



## A loan service designed for Ethiopians living abroad and Ethiopians born

Anbesa International Bank is providing services by opening more than 330 branches and 2,502 agent banks throughout the country to expand its outreach from time to time. It has been expanding its scope of services by developing various banking services that goes parallel with the times. One of the banking services offered by the bank is Diaspora Loan. This Diaspora loan service is designed for Ethiopians living abroad and to realize their dreams in their home country.



### In your beloved

- Do you want to have a comfortable home?
- Do you want to buy or build a business building that you can be proud of?
- Do you want to work in your country by purchasing vehicles and machinery with the loan service provided by our bank?

Open a Diaspora account with our bank now to make your dreams come true. If you have already opened a Diaspora account with our bank, you will have to change your fixed time and current account to a non-repatriable saving account to get benefit from this special opportunity. Diaspora community who open a non-repatriable savings account to take advantage of this special opportunity will continue to be charged a maximum annual interest rate of 10% based on the minimum interest rate set by the National Bank until they receive the loan service.



When Diasporas make their expected payments and outstanding debts in foreign currencies (dollars, euros and pounds sterling); If the Diaspora beneficiaries of the credit service return to their country before paying their debts in full, they can make their payments in birr. For this purpose, 13-19% interest is considered for both building and housing loans depending on the type of loan. Buildings, houses, vehicles and machineries are bought on credit are held as collateral until the expected debt is fully paid. If your choice is mobile machinery, our bank is ready to accommodate your needs. To benefit from this loan service, you have to save 20% of the total loan amount in foreign currency at our bank and the remaining 80% will be covered by the bank. The loan term varies depending on the type of loan from 5 years to 15 years.

#### What does it require to benefit from this service?

Diaspora Ethiopians and Ethiopians born outside aged 18 and above are required to meet the following points when applying for the loan service.



### Requirements

- work or residence permit;
- If the Diaspora applying for credit service is an Ethiopian, a renewed passport, if he is an Ethiopian born and has the citizenship of foreign countries, a renewed ID card and an Ethiopian born card (Yellow card).
- Two recent passport sized Photograph;
- Marriage certificate if you are married, the same if you are not married Corroborating Evidence;
- Employment letter and employment contract from the institution (organization, office) where you work, proof of annual salary and net income;
- Providing at least one year's bank account statement from foreign banks;

- Applicants who is participating in business sector must submit at least three years of financial statements, renewed business licenses, business registration certificates and proof of relevant tax payments;
- Diasporas who will benefit from this service are required to pay in foreign currencies accepted by our bank (Dollars, Euros and Pounds sterling);
- Customers looking for Diaspora loan services should open savings accounts in person or through their legal representatives at our bank's headquarters and branches;



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- Applicants must meet the 20% due;
- If the requested loan is by proxy, they must be submitted with the relevant power of attorney document, the representative's updated ID and two passport-sized photographs.
- The approved loan cannot be used for other purposes.



## Loan Repayment Schedule

A customer who will use the Diaspora service can make payment in the following ways;

1. Using the bank's SWIFT address LIBSETAA to transfer directly from the country where the Diaspora community lives to the account they open with our bank;
2. Can send money directly to the account through mobile banking using international money transfer services such as Tunes, Western Union, Money Gram, Dhabshill, and others.
3. Customers who are benefited from our bank's Diaspora loan service must pay their debts every month or every three months.



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LION INTERNATIONAL BANK S.C

## Diaspora Mortgage and Vehicle Loan



Diaspora  
Saving  
Account



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