



An investment you can **rely** on.



## ALL YOU NEED TO KNOW ABOUT MFUND II

### 1 What is MFund II?

Databank MFund II is designed to help investors plan for a wide range of financial goals while meeting their liquidity needs. The fund invests in short-term, money-market instruments to help you sort out immediate needs, like emergency planning, or future dreams and goals.

#### MFund II Fund Details

<b>Asset allocation</b>	100% Money Market instruments
<b>Risk profile</b>	● ○ ○ ○ ○ Low
<b>Recommended holding period</b>	At least 3 months
<b>Initial investment amount</b>	GHC 50
<b>Front-load fee</b> (charged on every deposit)	1%

### 2 Why should I choose MFund II?

MFund II offers several benefits to you as an investor.

- **Choice:** You decide what you want to use your MFund II investment for, be it a family vacation in a couple of months or a major purchase in the future.
- **Low risk:** Money market instruments are generally low-risk, offering the investor more stability and suitable for investors with low risk appetites.
- **Easy Access:** With MFund II, you can expect to receive your money within 3-5 business days of placing a withdrawal request. This means your money will be available when you need it.

### 3 What financial goals can I achieve with MFund II?

You can rely on MFund II as your emergency fund, helping you set aside cash for unexpected expenses like car or appliance repairs. It's also a great way to plan for short-term goals—such as a vacation or side business—as well as long-term aspirations like a major purchase or building generational wealth.

### 4 How long does it take to receive my money after placing a withdrawal?

Withdrawal requests from MFund II typically take 3-5 business days to be processed and paid.

### 5 How can I invest in MFund II?

Simply deposit into MFund or MFund II if you already have a Databank account

**To deposit into your account, please use any of the channels below:**

- **USSD:** \*6100# or \*924\*16\* or \*737\*100# or \*422\*400#
- **Digital Services** (Go to [www.databankgroup.com](http://www.databankgroup.com))
- **11 Databank locations** (Accra, Cape Coast, Ho, Koforidua, Kumasi, Sunyani, Takoradi, Tamale, Tarkwa, Tema, Wa)
- **Partner banks** (Absa, Access, CBG, Fidelity, GCB, GTBank, UBA and Zenith Bank)



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