



FCMB BANK (UK) LIMITED

FCMB Bank (UK) Limited

PERSONAL & BUSINESS BANKING SERVICES

London Leverage... Africa Awareness...

www.fcmbuk.com



FCMB BANK (UK) LIMITED

OUR RAISON D'ETRE

“

The Corporate and Private Bank for African-oriented and African-based entrepreneurs, investors and professionals across all their banking needs

”

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FCMB BANK (UK) LIMITED

Why FCMB Bank (UK) Limited?



FLEXIBILITY

We take time to listen to you, understanding your needs and proffering the best-fit banking solutions to meet these needs. As a boutique bank, this is one of our biggest strengths.



SECURITY

We handle payments across multiple African jurisdictions, conducting the necessary compliance requirements (Know Your Customer, Anti-money Laundering, Enhanced Due Diligence) in line with UK regulatory standards for your additional security.



COMPETITIVE

Competitively-priced fixed, savings and notice accounts and loan facilities to enable you to meet your financing needs. This includes our Buy-to-Let Mortgages and our Secured Lending product to facilitate you increasing your investment portfolio.



AFRICA KNOWLEDGE

Currency stability for your deposits and payments due to our operations being denominated in US Dollar. This is further enriched by our Africa-focus. Our awareness of the African continent is one of our key strong points, enabling you enjoy the best of both worlds

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FCMB BANK (UK) LIMITED

Our Liability Products



FOR BUSINESS/CORPORATE CUSTOMERS

Current, Instant Access and Fixed Deposit accounts in USD, GBP or EUR

International payments

Foreign Exchange services

Business loans and working capital finance

Internet Banking

FOR PERSONAL CUSTOMERS

Current, Instant Access and Fixed Deposit accounts in USD, GBP or EUR

International payments

Foreign Exchange services

Buy-to-Let Mortgage Loans

Secured Loans for up to 5-year tenor

Internet Banking



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Lifestyle Services



Drawing from our carefully selected partner alliances and the FCMB Group we are happy to introduce our customers to other lifestyle services such as:

- Property Consultants & Estate Agents
- Concierge Services
- UK Education Consulting for our customers children and wards seeking to study in the United Kingdom
- Medical Referral Services



FCMB BANK (UK) LIMITED

Our Lending Products





FCMB BANK (UK) LIMITED



OUR BUY-TO-LET MORTGAGE PROPOSITION

Buy-to-let Mortgages are our flagship lending product. This enables you purchase property in London and the Home Counties and ultimately build a secure property investment portfolio.

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BENEFITS OF THE SCHEME

- Purchase an appreciating asset (Property) in one of the world's greatest cities and its surrounding areas.
- Take advantage of the current soft property market with reduced prices across London and surrounding areas.
- Use the secondary income from renting your property to service your mortgage obligations with us.
- Have our recommended Property Consultants assist you in searching for property of your choice.





FCMB BANK (UK) LIMITED

Terms and Conditions for Repayment Mortgages

- Minimum Loan Amount: £150,000
- Maximum Loan Amount: £2.3million
- Loan to Value: A Maximum of 65% of the London property value
- Maximum tenor: 15 years
- Interest rate: 4% above the Bank of England Base rate, currently 3.5% i.e. 7.5% per annum.
- One-Off Arrangement fee: 1.5% for loans below £500,000; 1% for loans above £500,000.
- The customer is to bear all valuation and legal fees.
- Security property location to be in London or the Home Counties.
- Existing Mortgage Loans, if applicable may be refinanced.



Please visit:

<https://www.fcmbuk.com/wp-content/uploads/2019/02/FCMB-Bank-UK-Buy-To-Let-Mortgage-Application-Forms.pdf>



FCMB BANK (UK) LIMITED

Terms and Conditions for Interest-only Mortgages

- Minimum Loan Amount: £150,000
- Maximum Loan Amount: £2.3million
- Loan to Value: A Maximum of 60% of the London property value
- Maximum tenor: 3 years
- Interest rate: 4% above the Bank of England Base rate, currently 3.5% i.e. 7.5% per annum.
- One-off Arrangement fee: 1.5% for loans below £500,00; 1% for loans above £500,000
- The customer is to bear all valuation and legal fees
- Security property location in London or the Home Counties
- Existing Mortgage Loans, if applicable may be refinanced



You also have the option of switching to a Repayment Mortgage by Year Four



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Locations for which our Buy-To-Let Mortgages may be obtained

• Greater London Urban Area	• Royal Tunbridge Wells	• Billericay
• Reading/Wokingham Urban Area	• Maidenhead	• Hitchin
• Southend Urban Area	• Welwyn Urban Area	• Haywards Heath
• Medway Towns Urban Area	• Reigate/Redhill	• Windsor/Eton
• Luton/Dunstable Urban Area	• Brentwood	• Burgess Hill
• Aldershot Urban Area	• Horsham	• Harpenden
• Crawley Urban Area	• Sittingbourne	• Sevenoaks
• Slough Urban Area	• Amersham/Chesham	• Stanford Le Hope/Corringham
• Basildon/Wickford	• Hertford/Ware	• Ditton
• High Wycombe Urban Area	• Letchworth/Baldock	• Godalming
• Chelmsford	• Hatfield	• Potters Bar
• Basingstoke	• Fleet	• New Addington
• Maidstone	• Tonbridge	• Berkhamsted
• Stevenage	• Canvey Island	• Swanley
• Grays/Tilbury	• Bishop's Stortford	• Gerrards Cross
• Aylesbury	• Leighton Buzzard	• Crowborough

Outer Commuter Belt

Also accepted are the 'second commuter belt' further out of London and the home counties up to approximately 55 miles (89 km) out of central London including Oxford, Hastings, Margate, Milton Keynes and Brighton.

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FCMB BANK (UK) LIMITED

Other Services available from the Bank



TRADE FINANCE FOR EXPORT & IMPORT TRANSACTIONS

- Letters of Credit
- Confirmations
- Forfaiting (without recourse discounting)
- Trade Loans
- Collections
- Guarantees

The Bank won The Finance Global Monthly awards for Best Trade Finance Bank for the last three consecutive years. We won Global Trade Review's (GTR) Award in 2018 for the Best Trade Finance Bank in Ghana.

CORPORATE BANKING

Our Corporate Banking team provides business banking services to private sector companies with active trading links in and out of Sub-Saharan Africa. Our value proposition is built around developing a deep understanding of each of our clients' businesses permitting a tailoring of Short Term Working Capital Finance, Medium Term Lending and Guarantee products to create effective financial solutions that meet their specific needs.

TREASURY

Our Treasury team offer corporate customers competitive Spot and Forward Exchange rates (subject to terms and conditions), Fixed Income transaction services focused on, but not limited to, Sub-Saharan African issuance and Fixed-Term and Notice deposit accounts in USD, GBP and Euro.

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Our Contact Details



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We look forward to being of service to you.

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