

How to Manage a Spend2Save account

Spend2Save: This product offers you a convenient platform to save as you spend on a daily basis, by giving you the choice to define the saving ratio on your expenditures.

Internet Banking

To start

- Log on to Internet/Mobile Banking application
- Click on the “**Self Service**” module
- Click on “**Spend2Save**”
- Select the appropriate option from the list of dropdowns on the **Spend2Save** menu:
 - ✓ Setup **Spend2Save** Account
 - ✓ Delete **Spend2Save** Account
 - ✓ Partial Withdrawal
 - ✓ Full Withdrawal.

Setup Spend2Save Account

- Select account for Spend2Save scheme
- Indicate the percentage of the amount spent to be saved (**N.B: System will accrue savings for all debits to the customer’s account (excluding bank charges).**)
- Input answer to secret question
- Enter “**Token code**”
- Click on “**Submit.**”

Delete Spend2Save Account

- Select account for Spend2Save scheme
- Click on “**Cancel Spend2Save.**”

Partial Withdrawal

- Select account to debit
- Choose account to credit
- Specify “**Amount**”
- Indicate remark [if any]
- Click “**Submit**” button.

Full Withdrawal

- Select account to debit
- Choose account to credit
- Click on the “**Get amount**” button
- Indicate remark
- Click “**Submit.**”

Mobile Banking

To start

- Download the **GT-World mobile application** from “**PlayStore**” for Android phones, “**AppWorld**” for BlackBerry phones and “**AppleStore**” for iPhone
- Log in to Mobile Banking with your **User ID** and **Password**
- Click “**Grow your savings**” options on the “**Banking**” module
- Select the appropriate option from the list of dropdowns on the **Spend2Save** menu:
 - ✓ Setup **Spend2Save** Account
 - ✓ Delete **Spend2Save** Account.

Setup Spend2Save Account

- Select account for Spend2Save scheme
- Indicate the percentage of the amount spent to be saved [**N.B: System will accrue savings for all debits to the customer’s account (excluding bank charges).**]
- Click “Continue”
- Enter your PIN
- Click “**Done.**”

Delete Spend2Save Account

- Select account for Spend2Save scheme
- Click “**Cancel Spend2Save**” button
- Select desired account
- Enter “**4 digit PIN**”
- Click “**Done.**”

Timeline: Spend2Save Account is created immediately