



Ziklag Guaranteed Investments Returns

ZIKLAG 
CAPITAL LIMITED

Building Confidence growing your investments

ZIKLAG GUARANTEED INVESTMENT (ZGI)

The ZGI is a short to medium term risk free Money Market Investment product with high level of liquidity and flexibility. It has been specifically designed for investors with low risk and regular guaranteed returns on their investments.

PRODUCT FEATURES

Eligibility: The product is primarily meant for investors who seek to build up funds for different purposes.

Age Restriction / Requirement: Minimum Eighteen (18) years, though a parent or guardian can invest for a minor.

Minimum Investment Balance: N100,000.00 (One Hundred Thousand naira) only.

Tenor: Minimum of one (1) month.

Interest Re-investment: Investors may choose to reinvest their interest every 90 days.

Interest Payment: Interest is paid to investors on monthly, quarterly and yearly basis (if requested for).

Pricing: Benchmarked against 91 days Nigerian Treasury Bills.

Penalties: Part - terminations after 30 days are not subject to pre-mature termination penalty charges.

BENEFITS:

Tax Benefits: The investment is free from Withholding Tax & VAT as they are primarily invested in FGN Treasury bills and bonds which are tax exempted.

Estate Planning: ZGI allows for Joint ownership with spouses, adult children, etc.

Investments on behalf of Minors: Investments can be done on behalf of minors as a parent or guardian.

Ancillary Services:

- Financial Advisory Services,
- Periodic Statements of Accounts,
- Reference letters (on request) to schools and embassies.

For more information please call 08094797227 or 01-2776721-2 now!



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FREQUENTLY ASKED QUESTIONS (FAQS)

Q. What is Ziklag Guaranteed Investment (ZGI)?

A. It is an investment opportunity that offers individuals and corporate organisations moderate returns on their funds without facing any rediscounting risk if the fund is required before maturity of the bills.

Q. How does ZGI Work?

A. Minimum of N100,000.00 is invested for at least 30 days and interest is paid according to the agreed terms.

Q. How do I invest in the product?

A. You can invest through cheques or transfers into Ziklag's correspondent bank account(s).

Q. Who can invest in the product?

A. Individuals and Corporate bodies.

Q. How do I get my money back?

A. By giving Ziklag at least 48 hours' notice (Letter of Instruction) of your intention to withdraw all (or part) of your investment.

Q. Are there any penalties/charges for withdrawing my funds?

A. No, provided your investment has done a minimum of 30 days.

Q. What is the minimum investment?

A. N100,000.00 (One Hundred Thousand Naira only).

Q. When can I increase the investment and how?

A. Anytime, by paying, writing a cheque or transferring the additional amount into Ziklag's correspondent bank account and notifying your account officer immediately.

Q. Can I withdraw before the maturity date? What are the charges?

A. Yes but you may forfeit interest if your investment has not stayed up to 30 days.

Q. What evidence do I receive to confirm my investment in ZGI?

A. A confirmation of investment slip detailing the terms & condition and you can also view the status of your investment on-line.

Q. How are the returns determined?

A. The return is benchmarked against the 91 days Nigerian Treasury Bills.

Q. When is interest paid on the investment?

A. Monthly, quarterly or yearly, depending on the investor's choice.

Q. Can I reinvest my interest?

A. Yes, but interest re-investments are allowed every 90 days or beginning of a quarter.

Q. What is the underlying Asset for ZGI?

A. FGN Treasury Bills and Bonds.

Q. How do I monitor my investment?

A. You can view your investment status online via our portal.

Q. What are the advantages of ZGI over other investments?

1. ZGI is safe and secure as the underlying asset is NTBs and FGN Bonds.
2. ZGI allows for smaller investors with a minimum of N100,000.00
3. ZGI allows for investors on behalf of minors.
4. ZGI is flexible as you can recall your investment after 30 days without a penalty.
5. ZGI is tax free.
6. The return on ZGI is competitive and attractive.

For more information please call 08094797227 or 01-2776721-2 now!

You can also reach us 24/7 on 09079443666