

PRODUCTS & SERVICES

ENAT





Welcome to Enat Bank, the youngest and only women's commercial bank committed to excellence in service for all.



ENAT BANK

Our Vision and Mission is to be a world class bank mainly by leveraging women's capabilities. We intend to be a trendsetter in the delivery of quality banking services with a special focus on women, play a catalytic role in social and economic development, and maximize shareholder value through the support of a state of the art banking technology and a motivated management and staff.

About us

Enat is the first and only bank in Ethiopia initiated by women. It was founded by successful and visionary business women and professionals committed to excellence in business and to empowering women. Almost 65% of the shareholders are women, and the majority of the Directors of the Board and employees are women.



Enat Bank Promoters

We are committed to inclusive banking. Our mission is based on the premise that supporting our customers, especially women, in pursuing their vision by developing their savings culture, providing them with easy access to credit, and supporting them in developing and promoting their trade would help create a vibrant economic environment, which is good for business and therefore good for Enat Bank.

The name 'Enat' stands for “mother”. It reflects our commitment to do and provide the best we can for our clients and to the principle of excellence in service. We believe in going the extra and necessary mile to cater to the needs of our growing and diverse group of customers that come from a wide range of differing backgrounds - national and international, big and small.



Enat - a Bank where you feel at Home

Products and Services

Enat provides various types of products and services that cater to the needs of different kinds of businesses and clients including those with modest means. These include the following.

1. Deposits and Savings accounts

- (i) Current account/demand deposit (*local and foreign*). This account offers various flexible payment options for customers. It comes with a checkbook and enables the option of issuing standing orders and borrowing via an overdraft.
 - (ii) Regular Savings. An account that provides interest.
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(iii) **Premium Savings.** Enat offers three tiers of premium accounts with progressive interest benefits.

➔ **Silver Savings Account.** For customers with a median balance of Birr 200,000, providing an additional 0.5% interest benefit.

➔ **Diamond Savings Account.** For customers with a median balance of Birr 1,000,000, providing an additional 1% interest benefit.

➔ **Platinum Savings Account.** For customers with a median balance of Birr 2,000,000 and above, providing an additional 2% interest benefit.



- (iv) **Golden Savings Account.** This account requires a long-term commitment on the part of the customer. It is intended for savings committed towards a more distant future such as retirement. It offers an additional 1% interest.
- (v) **Children's Savings Account.** For children below the age of eighteen. It offers an additional 0.5% interest benefit.
- (vi) **Hybrid Savings Account.** This account is designed to be an '*all in one*' type. It is a combination of savings as well as a current account. It helps customers save a portion of their income on a regular basis while earning interest benefits.



Additionally, customers can make business transaction payments on demand through various bank instruments.

- (vii) **Time Deposit or Fixed deposits.** This account is designed for those who would like to save money for a fixed time with options of higher interest.
- (viii) **Non-interest bearing account:** This account bears no interest but the holder is entitled to all other benefits and services offered by the Bank.



2. Other Banking Services

- (i) **Guarantee Bond.** Enat issues multiple types of local and foreign guaranteed bonds -Advance Payment Guarantee, Performance Guarantee, and Bid Bond.
- (ii) **Enat Care Product Package.** Ena provides doorstep services that include payroll and fund management services.
- (iii) **Bank Payment Instruments.** Enat issues and honors all local and foreign financial payment instruments like local transfer, Bank Draft, T/Cks, CPOs, and others.

- (iv) **Gift Certificates.** This is a service for clients to use in favour of their beloved ones, for example, to open an account with the Bank.
- (v) **Advisory services.** Our exclusive advisory services help customers start a new business, develop their financial literacy, and familiarize themselves with various financial and banking products.
- (vi) **Corporate Services.** Enat offers courteous and exclusive banking services for corporate customers specifically designed to their needs and requirements.



3. Women Financing Schemes. There are several schemes which are currently in operation or under development that are intended to facilitate and expedite women's access to credit. Among those services which has come to be operational;

- (i) Enat Women Saving Account.** An account designed to provide better interest rate for women customers, which is 5.5 %. This product is put in-place to inculcate saving habit as well as realize Enat Bank's vision/mission statement.
- (ii) Enat Women Financing Scheme.** It is a credit line that is supported by volunteer depositors for collateral. And it is intended to serve low income women entrepreneurs who have no asset to pledge as collateral.



4. Services in support of long-term goals.

Enat assists customers to realise their future business aspirations by offering a diversified portfolio of loans and advances that range from short- to long-term loans. These include business loans, access to temporary credit over and above overdraft facilities, start-up loans and import /export-related loans.

5. International Banking Services. Enat's international Banking wing offers a range of services intended to facilitate international transactions including imports, exports and remittances.





Money Transfer Services



Branch name	Address	Telephone
Etege Taytu - Main Branch	Kazanchis, Enat Tower, in front of Grand Yordanos Hotel	011 551 16 39 0911 46 67 47
Nigeste Saba - Bole Medhanialem Branch	Beza Building, in front of Bole Medhanialem Church	011 618 04 61 0913 93 93 93
Abebech Gobena - Megenagna Branch	TAMEGA'S Building, adjacent to Bethlehem Plaza	011 667 39 99 0911 14 63 99
Derartu Tulu - Mexico Branch	KKare Building, in front of the Federal Police Headquarters	011 557 25 36/24 91 0911 45 91 60
Sinidu Gebru - Merkato Branch	Central Merkato, on the West side of Tana Shopping Center	011 273 23 01 0911 18 65 10

Branches to be opened soon include;

- **Hamlin Catherin - Meskel Flower Branch, &**
- **Margret Pankhurst - Senga Tera Branch in Addis Ababa, and in five Regional cities.**



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CHILDREN'S SAVINGS
PASSBOOK



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SAVINGS PASSBOOK

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