Happy Easter from ABC Bank Team!

The first quarter of 2015 has been great for ABC Bank and our customers. As we promised, we have continued to form partnerships with more money transfer services—Trans-Fast Remittance LLT, MoneyGram and soon Jambo Global Money Transfer and Poa Pay financial services.

With the tie-up with Trans-Fast, you now have a new way to send or receive money, to and from across the world. Once rolled out, the Jambo Global Money Transfers service will allow our UK customers open accounts, apply for loans and do remittances.

In addition, ABC Bank has signed an agreement with East Africa Exchange (EAX) to provide grain farmers and traders supported by EAX with financing against their grain deliveries to approved warehouses. Under the same agreement, ABC Bank will provide clearing and settlement services platform integrated with the national payment systems and mobile banking solutions.

In the next quarter you can be sure that even more exciting products, services and partnerships will be coming your way. We encourage you to take full advantage of our vast range of products and services so as to make your banking experience with us enjoyable and satisfying.

We have also highlighted some of the potentially viable investment opportunities in Kenya that you can venture in. Talk to us anytime for more strategic investment advice by our experts at ABC Bank.

Finally, we want to assure you that, as you work abroad, away from your families and loved ones, or operate businesses that cater for clients who are far away, we will continue to create solutions that will meet your dynamic needs.

Thank you!

Shamaz
Message from your ABC Bank Diaspora Team

It is my prayer that you are doing well; accept our greetings from home and ABC family. We are overwhelmed by your loyalty to us over the period you have banked with us. Your engagement with us gives us an opportunity to propel you to the next level in your banking needs.

Our continued interaction with you and your friends reveals a common interest to invest back home rather than simply miss home; you want to invest in Kenya and contribute to nation building. We hope that the recently rolled out Diaspora Policy by HE. Uhuru Kenyatta will ease the way Kenyans living abroad invest back home and also participate in developing Kenya.

At ABC Bank, we are here to partner with you in your journey to success. We want you to have an easy and affordable way to remit your funds to your account or to your family, access the same funds via our robust 24/7 Internet banking platform and simply do your banking be it Mpesa, inter bank transactions or simply check your balances.

We have partnered with a Global Money Transfer company, Trans-Fast Remittance (https://www.transfast.com/) to make sure you have a wide variety of choices when remitting your funds to Kenya for your personal and family development.

Those living and working in UK will soon be able to apply for loans, remit money and open accounts via our partners Jambo Global Remittance company. http://jamboglobal.com/ They will be able to remit Kenya shillings as well as GBP to their accounts.

This is an addition to our ABC-M Transfer service (https://abcmoneytransfer.com/Registration/login-abc.html) that offers free remittance solutions from 80 different countries in the world.

We now want you to own and develop that property that you have always dreamt of. We are giving loan facilities to you while you are still abroad. We have construction loans, land purchase loans, mortgages and personal secured loans just to make sure you invest while you continue working abroad.

We would like you to engage us if you need to borrow a loan to invest here. We have a dedicated team waiting for your call.

David Mburu
Head, Diaspora Banking
ABC Bank and East Africa Exchange sign warehouse receipting agreement

ABC Bank and Imarika Sacco sign partnership to offer current accounts

ABC Bank Group MD Sharmaz Savani and EAX Board Chair Dr. Jendayi Frazer signing the partnership.

ABC Bank Head of Retail Banking Ms. Amanda Corline (right) and Imarika Sacco Chairman Mr. Richard Dzombo exchange partnership agreement documents during the official launch of the Imarika current account on 22nd January 2015.

Customer support

The 16 slice CT scan machine Supplied by Fortec Medix Supplies Ltd to the Our Lady of Lourdes Hospital.

Fortec Medix Supplies MD James Mugo (left, in suit) explains to how the 16 slice CT scan machine works to Bishop James Wainaina (in pink skull cap) during the commissioning.

ABC Bank client, Gamechangers, a play station dealer, presents cheques to winners of a sales promotion competition conducted by the dealer on 17th January 2015. Dr. Abdniasir Amin won Ksh. 300,000 and Charles Kimondo Ksh. 200,000.

ABC Bank’s staff present surprise gifts to beneficiaries on behalf of Diaspora customers on Valentine’s Day.

ABC Bank spreads the Valentine’s cheer to Diaspora customers’ loved ones in Kenya

ABC Bank’s staff present surprise gifts to beneficiaries on behalf of Diaspora customers on Valentine’s Day.
ABC Bank remains your one-stop-shop for all international money transfer services. To reinforce this claim, we have enriched our bouquet of Money Transfer Services by partnering with different credible vendors to make it fast, secure, cost effective and reliable for you to conveniently send and receive money to and from your loved ones across the world.

1. **Trans-fast Worldwide Money Transfer** is now in Kenya and ABC Bank is proud to be the first Kenyan Bank to offer the newest money transfer service in the Kenyan Market. You can now transfer money in any of our branches or through bank deposit into your accounts. Trans-Fast will help you transfer across the globe at competitive rates.

2. **Al Dahab Exchange Money Transfer** is a money transfer company whose head office is in Dubai with over 24000 outlets worldwide. This service caters to our clients in the Diaspora mainly in the Middle East Countries who are constantly on the lookout for cheap, convenient and fast money transfer services. You can send money directly to your ABC bank accounts, other local banks and via Mpesa.

3. **Jambo Global Pay** is based in United Kingdom and offers a cheap and uncomplicated method of sending money to your loved ones back home. They provide a fast and personal service at favorable exchange rates.

4. **MoneyGram** is now available. MoneyGram offers you even more choices for sending and receiving money with offers you even lower fees. The money sent today is available for pick up as early as 7 am (local time), the following business day.

For more information on the above products, please contact us on talk2us@abcthebank.com

**CUSTOMER FOCUS**

**ABC Bank makes life in Qatar bearable- Maina Waithaka**

Living and working in a foreign country can be an overwhelming experience in many ways; the weather, culture, food, language, foreign policy, different systems, homesickness among others.

Mr. Maina Waithaka is an aggressive businessman based in Qatar, Maina, who has lived there for the last ten years, reckons that the experience can initially be discouraging, but says he has gradually adapted and is now comfortably focusing on his business.

One of the main challenges he faced was how to support his family back in Kenya, not because he didn’t have the money; he needed a reliable, convenient and safe money transfer channel that was easily accessible to his beneficiaries in Kenya.

He, however, says ABC Bank has been the game changer for him, by continually providing him with tailor-made products for all his banking needs.

“I can send money online straight to my account in Kenya at ABC Bank and get an email or text alert when it’s credited. I operate a USD and a shilling account which to me is very helpful. I can transfer money from my ABC account to my Mpesa line or pay whoever I need to in Kenya using ABC Bank internet banking. Any issues are resolved very fast” says Maina.

Maina, also an investor in the Nairobi Stock Exchange, real estate and fixed deposits among others, says ABC Bank has been God sent compared to his previous bank which was 20 years behind the time and any enquiry took weeks to resolve.

He likes ABC Bank’s combination of very excellent internet banking services, efficient money transfer services and the speed of response to his queries.
You now have a new revolutionary way to send money to your loved ones in Kenya! We recently launched an agency agreement with New-York based Trans-Fast Remittance to enable Kenyans receive money conveniently from anywhere in the world at all our branches.

The tie-up with makes ABC Bank the first bank in East Africa to partner with Trans-Fast, which has presence in 108 countries in America, Europe, Asia, Africa and Australia.

ABC Bank offers a wide array of money transfer services, serving Kenyans living and working in America, Europe, and Middle East, enabling them to support their families in Kenya as well as invest. This collaboration brings added value to all our customers. ABC Bank is a highly reputed, technology oriented bank in Kenya and Trans-Fast is one of the very few remittance companies offering wide range of remittance products complimented by multiple channel of origination, in addition to ‘cash 2 cash’ and ‘cash 2 bank’ account.

ABC Bank has signed an agreement with East Africa Exchange (EAX) to help grain farmers and traders obtain financing against their produce deliveries. This will also enable farmers protect their produce against storage-related damage and negotiate for better prices.

With warehouse receipt finance, a farmer or trader will deliver his produce to a warehouse that has been approved by the bank. The bank will then issue a receipt vouching for the quantity and quality of produce being stored. The bank will then take the receipt as collateral and provide financing to the farmer or trader.

Through the deal, ABC Bank will provide finance for electronic warehouse receipts to grain farmers and traders supported by EAX, provide clearing and settlement services platform integrated with the national payment systems and mobile banking solutions.

ABC Bank is committed to providing customized financial solutions to small and medium enterprises, including agribusinesses. Agriculture is a key economic pillar that ought to be supported through financial partnerships to ensure the country attains food security to support the growing population.

EAX is a commodity exchange that aims to increase regional market efficiency and give the growing population, particularly smallholder farmers, better access to commercial markets, and link them to agricultural and financial markets so they can get competitive pricing for their produce and access to finance.

Grain markets in Africa generally suffer from a range of constraints. Smallholder farmers are particularly affected owing to their vulnerability to price fluctuations and their weak bargaining position. With warehouse financing solutions like this, they will now be at a vantage point to bargain for better prices for their produce, thereby enhancing their capacity to produce more, create employment and contribute more to economic development.

The key advantage of a warehouse receipt is it resolves a whole series of problems, including protecting the traders from losing their produce in their own storage before reaching the market, and is also a great way of freeing up financing for the farmer.

Thank for reminding me to be conscious when am online, I will and I am happy for all you are doing -
From Samuel.

Thank you ABC Bank. I’ve been looking for a bank, better that African Banking Corporation, Full of brilliance, excellent professionalism teamwork, commitment. That adds value for customer services, but there is not like you -
From Kennedy

A bank of class, a bank of the people, you help me realize my objectives. May you last forever. Kudos! -
From Masseiah

ABC Bank, thank you for empowering me achieve the extra-ordinary, just like a rose, keep your color by increasing agents, more branches and ATM machines, to provide more financial solutions -
From Chennedy

I like your enthusiasm and dedication to your customers ABC Bank -
From Moses