



What you need to know about MFund

1 What is MFund?

MFund is a short-term, low-risk investment product designed to preserve your capital through investments in high-yielding, high quality fixed-income and money market securities, while simultaneously providing short-term liquidity needs.

2 Why should I invest in MFund?

- **Helps you create an emergency fund:** In times of emergency, you can turn to your MFund investment for support instead of borrowing.
- **Gives you peace of mind:** MFund gives you the peace of mind that comes with knowing you can have easy access to your money – within one business day of request.
- **Offers you potential for higher returns than a savings account:** MFund invests in high yielding fixed-income and money market securities and hence gives you higher returns compared to a savings account.
- **Gives you access to Databank's proven investment expertise:** MFund is backed by Databank's track record of successfully managing people's money through mutual funds, equity and fixed-income investments.

3 How does MFund work?

MFund pools funds from its unitholders and invests in fixed-income and money market investments. Unitholders realize returns when the Fund's prices increase beyond the price at which it was purchased. Interest earned by the Fund's investments is reinvested in the Fund.

4 What do I need to be able to invest in MFund?

- **Valid Photo ID** (Passport, Driver's Licence, Voter's ID, SSNIT Biometric Card, National ID Card)
- One **passport size photograph**
- A completed **mutual fund application form** (available at any of our branch offices or at www.databankgroup.com.) You can also open an account at www.databankgroup.com or by dialing *6100#.
- **Amount of money** to be invested
- **Proof of address** (electricity bill, water bill, GPS address, tenancy agreement, etc.)
- **Birth Certificate, passport or NHIS card** of minor (for ITF accounts)

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Can I invest in MFund even if not for emergencies?

Yes. MFund is a great investment for your financial needs (whether short, medium or long term) such as taking advantage of a business opportunity, supporting monthly expenditure, buying a car or any other financial goal you are looking to attain. MFund is also a suitable investment vehicle for investors who may not be comfortable with taking on a lot of risk.

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Can I access the funds in my investment anytime I need money?

Yes. While you can access your funds anytime, it is recommended that you allow your contributions to remain in the Fund for at least **3 months**. This is to ensure that you realize maximum potential gains from your investment.

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What are all the ways I can deposit into MFund?

- **Physical locations:** Visit any of our 9 branches (located at Adabraka in Accra, Cape Coast, Ho, Koforidua, Kumasi, Sunyani, Takoradi, Tamale and Tema) or our colocations in selected GTBank branches (Airport, East Legon, Lapaz, Madina, Opera Square, Osu, Ashaiman Kasoa and Tarkwa) or the UBA branch at KNUST to top up.
- **Partner banks:** Deposit at any branch of our partner banks: Absa Bank, Access Bank, Fidelity Bank, GCB Bank, GTBank, UBA Bank or Zenith Bank.
- **Mobile money:** Dial*6100# (MTN users only), *737*100#, *713*100#.
- **Online:** You can top up with your Visa, Mastercard or Mobile Money (Visit 'Digital Services' at www.databankgroup.com or www.myghpay.com).
- **Mobile App:** Available on Google PlayStore or iOS AppStore
- **Direct debit:** Invest directly from your bank account. Sign up or change your direct debit instructions by sending an email to directdebit@databankgroup.com. All forms can be downloaded from the 'Resources' page at www.databankgroup.com.
- **Bank transfer** from inside or outside of Ghana: Please call 0302 610610 to get the wire transfer details.

Invest wisely. Invest in MFund.



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