SME Banking
Let’s grow together
www.gtbank.com/SME
Welcome.

Let's start together.

At Guaranty Trust Bank plc we want to help your business succeed by turning your business dreams into a reality. We have an array of products and services to suit the banking needs of all businesses, irrespective of size or turnover.

We have a broad range of products available, from current account, to loans to internal settlement services across many of our banking channels.

Getting started is as simple as talking to a relationship manager about your business. Your personal relationship manager is backed up by specialist teams with years of experience in banking, specializing in several industries. So we know where you're coming from.

Your business is important to us and we would like to create a customized solution just for your business!

To apply for an Account

Please call:
0700-GTC_CONNNECT (0700-4826.66328)
+234-1-448.0000, 080.2900.2900, 080.3900.3900

Visit any of our branches nationwide
Our branches are open 8.00am to 5.00pm Monday to Friday.

Website
www.gtbank.com/sme

E-mail:
sme@gtbank.com
Current Account

The Current Account at Guaranty Trust Bank offers a convenient way to manage your day-to-day finances. It is a checking account which allows you to carry out routine banking transactions with third parties and allows you enjoy easy access to your money from any of our branches nationwide on an on-line real time platform.

You can effect transactions on your current account with either your Cheques, ATM debit card or via our various electronic channels at no extra cost.

Call Account

A Call Account is designed for people who want to manage larger sums of money effectively. The Guaranty Trust Bank Call account provides you and your business with the opportunity to earn higher returns than a savings account, and with only a 2 days notice period required to withdraw funds, you have the benefit of instant access with high interest returns.

Domiciliary Account

The Guaranty Trust Bank Domiciliary Account allows customers to maintain accounts in foreign currencies. These accounts can be funded through travellers cheques, lodgement of foreign currency cheques, cash inflows and cash deposits. Customers can withdraw cash or make transfers or payments to suppliers offshore.

Loans, Advances & Overdraft

Constrained by your cash flow? We offer two forms of loans and advances to fit your needs:

- **Term Loan** – for a set period with pre agreed repayment plan for your business
- **Invoice Discount Finance** – a short term borrowing facility which provides a cash flow solution for when your cash flow is slow. Your business can draw money against sales invoices issued before your customer pays.
- **Overdraft** – for your short term borrowing needs, give your business the flexibility it requires to cope with unexpected expenses by requesting an adequate formal overdraft facility

We’ll promise a quick decision and fast access to the money on any of the above products.

Trading Overseas

We provide a full range of services to help you deal with overseas customers and suppliers – international settlement e.g. foreign exchange transfer for payments outside Nigeria, bills for collection and letter of credit.

Let’s start together
GTBank Automated Payment System (GAPS) is a web-based service which facilitates the processing of vendor (and other) payments in batches, using either a dial-up connection to the bank or a secured (https) connection over the Internet. It also gives you online real-time access to your account on 24/7 basis.

GTPay is a secure internet payment gateway developed to facilitate payments on the Internet using debit Cards issued by banks on the Interswitch Network. GTPay plugs in seamlessly with existing websites and acts as a bridge between a merchant’s website and financial institutions (Banks) that process payment transactions.

The Guaranty Trust Bank Cheque Writing/Accounts Payable Service provides a means for your business to:

- Evaluate and improve vendor relationships from an accounts payable perspective.
- Keep tight control over cash outflow while maintaining strong vendor relationships.
- Enable projections for use in cash flow planning.
- Monitor, manage, and improve the accounts payable process and performance of existing resources.
- Automate the printing of cheques.

A web-based electronic payment solution that allows a company to view payments made into their collection accounts with their various banks from one source. It allows effective and efficient payment collections for large organizations with different collection accounts in various banks.

Let’s start together
**Account Aggregation Services**

Access to all your banking transactions at a glance

Account Aggregation, is a browser-based product designed to offer you the convenience of obtaining detailed financial information on all your accounts maintained with us and other banks on a single screen.

With Account Aggregation you can:

- View account balances and transactions.
- Have immediate access to all your account statements and unlimited customization to fit your reporting requirements.
- Download your account statements and reports onto your computer eliminating the need to manually input data.

Requirements

- Multiple Accounts
- Internet Access or Dial-up (Modem, PC, & Telephone line)
- Data Exchange Arrangement if another bank is involved

More ways to manage your finances

- Business Internet Banking service
  - free online business banking, 24/7
  - real time balances, statements and transactions
  - make payments (domestic and international) and immediate transfers between your accounts
- 24/7 business telephone banking via GT Connect
- SMS alerts to help you keep track and manage your accounts

**Payments have never been this simple**

GAPS is a secure web-based payment solution from Guaranty Trust Bank that enables businesses make salary, contractor or supplier payments, collections from distributors and customers from the convenience of their own offices.

With GAPS, you can make payments of up to 100Million per transaction.

RUN your business on GAPS today.

Visit www.gtbank.com or at any of our branches nationwide for more information.
Opening your Account
The information we need

To open a GT Business Banking account, you will need to provide us with the following information listed below. For Limited Companies and partnerships, we will need to identify at least two principals to the account.

1. Proof of identity: we need to see ONE of the following:
   - Valid international passport
   - Driver’s license
   - National identity card

2. Proof of address: we need to see ONE of the following:
   - Utility bill (electricity, phone bill, waste bill, water) from the last 3 months

3. Personal details of signatory/directors
   - Name address and contact telephone number

4. General Business details
   Business name, address and contact numbers, principal trading activity and date the business commenced. For Limited Companies and limited liability partnerships, we will need to see proof of business registration as listed below
   - Memo and Article of Association
   - Copy of Certification of Incorporation
   - Copy of form C07
   - Printed copy of Tax Identification Number (TIN)
   - Company seal
   - 1 passport photo of each signatory to the account
   - Board resolution (signed by 2 directors/1 director and Company Secretary)

Go Cashless
with our alternate Channels

- Make Balance enquiries and withdrawals
- Make transfers to any GTBank Account (**Self & Others**)
- Make transfers to accounts in other Banks
- Instant notification of transactions on your account (**SMS & e-mails**)
- And lots more...

Visit [www.gtbank.com](http://www.gtbank.com) or at any of our branches nationwide for more information.