



NBS Bank

Your Caring Bank

A member of the NICO Group

A BANK FOR ALL YOUR NEEDS





NBS Bank Private Banking

Tailored Banking for Malawi's Leaders — Where Wealth Meets Care, Convenience, and Confidentiality.

NBS Bank Private Banking is designed to serve high-net-worth individuals including top executives, middle managers, business owners, and senior government officials. The service offers exclusive access, personalized financial management, and strategic wealth planning, all delivered with professionalism and discretion.

- **Exclusive Access & Personalized Service** — Private Banking clients enjoy direct access to private banking suites in Lilongwe, Blantyre, and Zomba, with dedicated tellers and relationship managers who serve them in their personal capacity.
- **Relationship-Based Wealth Management** — NBS Bank offers strategic conversations around wealth creation, helping clients plan for the future while they are still energetic and active in their careers.
- **Convenience for Busy Executives** — Designed for top executives, business owners, and senior government officials, the service minimizes time spent on banking by offering priority access, digital platforms, and suite-based consultations.
- **Mission-Driven Excellence** — Anchored in NBS Bank's mission to deliver superior banking services and its values of excellence, innovation, and professionalism, Private Banking reflects the bank's commitment to making banking "easy" for its most valued clients.



NBS Bank SME Banking

SME Banking has revamped and repositioned its offering to deliver sector-specific, value-driven solutions that address the unique needs of Malawi's SMEs, enhance access to finance, and unlock growth opportunities — with a strong focus on strategic industries such as Construction, Agriculture, Mining, Manufacturing, Renewable Energy, and targeted unsecured facilities for Gas Stations, Distributors, and Retail & Wholesale.

- **Construction** — Project financing, bid bonds, and performance guarantees to enable contractors to deliver on large-scale projects without cash flow bottlenecks.
- **Churches & Health** — Infrastructure loans and equipment financing to enhance service delivery, community impact, and expansion.
- **Gas Stations** — Working capital, fuel supply credit, and asset financing; unsecured credit facilities of up to 50% of monthly turnover for stock replenishment and operational expenses.
- **Distributors** — Invoice discounting, supply chain finance, and bulk purchase funding; unsecured working capital of up to 50% of average monthly sales to keep inventory flowing.
- **Hospitality** — Expansion loans, renovations financing, and POS payment solutions to capture seasonal and tourist market opportunities.
- **Agriculture** — Seasonal input financing, irrigation and equipment loans to support year-round productivity and value chain growth.
- **Mining** — Equipment leasing, export finance, and working capital to boost production capacity and market reach.
- **Transport/Fleet** — Vehicle purchase loans, fleet insurance premium financing, and fuel credit for efficient logistics operations.
- **Manufacturing** — Machinery loans, raw material import financing, and working capital for continuous production cycles.
- **Retail & Wholesale** — Inventory loans, POS terminals, and e-commerce support; unsecured credit facilities of up to 50% of monthly sales to restock and expand product range.
- **Renewable Energy** — Project finance, equipment import loans, and carbon credit advisory to accelerate adoption of clean energy solutions.

NBS Bank Digital Banking

EazyMobile322

USSD application that allows for Account enquiries, Internal and External funds transfers, Airtime purchase, TV subscriptions, Medical Aid bill, Utilities, School fees and Tax payments. Customers are required to register in-branch or self-register to access the service. Dial*322# to get started.

WhatsApp Banking

Banking on the WhatsApp Platform that allows for Account enquiries, Internal and External funds transfers, Airtime purchase, TV subscriptions, Medical Aid bill, Utilities, School fees and Tax payments. Customers are required to register on USSD first then send hello to 0885700322.

EazyApp

A mobile application that allows for account enquiries, Internal and External funds transfers, Airtime purchase, TV subscriptions, Medical Aid bill, Utilities, School fees and Tax payments. The App is available for both IOS and Android. Customers are required to download the App on Google Playstore or Apple.

EazyWallet

USSD application that allows non account holders to do Funds transfers, Airtime purchase, TV subscriptions, Medical Aid bill, Utilities, School fees and Tax payments. Customers can register through NBS agents or NBS account holder by simply transferring funds to beneficiary mobile number. An OTP is sent to the beneficiary to access the platform. Dial*322# to get started.

Eazyonline Personal and Corporate

Internet banking for Individuals and Corporates that allows for Account enquiries, Internal and External funds transfers, Airtime purchase, Medical Aid bill, Utilities, School fees and Tax payments.



EazyApp



EazyMobile



EazyOnline



EazyWApp



EazyWallet



EMPOWER YOUR BUSINESS WITH SEAMLESS ONLINE PAYMENT SOLUTIONS.

Overview

Pay by Link is an innovative e-Commerce solution from NBS Bank that enables businesses to send secure payment links directly to their customers via email. This service facilitates quick and convenient payments using Visa or Mastercard, without the need for a dedicated website.

Key Features

- **Secure Transactions:** All payments are processed through a secure platform, ensuring the safety of your customers' information.
- **Ease of Use:** Generate and send payment links effortlessly through the NBS e-Commerce portal.
- **Broad Accessibility:** Accept payments from any customer with a Visa or Mastercard, regardless of their issuing bank.
- **Prompt Settlement:** Receive funds in your business account within 24 hours of transaction completion.
- **Comprehensive Reporting:** Access daily transaction reports to streamline your reconciliation process.

How It Works

- **Invoice Creation:** Log in to the NBS e-Commerce portal and create an invoice for the desired amount.
- **Send Payment Link:** The system generates a secure payment link, which you can email directly to your customer.
- **Customer Payment:** The customer clicks on the link, enters their card details, and confirms the payment.
- **Funds Transfer:** The payment is processed, and funds are deposited into your business account within 24 hours.

Benefits

- **No Website Needed:** Ideal for businesses without an online presence, allowing you to accept digital payments effortlessly.
- **Enhanced Cash Flow:** Accelerate your receivables with quicker payment processing.
- **Customer Convenience:** Offer your clients a straightforward and secure method to pay invoices online.



NBS BANK CORPORATE BANKING

NBS Bank Corporate Banking offers a comprehensive suite of services tailored to meet the diverse financial requirements of our corporate clients—from Foreign Currency Denominated Accounts to specialized Corporate Advisory Services, we deliver solutions that support every aspect of your business banking needs.

Accounts

Current accounts
Foreign Currency
Denominated Accounts
Investments accounts
Collateral Savings Accounts

Lending Products

Corporate Overdraft
Facilities
Corporate Term Loans
Asset Finance Facilities
Leasing
CMA Facilities

Trade finance solutions

Letters of Credit
Pre and Post Export
Financing Facilities

Treasury products

Call Accounts
Fixed deposits in local and
foreign major currencies
Treasury Bills
Forex trading services

Cash Management

Cash in Transit Services
Agency Banking
Services
Digital solutions i.e. POS
Services, Internet
Banking

Advisory Services

Corporate Advisory
Services



MILESTONES IN FOOD & AGRICULTURE.

At NBS Bank, we realize the significance and contribution of the agriculture sector to our economy and our ultimate goal is to become a thought leader in this sector. Our success in this area started with our partnership with Rabobank that enabled us to develop a specific Food & Agriculture portfolio to focus on developing the sector through knowledge, understanding of various value chains and developing innovative solutions to support growth of the sector.

While supporting all opportunities in the sector, we have currently built strong sector understanding in specific value chains 5 value chains namely Tea, Macadamia, Soya beans, Ground nuts and seeds and we have developed specific solutions to support growth in these sectors. We have followed a phased approach by first supporting the value chains we have built extensive knowledge on and then supporting key players in these value chains and then solutioning and supporting the connected ecosystem which includes SMEs and small-scale players.

Through our partnerships with international development partners like IFAD, OIKO credit and AGRIFI, we have provided long term funding of between 5 to 10 years with extended moratorium periods of up to 2 years to players in the Tea and Macadamia value chains, supporting SMES and Smallholder farmers. For continuous investment in knowledge, we have partnered with Agriculture University, and we continue to work with other partners that support the derisking of the agri value chain and make it possible extend support.

With this extensive investment in the sector, We have developed solutions that support all key participants in the key sector from top commercial corporates, SMES and small holder Farmers in the various value chains. Apart from enabling our customers to participate in the formal financial system, we

do provide short-term financing solutions (i.e. short-term loans overdrafts and seasonal loans) as well as long-term financing solutions for capital expenditure including asset financing through our medium- and long-term facilities. These solutions are structured in line with the cash crop cycles of different value chains.

As a thought leader in Food & Agriculture we continue to invest in knowledge, drive innovation, strengthen existing partnerships as well as build new partnerships to derisk and develop the agriculture sector.

SUMMARIZED INFORMATION

Our Thought Leadership in Agriculture

- NBS Bank is more than just a lender — we are ecosystem builders. We have earned the trust of Malawi's agri-sector through:
- Segmented value chain finance for commercial estates, SMEs, and smallholder farmers.
- Blended finance structures with long-term repayment terms and moratoriums.
- Sustainability-linked finance, supporting climate-smart agriculture and ESG best practices.

Becoming the #1 F&A Bank in Malawi by 2026

- Dedicated F&A portfolio and staff
- Sector-specific KPIs
- Customized financial products
- Strategic partnerships
- Sustainable practices
- Value chain-based client mapping
- Continuous learning and research

Our Strategic Partnerships

- Rabobank — Technical know-how and innovation transfer
- IFAD, Oikocredit, AGRIFI — Long-term funding and risk mitigation
- LUANAR — Knowledge-based agriculture finance and graduate internship integration

Market Engagement & Community Impact

- NBS Bank is present in every region, not just as a bank, but as a development partner:
- Roadshows with input suppliers
- Workshops on agronomy, budgeting, and sustainability
- Participation in national agri-fairs and policy platforms
- Client strategy meetings and sectoral research briefings





NBS Bank

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NBS Bank is regulated by the Reserve Bank of Malawi
which can be contacted on 01 770 600.
The Bank principal office is at Ginnery Corner Blantyre.

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WhatsApp: 0888 800 322 | www.nbs.mw

