

FNB Lesotho

LHDA Funding Opportunities



FNB
First National Bank

how can we help you?

Why bank with FNB Lesotho?

- 1 We value enduring rewarding relationships with clients based on a partnership approach
- 2 We have a good understanding of the markets we operate in i.t.o. legislation, business practices and the economic environment
- 3 We provide customised in-country solutions to meet client needs
- 4 We make use of state-of-the-art banking and communication technology, including satellite based technology for clients and ATMs in remote areas
- 5 A commitment exists at all levels of FNBL to on-going innovation, entrepreneurial thinking and process enhancement
- 6 Personal and professional integrity is a cornerstone of FNBL's cultures



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Relationship and Service Model

We differentiate ourselves by our service model and focus on an holistic client experience
By focusing on servicing client needs rather than sales or operational issues, this team is able to offer exceptional value

The Service team purely focuses on **client** NEEDS

Clear mandate and representation at an executive level

Clients have a single touch point for all service requirements

The teams performance is evaluated based on feedback from our clients

Continuous improvement is a crucial aspect of our service DNA



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Key critical to any new business venture will be the supporting Govt. Guarantee and or the LNDC partial guarantee.



3 Key funding areas for FNBL will be;

- Demand Deposit Accounts (Overdraft Facilities)
- Term Loans
- Guarantees (100% Secured)
 - Bid Security
 - Performance Bonds
 - Retention Guarantee
 - Advance Payment Guarantee
- WesBank - Vehicle and Asset Finance
- eWallet for Business



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Online Banking Enterprise™



FNB voted as
“1st for Internet
Banking”

2011

SECURE

- Ability to “lock and protect” online banking profiles
- Simple and convenient access to banking facilities
- Secure banking 7 days a week, 24 hours a day (Excl. *scheduled maintenance*)

REAL-TIME

- Real-time access, placing clients in control of their financial information
- Intuitive client-centric system with increased accessibility to manage corporate finances

Moving value
with
intelligence

FUNCTIONALITY

- Payments
- Statements
- 180 days History
- 1 Day Salary file

RESILIENCE

- Full redundancy and business continuity management
- Tried and tested disaster recovery



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Khotso Pula Nala



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