Kipeto plots are 1/2KM from Kiserian-Isinya Road(Kipeto), one of the fastest growing developing areas. Upcoming developments in the area include Konza City which is 16km away. Schools in the area include Moi Girls Isinya, Isinya Boys Secondary School, Isinya Primary School. Other amenities include a good network of roads, and also electricity. The plots are 1/8th of an acre and are title ready with a most affordable price of ksh.595, 000 for residential plots. Visit our website **www.ndatani.com or contact us at info@ndatani.com**



NDATANI PLOTS & GPS CORDINATES

www.ndatani.com







LOCATION	PROJECT NAME	TYPE	CORDINATES LATITUDE	CORDINATES LONGITUDE	PRICE
KITENGELA	VALLEY STAR	PLOTS	-1.487778	36.966389	KSH2,500,000
KITENGELA	RELI STAR	PLOTS	-1.546389	36.954444	KSH795,000
KITENGELA	NEW LIGHT STAR	PLOTS	-1.546667	36.954444	KSH975,000
YUKOS	MAASI STAR	PLOTS	-1.5375	36.9475	KSH1,795,000
ACACIA	WILLYS 5 STAR	ACRES	-1.524167	36.934722	KSH15,000,000
ACACIA	WILLYS 2 STAR	PLOTS	-1.525556	36.930556	KSH1,895,000
KOROMPOI	KOROMPOI 4 STAR	ACRES	-1.585	36.945	KSH6,000,000
SAITOTI'S	TISA STAR	PLOTS	-1.555	36.941389	KSH945,000
KOROMPOI	NDURIRI STAR	PLOTS	-1.583056	36.95	KSH995,000
KOROMPOI	MAINA STAR	PLOTS	-1.595867	36.942923	KSH845,000
OLTOROTO	YEYO 3 STAR	ACRES	-1.620833	36.947778	KSH3,500,000
OLTOROTO	YEYO 5 STAR	ACRES	-1.617778	36.952222	KSH3,500,000
KONZA RD	OLE POLOS STAR	PLOTS	-1.728611	36.925833	KSH345,000
KONZA RD	ROGE STAR	PLOTS	-1.721944	36.901389	KSH345,000
KONZA RD	JOSE 1 STAR	PLOTS	-1.734722	36.895556	KSH445,000
KONZA RD	JOSE 2 STAR	PLOTS	-1.735833	36.896111	KSH445,000
KONZA RD	TAMPOI STAR	PLOTS	-1.733333	36.888333	KSH5,450,000
PIPELINE RD	KIPETO STAR	PLOTS	-1.634722	36.809167	KSH665,000
KISAJU	JAMII STAR	PLOTS	-1.610278	36.841389	KSH645,000
KISAJU	SUCOS STAR	ACRES	-1.595556	36.906111	KSH8,000,000
KINANIE TOWN	KINANIE STAR	PLOTS	-1.408611	37.0225	KSH995,000
SYOKIMAU	SYOKIMAU STAR	PLOTS	-1.360556	36.961944	KSH1,845,000
UTAWALA	UTAWALA 5 STAR	PLOTS	-1.310376	36.989383	KSH1,495,000-GATED
UTAWALA	UTAWALA 6 STAR	PLOTS	-1.311389	36.995	KSH995,000
UTAWALA	UTAWALA 4 STAR	PLOTS	-1.309167	36.995278	KSH995,000
UTAWALA	UTAWALA 3 STAR	PLOTS	-1.305833	36.991944	KSH995,000
UTAWALA	UTAWALA 2 STAR	PLOTS	-1.305278	36.990278	KSH995,000
UTAWALA	UTAWALA 1 STAR	PLOTS	-1.298889	36.998889	CLOSED
KANGUNDO RD	MALAA STAR	PLOTS	-1.285556	37.151667	KSH445,000
KOROMPOI	KUINS 5 STAR	ACRES	-1.594167	36.941389	KSH5,000,000
KOROMPOI	KUINS 3 STAR	ACRES	-1.594698	36.942226	KSH5,000,000
KOROMPOI	MKONO STAR	PLOTS	-1.598752	36.944854	KSH895,000
KOROMPOI	BAYA SACCO	PLOTS	-1.596135	36.944231	KSH695,000
OLTOROTO	DULA 1 STAR	PLOTS	-1.608114	36.94921	KSH695,000
OLTOROTO	DULA 2 STAR	ACRES	-1.609112	36.951474	KSH4,000,000
KIU UNI	SEKI 3 STAR	ACRES	-1.606281	36.910989	KSH 5,000,000
OLTOROTO	YEYO 2 STAR	ACRES	-1.612098	36.94928	KSH3,500,000
SYOKIMAU	SYOKIMAU 2 STAR	PLOTS	-1.360739	36.964989	KSH1,895,000
KAG UNIVERSITY	DIASPORA 1 STAR	PLOTS	-1.597304	36.930058	KSH1,250,000
KAG UNIVERSITY	RUST STAR	ACRES	-1.607504	36.925623	KSH450,000
KOROMPOI	SAKA 1 STAR	ACRES	-1.617518	36.935472	KSH3,500,000
KOROMPOI	SAKA 3 STAR	ACRES	-1.616414	36.9367	KSH2,500,000
KOROMPOI	PISIKI 2 STAR	ACRES	-1.615676	36.943404	KSH3,500,000
OLTOROTO TOWN	TOROTO STAR	PLOTS	-1.623518	36.937459	KSH595,000
RONGAI	TUALA STAR	PLOTS	-1.404908	36.814043	KSH845,000
MOMBASA	BAMBURI 3 STAR	PLOTS	-1.404903	36.814043	KSH1,895,000
KOROMPOI SCH	MONI STAR	ACRES	-1.58384	36.941858	KSH6,000,000
KOROMPOI	TIAN STAR ACRES-	ACRES	-1.588691	36.9378764	KSH6,000,000
OPP. SAITOTI'S	SHOGO STAR	ACRES	-1.568191	36.945870	KSH4,500,000
SUKOS AREA	MARYS STAR	ACRES	-1.601845	36.8924001	KSH3,000,000



OPTIVEN
Pacesetters in Real Estate

Website: www.optiven.co.ke

Experience the Difference

S/NO	PROJECT	DESCRIPTION	RECOMMENDATION	PRICE
	<u>Shekinah Gardens</u> 	Standard Value added plots with controlled development 1. 900 meters from the main road 2. Marrumed access road and graded internal roads 3. Water tower 4. Resort 5. Kindergarten and a Church 6. Commercial area 7. Green park area and Car parking area 8. Meditation and Prayer Park	The project has been set apart for: 1. Residential homes 2. Holiday Homes 3. Flats and apartments 4. Shopping mall 5. Resort 6. Mid-sized hotel 7. Hostels 8. Private hospital and clinics 9. Pharmacies	<ul style="list-style-type: none">The current offer is: Ksh. 750,000- Residential plots Ksh. 750,000- Commercial plotsInstallments AvailableBank financing available
	<u>Dollar Point Commercial Centre</u> 	Dollar Point Commercial Center is strategically located on tarmac, along Namanga highway. Placed central congregation center, Tourists' stopover and Professional's meeting point This project has the capacity to accommodate a petrol station and a takeaway eatery to capture people and attract Business.	The project has been set apart for: 1. A petrol station 2. A takeaway eatery 3. Hardware shops 4. Shopping Malls 5. Hotel (Mid-level) 6. Petrol Station 7. Timber yard/ construction yard.	<ul style="list-style-type: none">The current offer is: Ksh. 1,500,000- First Row Ksh. 1,300,000- second RowInstallments Available
	<u>SHALLOM GARDENS</u> 	Standard Value added plots with controlled development 1. 3km from Kangundo Road 2. Proposed house designs 3. Commercial center 4. County Water connectivity 5. Electricity: power in the vicinity 6. Caretaker on site 7. Developed area	The project has been set apart for: 1. Residential homes 2. Houses for sale 3. Flats and apartments 4. Few commercial plots available to cater for the needs on the Shallom Gardens community. 5. Wealth growth and capital gain.	<ul style="list-style-type: none">The current offer is Ksh. 550,000 (1/8th acre).Installments AvailableBank financing available
	<u>GLORY GARDENS</u>	1. Commercial plots on tarmac 2. 900 meters off Kajiado town 3. Well-developed roads 4. A gate 5. Secure fence.	Suitable location for: 1. Apartments 2. Commercial building (Leasable to banks, supermarkets, organizations...)	The current offer starts at KHS. 1,695,000 (1/8th acre).
		6. Caretaker on site Glory Gardens is opposite Maasai Mara University and next to the Kajiado County hospital.	3. Shops 4. Petrol station 5. Mid-sized hotel 6. Hostels 7. Private clinics 8. High level pharmacy	<ul style="list-style-type: none">Installments AvailableBank financing available
	<u>TUMAINI GARDENS</u> 	Commercial plots on tarmac 1. 900 meters off Kajiado town 2. A Car Park- 68 cars 3. Well-developed roads, 4. A Gate and a secure fence. 5. Caretaker on site Tumaini Gardens borders Maasai Mara University and the Governor's residence. Opposite the Kajiado County hospital.	Suitable location for: 1. Apartments 2. Commercial building (Leasable to banks, supermarkets, organizations...) 3. Shops 4. Petrol station 5. Mid-sized hotel 6. Hostels 7. Private clinics 8. High level pharmacy	<ul style="list-style-type: none">The current offer starts at KHS 1,645,000 (1/8th acre).Installments AvailableBank financing available
	<u>BLESSED GARDENS</u> 	1. On offer is a highly potential investment for medium and long term property investor 2. It is a good investment for an investor who is seeking to invest for capital Gain and is also ready to capture the vibrant growth in Machakos County. 3. Great potential to investors and an assured capital gain on the Investment	This is a long term investment the location is very prime for: 1. Residential homes in 2 years' time 2. Commercial buildings and business centers with a bypass to be constructed only 2km from the project. 3. Wealth growth and capital gain.	<ul style="list-style-type: none">The current offer is KSH 395,000 (1/8th acre).Installments AvailableBank financing available
	<u>HOPE GARDENS PHASE 1V</u> 	1. Intended for futuristic investors who envision realizing speedy capital gain on land investments. 2. Located in 2km to Kajiado County1.8 km off tarmac. 3. It neighbors a well-recognized high cost International School. 4. Kilimanjaro water which the main pipe from Kajiado bypasses this very prime property. 5. Murrumed roads (Ongoing)	This is a long term investment the location is very prime for: 1. Residential homes in 2 years' time. 2. Commercial buildings and business centers. 3. Wealth growth and capital gain.	<ul style="list-style-type: none">The current offer is KSH, Ksh 595,000 (Residential Plots) 625,000 (Commercial Plots)Installments AvailableBank financing available
	<u>VICTORY GARDENS</u> 	A gated community with controlled development 1. 10 minutes from Kitengela town. 2. Water connectivity 3. Well murrumed roads 4. Electricity 5. Well fenced 6. Caretaker on site 7. Two boreholes 8. Solid entry gate 9. Developed area 10. Organized security	The project has been set apart for: 1. Residential homes 2. Houses for sale 3. Few commercial plots available to cater for the needs on the Victory Gardens community.	<ul style="list-style-type: none">The current offer is KSH.1,425,000Installments AvailableBank financing available