Fidelity

Diaspora Account



PRODUCT BROCHURE

SCAN TO OPEN ACCOUNT

https://eserve.fidelitybank.ng/diaspora/

We Are Fidelity, We Keep Our Word.



1. What is the Fidelity Diaspora Account?

The Fidelity Diaspora Account is designed to keep our global customers financially connected, offering seamless banking solutions no matter where they are. With flexible foreign and local currency options, secure transactions, and dedicated banking support, customers can enjoy peace of mind while managing their finances abroad.

Key Benefits:

- **Multi-currency options** for international transactions
- **Seamless One-Time-Password - OTP & 2 Factor Authentication - 2FA authentication** on international numbers
- **Competitive interest rates** for wealth preservation
- **Prepaid Cards** for business & personal spending
- **Secure investment channels** for diaspora investors
- **Dedicated Relationship Officers & Video Banking** support
- **Global security compliance** with ISO-certified protection

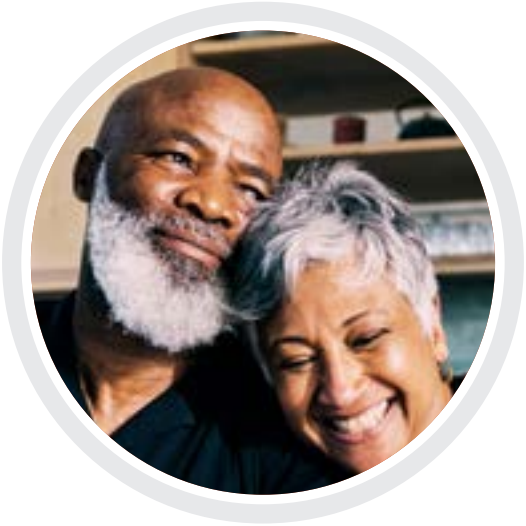


2. Who Needs The Fidelity Diaspora Account

Customer Personas & Target Audience

1. **Expatriates & Migrant Workers** – Need a secure way to send and manage money back home.
2. **Business Owners & Entrepreneurs** – Require a seamless way to handle Captal Expenditures - CAPEX, Operating Expenses - OPEX, and vendor payments.
3. **High-Net-Worth Individuals (HNWIs)** – Seek investment security, mortgage financing, and asset growth.
4. **Students & Professionals Abroad** – Need easy access to funds for tuition, daily spending, and travel.
5. **Diaspora Investors** – Want secure, high-yield investments without currency devaluation risks.

Target Audience Psychographics for Fidelity Bank Diaspora Account



The Retired Businessman

(62-year-old, Empty Nester)

A retired entrepreneur or business executive who has built wealth over decades.

Likely owns property in Nigeria and abroad. Children have moved out, possibly residing in the U.S., U.K., Canada, or Europe. Values stability, asset preservation, and generational wealth transfer.

Needs & Pain Points

- **Wealth Protection:** Wants secure, low-risk investment options.
- **Passive Income:** Prefers financial products that generate stable returns (fixed deposits, real estate financing, dividend-yielding investments).
- **Succession Planning:** Needs seamless financial transfer mechanisms for children/ grandchildren.
- **Trust & Security:** Concerned about fraud, currency fluctuations, and the safety of Nigerian financial institutions.

How Fidelity Bank's Diaspora Account Addresses These Needs

- **Investment Advisory & Special Purpose Vehicles - SPVs** – Tailored investment plans, estate planning services.
- **Real Estate & Mortgage Services** – Secure financing for property purchases or rental yield investments.
- **Private Banking Benefits** – Access to premium financial services, exclusive wealth management solutions.
- **Secure International Transfers** – FX-hedged accounts to mitigate naira volatility.

Target Audience Psychographics for Fidelity Bank Diaspora Account



The Young Professional

(35-year-old, Nigerian in Canada for 2 Years)

Recently emigrated, still establishing financial roots in Canada.

Likely earning in CAD but has financial obligations in Nigeria (family support, investments). Tech-savvy, familiar with fintech and digital banking. Open to cross-border investment but cautious about risk.

Needs & Pain Points

- **Seamless Remittance:** Wants to send money home easily and affordably.
- **Investment Growth:** Interested in secure, high-yield investment opportunities.
- **Dual-Currency Access:** Needs easy currency conversion for transactions in both Canada & Nigeria.
- **Financial Connectivity:** Requires banking services that bridge Nigeria and Canada without excessive fees.

How Fidelity Bank's Diaspora Account Addresses These Needs

- **Instant Transfers & Foreign Currency - FX Solutions** – Competitive exchange rates for easy remittances.
- **Digital Banking & Mobile Access** – 24/7 banking from anywhere.
- **Investment Products** – Access to mutual funds, money market investments in Nigeria.
- **Diaspora Mortgage** – Financing options for property investments back home.



3. Abridged FAQs

Introducing Your Tailored Financial Bridge
Discover our specialised solutions and key offerings designed specifically for diaspora Nigerians.

Customer Concern	Response
"How secure is my money?"	“Your funds are protected with ISO-certified encryption, KYCC compliance, and global banking security standards.”
“Will I be able to access my funds internationally?”	“Yes! The Fidelity Diaspora Account provides OTP & 2FA authentication on international numbers and 24/7 access.”
“What if I need investment advice while abroad?”	"Our dedicated Relationship Officers and Video Banking services are available to provide expert advice."
"Can I use my account for business transactions?"	"Absolutely! With our Prepaid Cards and SPV-friendly features, managing business expenses is seamless."
“How do I open an account?”	"You can open an account online via our website or speak to a Relationship Officer for personalized assistance."



4. Building Your Investment Future

Explore our diverse investment portfolio options.

- **Competitive rates and flexible terms** tailored to your needs.
- **Comprehensive assistance** from application to closing.
- **Special programs for first-time homebuyers and refinancing options.**

Direct Investments:

- **Competitive Interest Rates:** Benefit from lower borrowing costs and higher returns on investments.
- **Diverse Investment Opportunities:** Access a wide range of sectors and markets for portfolio diversification.
- **Diaspora Investment Fund and other foreign-currency-denominated investment options, such as standard fixed deposits in GBP or Euro** offering higher-than-market interest rates to safeguard your funds.
- **Repatriation of funds in the same currency invested.**

Fidelity

THE FIDELITY DIASPORA INVESTMENT FUND

Let Your *Foreign Currency* Do More For You At Home



Get it active by investing in Fidelity Diaspora Investment Fund and **earn High Yields**

- Competitive Yields of up to 8% ROI on your deposits subject to tenor and amount
- USD-denominated returns
- Flexible investment terms: **180 days or 365 days**
- Dedicated Diaspora Relationship Team

For support, contact Diasporacustomerservice@fidelitybank.ng

SCAN TO GET STARTED

Call Us. General Enquiry: 0700 343 35489. | From abroad: 0908 798 9069

Visit **https://www.fidelitybank.ng/diasporainvestmentfund** to get started.

We Are Fidelity, We Keep Our Word.

PAPSS
Pan-African Payment & Settlement System

Fidelity

PAPSS is LIVE on the Fidelity Mobile App

& Online Banking!

Send Naira to any African country and have it received in local currency instantly.

Trading across Africa? Settle suppliers in minutes.



Update the App

Transfers

PAPSS

Available in and more!

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Contact Us: 0700 3433 5489

true.serve@fidelitybank.ng

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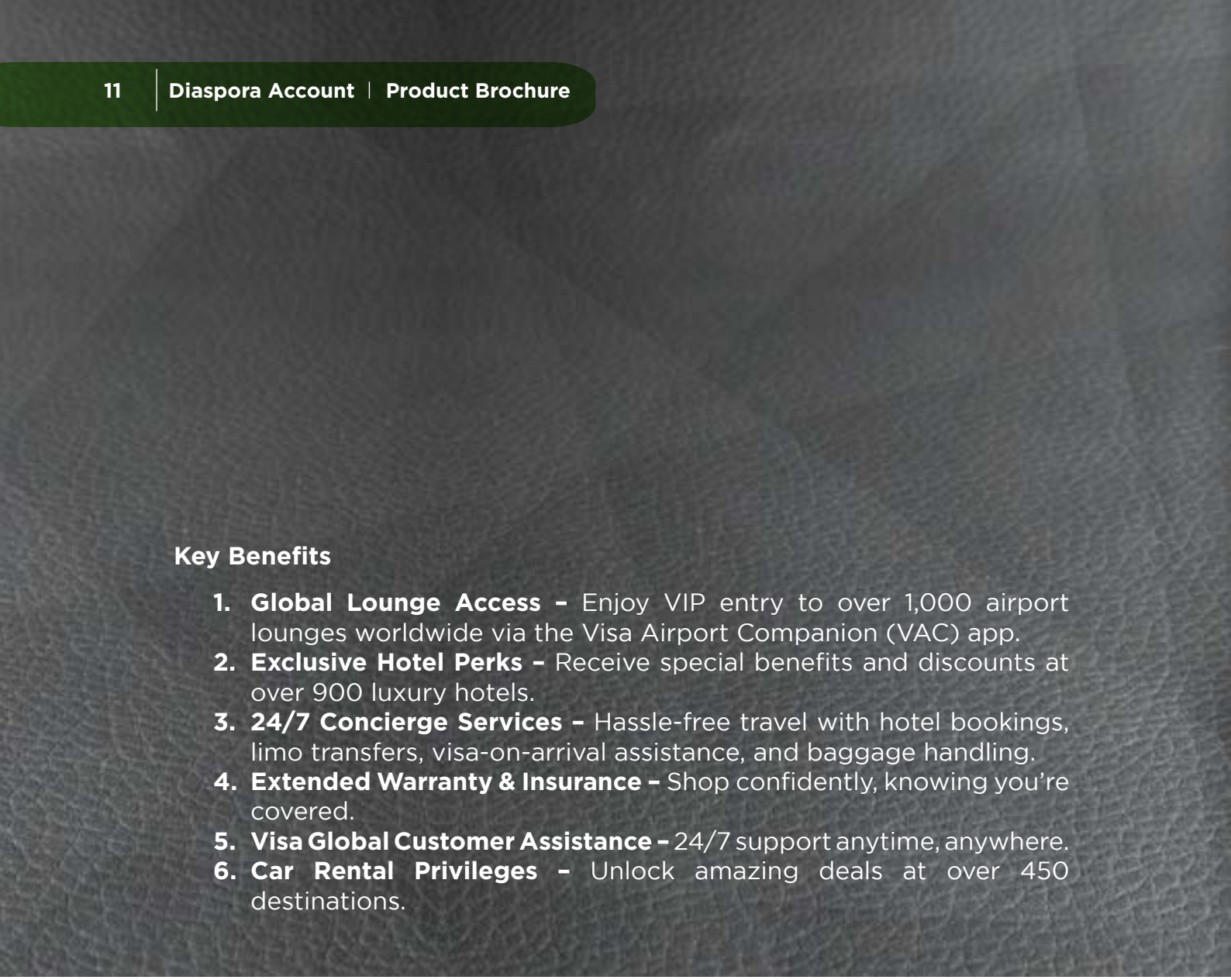


7. Unlock Exclusive Advantages

Learn about the unique benefits and perks of being a Fidelity diaspora account holder.

Visa Signature Cards

The Fidelity VISA Signature Card delivers exclusive benefits tailored to complement your global lifestyle, especially while in the Diaspora.



Key Benefits

1. **Global Lounge Access –** Enjoy VIP entry to over 1,000 airport lounges worldwide via the Visa Airport Companion (VAC) app.
2. **Exclusive Hotel Perks –** Receive special benefits and discounts at over 900 luxury hotels.
3. **24/7 Concierge Services –** Hassle-free travel with hotel bookings, limo transfers, visa-on-arrival assistance, and baggage handling.
4. **Extended Warranty & Insurance –** Shop confidently, knowing you're covered.
5. **Visa Global Customer Assistance –** 24/7 support anytime, anywhere.
6. **Car Rental Privileges –** Unlock amazing deals at over 450 destinations.

How to Access Your Lounge Benefits

1. **Download the Visa Airport Companion (VAC) app** on Google Play Store or Apple App Store.
2. **Register with your Fidelity VISA Signature Card** to unlock your lounge access and other travel perks.
3. **Show your digital lounge pass at participating lounges worldwide.**

Request your VISA Signature Card today via Online Banking or visit the nearest Fidelity Bank branch.

Travel smarter and live better with the Signature Card.



8. How to open an account

Go to **https://eserve.fidelitybank.ng/diaspora/** and follow the prompt

Requirements List

Current, Savings & Domiciliary Accounts

- **Scanned Copy of Standard Passport Photograph-** Clear picture, with your face forward
- **BVN**
- **Scanned copy of a notarized utility bill or, if employed, a recent bank statement or payslip** (not older than 3 months).
- **Scanned Copy of NIN Slip or International Passport -** Bio-data page
- **Scanned Copy of filled specimen signature card**
- **Scanned Copy of filled Reference form.** Current & Domiciliary accounts only



Corporate Accounts only

- **Certificate of Incorporation**
- **Memorandum of Article** (Certified True Copy)
- **Particulars of Directors** (Form Co7)
- **Board Resolution** (Signed by two directors)
- **Scanned Copy of Utility Bills showing company's address in Nigeria and the signatory's address abroad.** (not more than 3 months old)
- **Two (2) scanned copies of filled Reference form.**
- **Specimen Signature Card**
- **Passport Photograph of each signatory**
- **Scanned Copy of NIN Slip or International Passport -** Bio-data page

- Download reference form and send to your references.
- Download Mandate Card, fill-out and upload on Document Upload Page.
- One mandate card can be used for Individual or Joint accounts.

For enquiries, contact **DiasporaGroup@fidelitybank.ng**
Or call us. General Enquiry: **0700 343 35489.**
From abroad: **0908 798 9069**

Fidelity

Every woman deserves funding.



Scan Here
to Apply Now

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We Are Fidelity, We Keep Our word

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- Free initial cheque book.
- Access to loan facilities.
- Access to credit cards and the opportunity to be featured on Fidelity's SME Radio Programme for free.



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Easy BVN & NIN Enrollment - Stay Connected



Fidelity

Are you concerned about your account being restricted due to an unlinked BVN or NIN? We've got you covered!

With our extensive network of agent centers worldwide, you can easily enroll for your BVN and NIN today—hassle-free.

Find the nearest agent location from the list below and complete your registration seamlessly.

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Address	Contact Name	Phone Number	Email
United Kingdom Labyrinth House, 43 -47 Middle Hillgate, Stockport, Greater Manchester, England, SK1 3DG	Digital Infraco (UK) Ltd	016-1327-3708	bvn@digitalinfraco.co.uk
2nd Floor, 1-3 Atwell Road, London, SE15 4TW	Ehledglobal Resources	020-3011-1004	info@ehledglobal.com
Suite G/1 47 Broad Street Glasgow G40 2QW	EhledGlobal Resources	074-4035-3807	ehledglobalesouces@gmail.com glasgow@ehledglobal.com
Post and Packing 317 Shirley Road, Southampton, SO15 3HW	Ernest C & Co Ltd	2380773458	ernest@postandpackinguk.com
530/532 Kingsland Road Dalston, London UK	BIOSEC	078-388-29215	info@idcard.ng
343 Moston Lane, Manchester UK	BIOSEC	754-284-2149	info@idcard.ng
Redemption Community Hub, Stoke-on-Trent, ST4 7QE	BIOSEC	780-082-3788	info@idcard.ng
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