

# Investment Accounts



**Plan ahead  
for the future**

 **EswatiniBank**  
Grow With Us, Sitfufuke Nawe



## Enjoy our wide range of Investment Accounts and save for the future.

You can choose from one or more of the following:

- Insika & Insika Prime.
- Likusasa Lakho Long Term Investment.
- SwaziSave Premium.
- Siphephelo Account.
- Litsala Notice Account.
- Call Account.
- Fixed Deposit.
- Target Savings Account.

### **INSIKA ACCOUNT**

- Minimum saving period of 1 year.
- E200 minimum balance.
- No charges on deposits made.
- Minimum monthly deposit E50.
- 1 free cash withdrawal allowed per year.
- No monthly maintenance fees.
- Interest is paid at the end of each year.
- Loan eligibility of up to 80% of investment balance.

### **INSIKA PRIME ACCOUNT**

- Minimum saving period of 2 years.
- E500 minimum balance.
- No charges on deposits made.
- Minimum monthly deposit of E100.
- 1 free cash withdrawal allowed per year.
- No monthly maintenance fees.
- Interest is paid semi-annually.
- Loan eligibility up to 80% of account balance.

## **LIKUSASA LAKHO LONG TERM INVESTMENT**

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- Minimum investment period of 5 years.
- E100 minimum balance.
- Minimum monthly deposit E100.
- Free deposits.
- No monthly maintenance fees.
- 6 months withdrawal notice.
- Interest capitalised semi-annually.
- Loan eligibility of up to 90% of investment balance.

## **SWAZISAVE PREMIUM ACCOUNT**

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- Minimum balance of E500.
- A maximum of two (2) cash withdrawals per month allowed.
- Interest capitalized monthly.

## **SIPHEPHELO SAVINGS ACCOUNT**

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- Minimum saving period of 3 years.
- Minimum balance of E1000.
- Monthly deposits of minimum E200.
- 1 free cash withdrawal per year.
- Interest Payment - Prime linked.
- Short loan eligibility.

## **LITSALA NOTICE ACCOUNT**

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- Minimum balance of E2000.
- Notice periods ranges are 30, 60, 90, and 120 days.
- Interest is capitalized monthly.
- Loan eligibility up to 80% of account balance.

## CALL ACCOUNT

- Minimum balance of E5000.
- Deposits and withdrawals must not be less than E1000.
- Interest is capitalized monthly.
- Loan eligibility up to 80% of account balance.

## FIXED DEPOSIT

- Minimum deposit of E10 000.
- **Period:** 6 months, 12 months or 24 months.
- **Benefits:** You can borrow up to 80% of fixed amount.

## TARGET SAVINGS ACCOUNT

- Minimum balance of E100.
- No withdrawals allowed.
- 25% of annual crop proceeds are paid into account (Farmers).
- 0.5% of loan borrowed is paid into the account monthly (Personal Loans applicants).