



NCBA

**BOUND TO
EXCELLENCE**



NCBA CORPORATE & INSTITUTIONAL BANKING

www.ncbagroup.com

Go for it



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CORPORATE SOLUTIONS

We are here to help you identify the transactional, debt, investment and insurance solutions that best suit your business and institutional requirements. Whether you have high volume transactions, need to borrow funds, earn interest on excess liquidity or protect your assets, NCBA Bank has all the financial solutions at your service.

Transactional Banking

We offer electronic and paper-based services that make cash management quick, easy and secure. With our tools, you can develop and benefit from an orderly ecosystem that optimizes the flow of cash in your business, with your suppliers, customers and distributors.

Our commitment to innovation ensures the delivery of tailored client solutions that aim to solve challenges at all stages of the business cycle. Let us help you choose from a comprehensive suite of transactional solutions.

PAYMENT SOLUTIONS

Mobile Money

Transfer money from your account to any Airtel and MTN mobile money account on a real-time basis at any time including public holidays. You can also transfer funds into any Mokash savings account and accrue interest instantly.

Bulk Payments

Obtain cost-effective transaction rates for multiple and/or large sets of transfers with our flexible Bulk Payment solutions that allow you to transact up to 200,000 transactions in a single bulk file.

Statutory Payments

Conveniently make your URA Domestic Tax, Customs Tax Payments (Asycuda world) and NSSF monthly contributions through our internet banking or at any of our branches.

Mobile Banking

Designed to give our consumer banking customers' full suite of banking services at the palms of your hands anytime, anywhere. With NCBA Mobile, you are able to do internal transfers, transfers to other local banks, transfers to mobile wallets (MTN/Airtel Money), make utility payments and many more.

Utility Bill Collections

NCBA acting as a collecting agent will enable you to settle your monthly water, electricity bills and monthly subscriptions for internet (zuku, roke, smile etc), Pay TV (Multichoice packages, StarTime). Utility bills can be settled through the branch and through mobile and internet banking.

Remittances (Local & International)

Funds transfers are possible at NCBA Bank through RTGS (urgent), EFT (non-urgent), EAPS (cross border transfers within East African states), SWIFT (transfers beyond East Africa).

Internet Banking

Our online banking solution is tailor made for your unique commercial business needs. Our Internet Banking is designed to fully deliver your single / Bulk payments, utility and statutory payments with an elaborate audit trail. The system supports all payment types (local / international) on a secure environment. Internet Banking supports multi entity account access for regional business on a single login.





COLLECTIONS SOLUTIONS

With our collections solutions, you can ensure that all inward funds are reconciled in an orderly referenced manner which can significantly reduce the cost of reconciliation, improve your customer service and allow for a quick follow up on delayed receivables.

Our commitment to innovation ensures the delivery of tailored client solutions that aim to enhance the experience and solve challenges at all stages of your organization's financial solutions. Let us help you choose from a comprehensive suite of collections solutions:

National Collection Service (NCS)

NCBA has partnered with Centenary Bank and Postbank to offer cash and cheque collection services to customers all over the country. Your business can fulfill individual or bulk cash deposits through more than 110 branches countrywide.

Cash Deposit Solution

If you receive most of your business payments in cash then this machine is the solution for you. Deposits made through the cash deposit machine are credited to your account on a real-time basis enabling efficient cash flow, enhanced security, ease of reconciliation and time-saving.

Cash In Transit (C.I.T)

Benefit from tailor-made C.I.T collections solutions to suit your business needs. We have the experience to ensure the efficient and secure transportation of cash from your appointed location in Uganda to your bank account and from the bank to your appointed location.

Direct Debits

Recover money due for services rendered by you, with your customers' consent, directly debiting their accounts with any bank in Uganda.

Agent Banking

You can now deposit cash onto your NCBA Bank account for free across several shared agent banking outlets countrywide where you see Agent Banking logo.



Super Agency And Ordinary Agency

We facilitate purchase and liquidation of float for MTN and Airtel mobile money agents. Our One-stop-Bank concept enables even non-account holders to cash-in and cash out mobile money transactions.

Secure Courier Service (Pony Rider)

NCBA is able to pick your non-cash valuables and instruments from your premises through our courier service. Instruments include cheques, funds transfer instructions and any other paper based correspondence with the bank.

RECONCILIATION SOLUTIONS

NCBA recognizes that account reconciliation and reporting is an integral part of your organization. We have solutions that ensure you get instant reconciliation of all your receivables and payments through to your system releasing your resources to more valuable assignments. Talk to us.

ACCOUNTS

Corporate Current Account

You will have a dedicated relationship manager for all your corporate banking needs. The corporate account has the following benefits:

- A dedicated Account Relationship Manager
- Accounts are available in UGX, USD, EUR, GBP and other designated foreign currencies
- Access via our internet banking platform
- Access to a corporate credit card
- Access to various payments and collections solutions
- Access to interest-earning accounts
- Access to inter-account sweep arrangement

CARDS

Corporate Credit Card

The NCBA Corporate Credit Card offers you and your employee's solutions that will change the management of travel expenses, office administration and other related expenses easily, conveniently and securely. The card is offered in both UGX and USD.

Ease of Expenses management

We share consolidated monthly statement to the finance designate/administrator as well as to the individual Cardholders for accountability and ease of reconciliation. We then give a grace period of up to 20 days from statement date to enable you make payment.

Convenience

The nominated employees/Cardholders are able to access funds anywhere since the card is Visa branded and thus accepted at over 30 million locations around the world, and offers cash access at more than 1million Visa/ PLUS ATM Locations.

Security

Our cards are CHIP and PIN meaning, they have minimal risk of skimming. We have gone an extra mile to incorporate 3-D security to protect all your online transactions. This means, for every online transaction, you will receive a One

Time Pin (OTP) on your mobile phone to authenticate ownership. Additionally, we send notifications on SMS and/email for all transaction to enable you track all transactions done.

Reliability

We work tirelessly to ensure the card works always and is backed by a team of experienced & dedicated personnel to ensure seamless use of the card every day of the week, 24 hours a day.

Card Payment options

You can make card payments using various options available i.e. branch deposit (cheque and cash) or Swift/ RTGS or auto-debit if you have a NCBA account.



TRADE FINANCE

Letters of Credit

Let us back you up by making your local and international transactions easier by issuing letters of credit to your suppliers. Through letters of credit, we give an assurance to make payment for goods and services supplied upon presentation of complying documents specified in the credit.

This solution is specially tailored for those in export and import trade but can also be utilized for domestic trade transactions.

Not only does a letter of credit enhance your credit worthiness from the supplier's perspective but it helps build confidence for more flexible and extended payment terms between the buyer and the seller.

Bank Guarantees, bonds and indemnities

NCBA gives you peace of mind while you explore new growth opportunities. We provide guarantees to facilitate trade with your counterparts while ensuring reduced risk and increased security.

We offer the following types of bonds and guarantees:

- Bid bonds
- Performance bonds
- Customs bonds
- Advance payment guarantees
- Retention bonds
- Immigration bonds
- Shipping guarantees

Documentary Collections

If your company is involved in international trade, then documentary collections offers an efficient way to handle your transactions. These are payment mechanisms that simplify the administration of commercial trading transactions and safeguard your title to goods.

They boost trading relationships by reassuring the exporter of due payment. NCBA is used by importers and exporters to handle all the documents either against payment, against acceptance or on other terms and conditions as agreed between buyer (importer) and seller (exporter).

Standby Letters of Credit (SBLCs)

A standby letter of credit is a bank's commitment of payment to a hired party in the event that the bank's client defaults on an agreement. The bank places its confidence in your business by issuing SBLCs to your trading partners in support of your obligations to them both locally, internationally and in all major currencies.

Value Chain Finance Loans

Obtain funding structured to suit your company's trading cycle that improves your working capital and cash flow. We help you fund trade transactions with loans covering, but not limited to, Invoice Discounting, Distributor Finance, Reverse Factoring and LPO financing.

Bill Avaluation

Our analysis of bills provides your suppliers with a guarantee that payment of a bill of exchange accepted by you for goods delivered will be honoured by the bank on maturity. This form of credit enhancement can improve the relationship with your suppliers, and could allow you to seek discounts and extended payment terms.

Invoice discounting

Free tied up funds from your unpaid invoices to ensure business cash flow while maintaining control over the collection of the outstanding receivables. This financing solution is ideal for suppliers to businesses and institutions with strong credit standings and reliable payment cycles. Our Invoice Discounting terms are negotiable and offers payment periods of up to 180 Days.

LPO Financing

This is a product tailored to provide the financing required that will allow you to adequately service contracts. NCBA's LPO Financing is specially designed for contractors and vendors to reputable organizations with undoubted payment records and for those contractors and vendors with a proven track record of delivering on their contracts. The bank provides the capital required to execute work orders and local purchase orders. We ensure continuity of operations as immediate working capital needs are met.

Distributor Financing

This solution is suited for companies who distribute fast moving consumer goods or traded items. The financing allows you to purchase stock from your supplier and bridges the liquidity gap until you receive funds from the sale of the goods. NCBA's distributor finance solutions offer you access to funds with flexible repayment structures. You are assured a steady source of finance with credit limits tailored to your business needs.

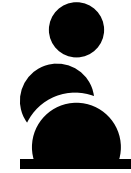
Short Term Trade Loans

NCBA offers various working capital loans designed to provide you relief when in urgent need of a cash injection. They are typically paid back over a period less than a year. They include, but are not limited to:

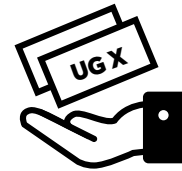
- Post import finance loans
- Pre-shipment finance loans
- Stock loans



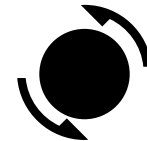
Accounts



Deposits



Loans



Investments

INSTITUTIONAL BANKING

Institutions have unique needs and we are most attentive to yours. NCBA has a dedicated team of banking professionals that focus on meeting your needs as an institution. We draw from expertise and results- based methodologies to enable you to make financial decisions that meet the aspirations of your institution. Enjoy undivided attention from an experienced team through a dedicated Account Relationship Manager.

Institutional banking is suited for:

- Local & international not for profit organizations
- Diplomatic missions
- Donor agencies
- Faith based organizations
- Public sector entities
- Professional firms
- Insurance companies
- Educational institutions
- Non-bank financial institutions
- Family offices
- Trusts

Institutional Banking Current Account

This is a unique transactional current account that grants institutions the flexibility and ease to transact and invest while offering tailor made solutions to suit their needs. You shall enjoy the support of a dedicated Relationship Manager and dedicated Forex Dealer. We also provide institutions with the ability to open sub-accounts and Interest Bearing accounts in line with their project and accounting requirements.

Benefits:

- Accounts are available in UGX, KES, USD, EUR, GBP and in all other major foreign currencies
- No requirement for minimum account balances
- Sub-accounts are opened with ease
- Access to online banking
- Access to all transactional banking, treasury solutions, Corporate financing solutions.

Collections accounts:

This is an account grants institutions the ability to collect their deposits with ease and convenience. The purpose is solely for the collections and is not an operational account

Benefits:

- Accounts are available in Uganda shillings, USD and all major currencies
- Funds can be swept to and when needed to an operational account
- You can have access to the funds through our digital channels
- Not for Profit Account

This is a current account for the Not For Profit Organizations to facilitate their efficient operations.

Benefits:

- Account is available in all major currencies: UGX, USD, EUR, GBP, KES
- No minimum balance
- No monthly charges
- Access to transactional banking solutions: Online banking, Mobile banking and others

GLOBAL MARKETS

The NCBA Bank Global Markets team is active in the foreign exchange, fixed income and money markets. We provide individuals, financial institutions, corporates and fund managers with tailor-made services in spot and forward foreign exchange, swaps and fixed income trading. We leverage on our local knowledge and deep expertise to grant you unique insights that will help you manage your exposure to foreign currencies and interest rates.

Whether your goal is to hedge the currency risk in your commercial foreign exchange denominated transactions or to seek alternative investment opportunities, our technology and experienced staff are able to meet your specific needs at competitive rates.

Foreign Currency Solutions

Spot trading (NCBA Spot FX)

Convert your currencies for immediate delivery NCBA Spot FX service enables you to effect global payments, unlock international markets, and travel hassle-free. This service allows you to exchange currencies within two working days, in line with international practice.

Features:

- No minimum deal size
- No maximum deal size
- Available to all individuals, companies and institution

Exotic Currencies

Make payments in more than 120 global currencies.

Key features:

- You have the flexibility to specify the exact amount to be sent out in the exotic foreign currency or;
- Exact USD equivalent to be debited from them
- Payments will be subject to the cut-off times for the respective currencies

Hedging Solutions

Forward Contracts

(FX Forward Contracts)

Forward Contracts (FX Forward Contracts) Protect your business from exchange rate volatility with a fixed exchange rate for a particular day, months or even years in the future. Your money will be exchanged on your set date at the pre-agreed rate, regardless of the market rate.

Features:

- Choose from a wide variety of currency pairs
- Guaranteed rate of exchange

Swaps (NCBA Cross-Currency Swap)

Swaps (NCBA Cross-Currency Swap) Hedge against currency and interest rate exposure. This is an agreement between two parties to swap future interest payments, based on a principal amount in one currency for an equivalent amount in another currency. For example, you can choose to pay in a different currency on either a fixed or floating rate.

Options (FX Options)

Protect yourself against exchange rate volatility with our customizable FX options. With our FX Option, you fix the exchange rate between two currencies for an agreed period of time. You can choose to exercise your option on the agreed date or let it expire if the prevailing market rate is more favorable.

You can also approach us to help structure a hedging solution best suited to manage your FX exposure should you have more hedging needs.

Features:

- One month, three month and up to 6 month options
- Choose from over 17 currency pairs
- Guaranteed rate of exchange if you choose to exercise your option

TRADEFX - Electronic trading solutions

NCBA Bank has a new generation FX trading platform for clients - Trade FX. This powerful execution platform allows the Bank to offer you real-time access to prices for more than 100 currency pairs during trading hours, together with current information and detailed analysis all within a secure environment.

Key capabilities and highlights:

- Reliable liquidity - real-time foreign exchange trading
- Transparent pricing – access two-way streaming prices in multiple currencies
- Trading transactions are conducted seamlessly
- Top user-friendliness and flexibly adjustable desktop

- Execute with one-touch - conclude transactions with just one click
- Prompt listing of all foreign exchange transactions and convenient export to Excel
- Connection to your internet banking platform

Investment solutions**Money market deposits**

Invest in the money market for a potentially higher return with this product, where you can choose from a range of currencies and tenors.

Fixed Income

Enhance your returns and diversify your portfolio with bond instruments. Generate a stable return, increase your capital gains, and diversify your portfolio to minimize risk by investing in bond instruments.

NCBA Bank grants you access to a wide range of bond instruments – government, we provide liquidity for primary issues and secondary flows.

Why choose NCBA Bank Bond Investments?

1. Grow your wealth with the wide range of bonds accessible through NCBA Bank
2. Identify the most suitable bonds for your needs with strategic advice from our investment professionals
3. Stay informed of the latest market developments through our invaluable insights, in-depth analysis, and timely updates
4. Leverage our expertise and award-winning capabilities.
5. NCBA Bank is one of the biggest fixed-income wealth players in the regional market
6. Investing in bonds diversifies your portfolio and provides you with a regular stream of income that typically has a higher return than traditional savings accounts and fixed deposits
7. Bonds also often viewed as safer and more stable investments when compared to equity

BORROW

Corporate Term Loans

This facility provides funding for capital expenditure projects based on your business's investment requirements. Repayment is typically spread over periods greater than 3 years so as to align loan repayments with the cash flow generated from the projects.

Features:

- Available in all major currencies, Uganda Shillings, US Dollars and Euros
- The loan amount is determined by your business need and debt serviceability
- Repayment terms are based on existing business cash flow and projected cash flows from the capital expenditure

Construction Loans (Mortgages)

Develop real assets i.e. property through the bank's construction loans. Our construction finance facilities are available for the development of all types of real estate; be it residential, commercial or retail property, whether for sale or rental income.

Features:

- Moratorium on principal during construction of up to 24 months
- The construction loan can be converted to a mortgage after the construction period, with a maximum door to door tenor of 120 months
- The customer is to contribute a minimum of 30% of the gross construction cost

Benefits:

- Moratorium on principal during construction of up to 24 months
- The construction loan can be converted to a mortgage after the construction period, with a maximum door to door tenor of 120 months
- The customer is to contribute a minimum of 30% of the gross construction cost

Asset Financing

NCBA's corporate asset financing provides tailor-made financing of moveable assets. The payment terms can be structured and aligned to the cash flows of the borrower be it a company or an individual. We offer asset financing for the acquisition of the following moveable assets amongst others:

1. Commercial vehicles
2. PSV vehicles
3. Buses
4. Trucks and pick-ups
5. Tractors and related implements
6. Construction equipment
7. Medical equipment
8. Office equipment
9. Industrial equipment
10. Refinancing of existing assets

NCBA Leasing

Obtain the benefits of ownership and use without the burden of legal ownership of depreciating moveable assets. Leasing will allow you to free up valuable capital for business growth as opposed to asset acquisition.

We offer SMEs, Corporates and government organizations flexible lease terms and deposit requirements.

Why leasing with NCBA is a good deal:

- We grant you the option to extend the lease or replace old assets with new ones
- You can return the equipment, re-lease it or take ownership for its market value

- Rental payments are not based on the full cost of the asset when you lease with us
- We take care of the disposal of the assets for you
- Your business enjoys VAT reduction and up to 30% savings on corporate tax
- We research and facilitate upgrades of leasing assets which may not necessarily come with increased rental costs
- A dedicated NCBA Relationship Manager will be on hand to offer you any support you may need
- Our leasing programs can incorporate the added benefits of insurance, fleet management, service and maintenance which can reduce the cost of conducting business

We offer leasing for:

1. Vehicles
2. Medical equipment
3. Computers and IT equipment
4. Furniture and fittings
5. Fitness equipment
6. Commercial kitchens
7. Cleaning equipment
8. Coolers
9. Cash deposit machines

INVEST CALL DEPOSIT ACCOUNT

Call Deposit Account

Earn high interests with fixed rates for the term of your investment, so you don't have to worry about declining interest rates.

Features:

- Minimum opening balance of UGX 50,000,000; USD 20,000
- Interest payment options are flexible, allowing interest to be paid monthly, quarterly, biannually, annually

Fixed Deposit Account

Earn high-yield returns and determine how long you want to invest, with the flexibility to reinvest at maturity. Interest rates are fixed for the period of your investment.

Features:

- Minimum opening balance of UGX 100,000,000; KES 500,000; USD 5,000; EUR 5,000; GBP 5,000
- Minimum investment term of one month
- Interest payment options are flexible, allowing interest to be paid at different intervals or upon maturity

ASSET FINANCE AT A GLANCE

Quick Car Finance

Speed it up and move into fifth gear – get a new car loan and insurance approved quickly. That's not fast – that's superfast.

For Your Business

Running a business is hard work, getting finance shouldn't be. And with a range of finance options designed to help your business grow, develop and expand, you can focus on what matters, managing your business, making your money work harder for you.

Grow Your Business

Our superfast loan approval on fleets, machinery and equipment means you can now fast track your company's growth in a day.

A New Way to Bank

Welcome to NCBA, the bank that offers you a new way to bank. With a regional presence which includes a variety of ATMs, branches and customer call centres that operate 24/7 across East Africa, you now get to bank on your terms – whenever, wherever and however you want. And with our online and

banking app using the most advanced technology, you can count on quicker, easier and more convenient banking.

NCBA's global offering includes everything from personal, business and corporate banking to investment and wealth creation.

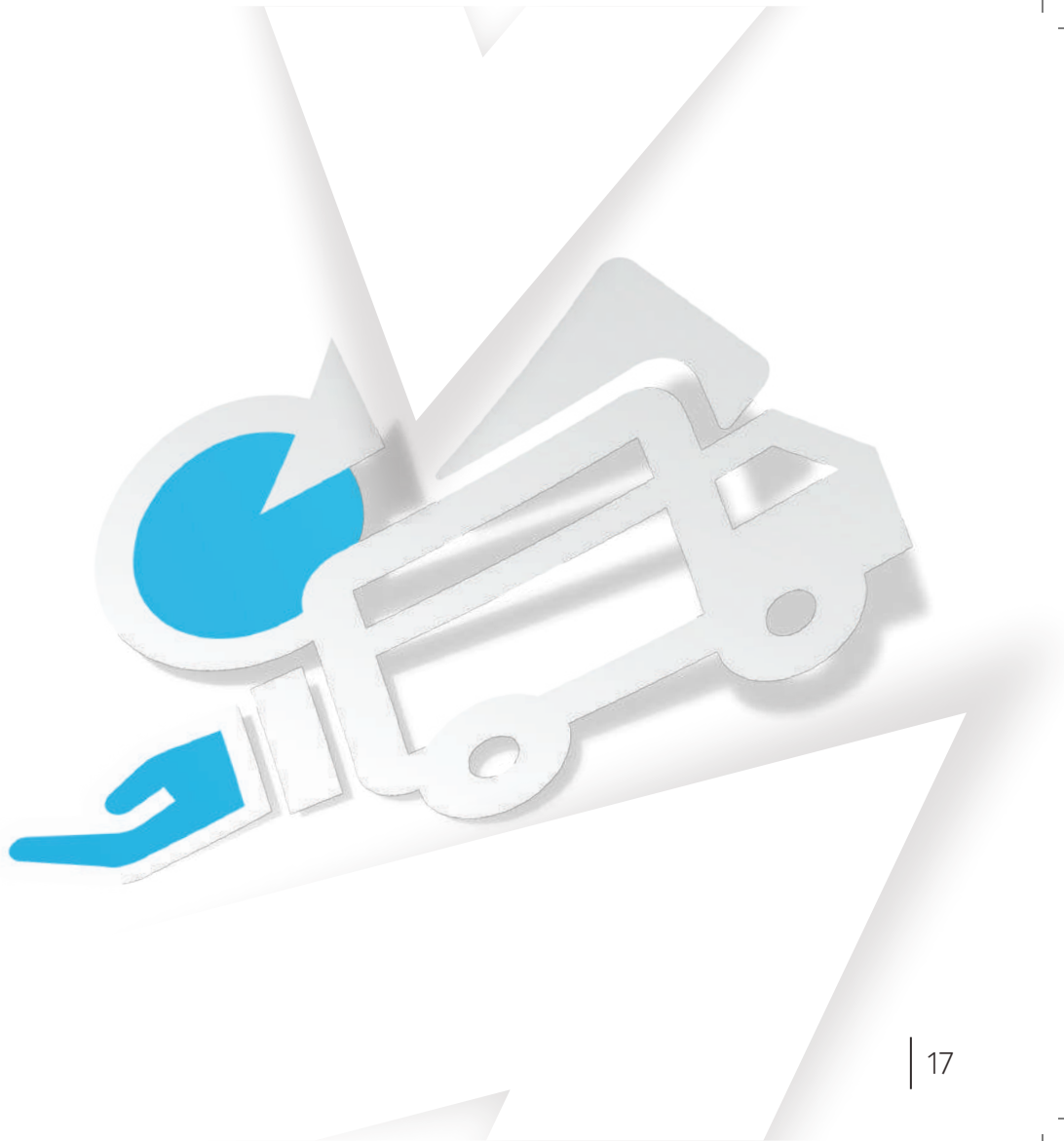
Vehicle and Equipment Leasing

If you don't want your business to own it, but you need to use it, you can lease it with quick, easy and favourable lease terms and repayment options on.

- Motor vehicles
- IT equipment
- Medical equipment
- Construction equipment
- Industrial equipment
- Other movable assets

Benefits of Lease Financing:

- Enjoy asset use now and pay later
- Asset management offered by NCBA Bank
- No/Minimal upfront capital outlay required
- Asset Management offered by NCBA Bank
- Tax deductible for operating lease
- No risks of obsolescence
- VAT spread over lease period
- Asset risk borne by the NCAB Bank



A Bank Account that's an Asset

With the combined strength, experience and expertise of NC and CBA, NCBA takes asset finance to the next level. You can now look forward to a streamlined process - making it simpler, easier and faster – PLUS a choice of specialised finance for everything from vehicles and fleets to business equipment.

At NCBA, we understand that your circumstances can change in an instant – it's right then and there when you need help and assistance, that you can count on us.

And with a personal Relationship Manager on hand to guide you through the process, you'll soon see the many benefits of getting asset finance from NCBA:

- Quick turnaround time
- Payments in convenient instalments
- Simple documentation
- Quick turnaround time
- Flexible, preferential insurance

Equipping Your Business

New Equipment

- Office Equipment (Computers, printers, servers, fax machines etc.)
- Industrial Equipment (Plant, Generators and Machinery)
- Contractor Equipment (Earth moving equipment e.g. Bull dozers, excavators etc.)

- Specialized Equipment (Medical and Laboratory equipment etc.)

Used Equipment

Contractor Equipment (Earth moving equipment e.g. Bull dozers, excavators etc.)

Insurance Premium Financing

Our flexible insurance premium financing helps you to pay your insurance premium without putting pressure on your Cash flows. NCBA will pay the insurance company on your behalf and provide a stress free repayment schedule. Enjoy our competitive rates and our tenor which is adjusted to your preference. Why wait, apply now. Get approval in a day.

Bancassurance

Our flexible insurance premium financing helps you to pay your insurance premium without putting pressure on your Cash flows. NCBA will pay the insurance company on your behalf and provide a stress free repayment schedule. Enjoy our competitive rates and our tenor which is adjusted to your preference. Why wait, apply now. Get approval in a day.

Secured For Growth

Get access to a wide range of insurance solutions from various insurers at affordable premiums that provide all-round protection to you, your assets and your business.

NCBA Insurance Agency offers you insurance cover to protect all the things you have worked hard to acquire.

Get advised from our dedicated team. Don't bother with the claim process our team will handle this for you.

Getting you on the road

Looking to access a motor vehicle either for personal or commercial use? Look no further, we are the bank that guarantees you access to both new and used vehicles through our wide variety of dealer partnerships and offers.

Our offering includes the following;

- Finance Leases
- Operating Leases
- Asset Backed Finance
- Insurance Premium Finance

New Vehicles

- Saloon Cars
- Commercial Vehicles (Prime movers, pick-ups, Vans and Trucks)
- Motorbikes
- PSV Vehicles
- Tour Vehicles, Taxis and Car Hire
- School buses
- Trailers
- Tractors & related implements

Used Vehicles

- Saloon Cars
- Commercial Vehicles (Prime movers, pick-ups, Vans and Trucks)
- PSV Vehicles (Tour Vehicles, Taxis, Car Hire)





Visit www.ncbagroup.com,
download the NCBA app or please contact
your Relationship Manager, nearest Branch
or Toll Free Number Tel: 0800222123
or +256 312 188 400

NCBA Bank Uganda Limited is regulated by Bank of Uganda
Customer Deposits are protected by the Deposit Protection Fund of Uganda