

ABC
Private Banking
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DIAMOND



Enjoy life at its finest and shine bright like a diamond.

...because you deserve banking services that matches your unique vision, lifestyle and discerning eye for quality, we have come up with a unique and tailor-made proposition for YOU!

Our Offer to You



DIAMOND

Time is your most valuable asset. So our suite of comprehensive and tailor-made banking products and services have been designed to save you as much of it as possible.

i. Consultative and client-centered Private Banker

At ABC Banking, we aim to exceed our clients' expectations. Our experienced and dedicated Private Bankers provide you with the highest level of personalised, attentive and discreet service to help you achieve your financial goals and aspirations. Your Private Banker will come and meet you, as per your convenience.

ii. Our range of tailor-made banking products and services

Because you deserve the very best, we have come up with exceptional banking products and services for YOU:

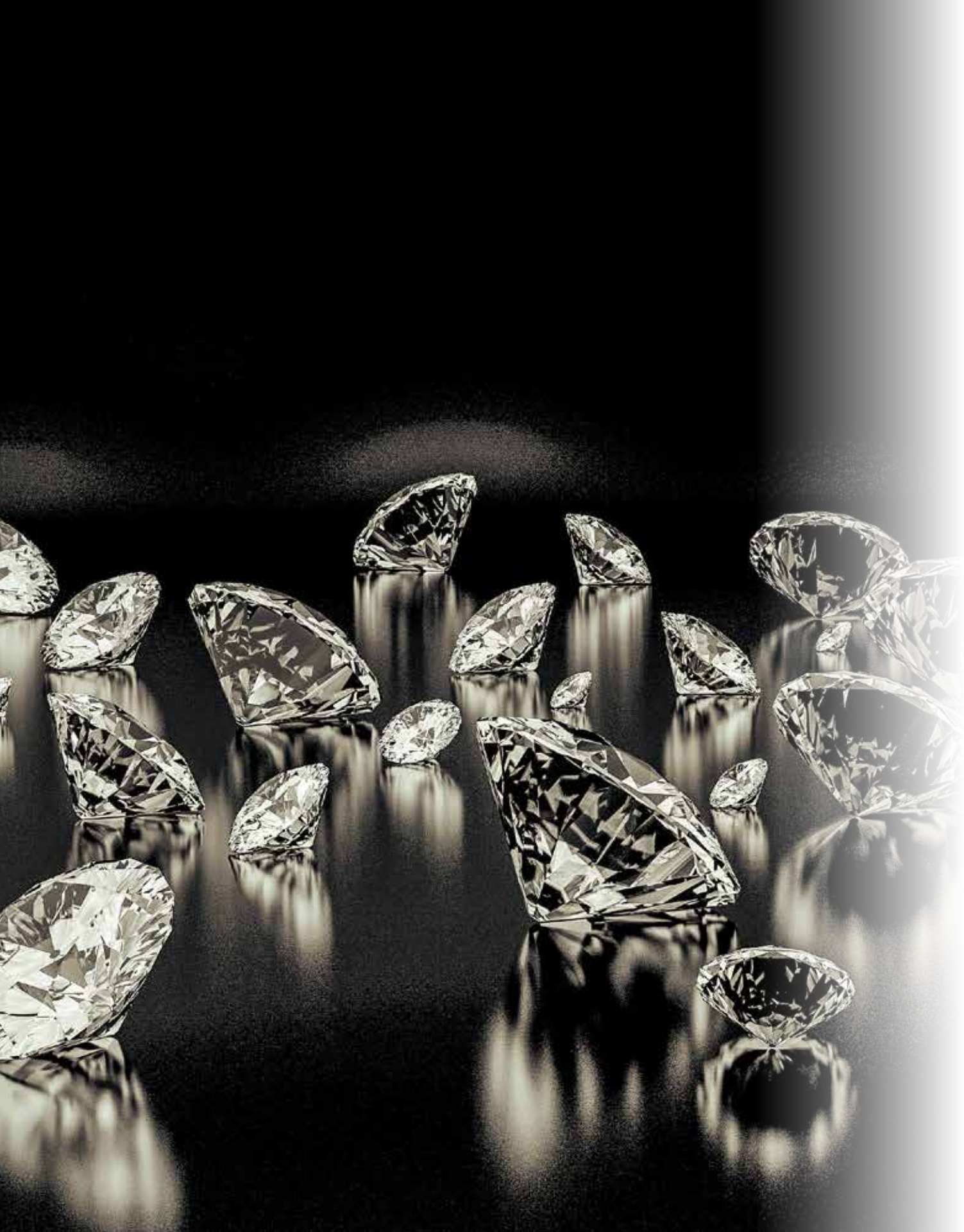
- Diamond Savings Account with chequebook facility and free e-banking services
- The unique UnionPay Diamond Debit Card that gives you access to bespoke privileges and benefits
- Fast track approvals and Competitive Interest Rates on your loans and leasing facilities
- Attractive rates on Term Deposits
- Free monthly e-statements
- Foreign exchange and Treasury services
- Customised financial solutions

iii. Preferential Exchange rates

- Multi-currency spot, forward, swaps and notes at a competitive rate
- Execution of your cross-currency requirements at very fine rates/margin
- We also deal in major foreign currencies for your travel & business needs

iv. Advice on trend of the global market

- Market news updates delivered into your inbox
- Check our website www.abcbanking.mu for latest news on the market and our flash deals
- You can call us any time during business hours for real time market data and trends
- We provide your business with simple and effective hedging products such as Forwards, Options, etc...



v. The UnionPay Diamond Debit Card - Taking you to a journey of sparkles

The UnionPay Diamond Debit Card has been especially designed for the elite... for YOU! This superbly crafted service offering takes privilege packages to a new level. The UnionPay Diamond Debit Card acts like a gateway to wealth and lifestyle services, reserved only for the distinguished few.

The card is your ideal choice, when you travel abroad, or purchase online from around the world. With the world-class security system, you don't have to worry about carrying a large sum of cash when travelling. Chip and PIN guarantees your transaction safety and secures your shopping experience whenever and wherever you are.

With global acceptance and unrivalled acceptance in Asia, your UnionPay Diamond Debit gives you access to your cash in local currency, at ATMs displaying the UnionPay logo in over 140 countries (both locally and overseas) and you can make purchases at millions of points of sale and global merchants online.

To add sparkles to your journey, the UnionPay Diamond Card offers you a series of prestigious and exclusive privileges ranging from Concierge service (for Travel, Entertainment and Shopping), access to over 900 airport VIP lounges, International Travel & Medical Assistance Service and all these privileges coupled with a Free Comprehensive Travel & Protection Insurance with Emergency medical expenses, thereby bringing you extraordinary experience no matter when or where you are in the world.

Concierge Service

“Concierge” is not just for luxury or top-level enjoyment. With your UnionPay Diamond Card you can use our concierge service to help you with your daily affairs or special needs including travel, entertainment, shopping, business, and different personal requirements.

Wherever you are, you may receive our 24-hour exclusive UnionPay Concierge Service which is available all around the world.

Travel	Pre-trip Inoculation and Visa Requirement Information
	Hotel Referral and Reservation Assistance
	Flight Information and Ticketing Assistance
	Train or Rail Information and Ticketing Assistance
Entertainment	Golf Course Referral and Reservation Assistance
	Global Concert and Performance Assistance
	Dining Referral and Reservation Assistance
Shopping	Major Shopping Belts/Locations Information Assistance

For assistance, all you have to do is get in touch with our on-call concierge on +27 11 541 1272 or email us at unionpmru@aspirelifestyles.com



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International Travel & Medical Assistance

Travel with complete peace of mind with UnionPay Diamond card's Travel & Medical assistance:

International Medical Assistance	Telephone Medical Advice
	Medical Service Provider Referral
	Arrangement of Hospital Admission
	Guarantee of Medical Expenses Incurred During Hospitalization & Monitoring of Medical Condition during Hospitalization
	Medical Interpreter
	Dispatch of Essential Medicine
	Arrangement of Emergency Medical Evacuation
	Arrangement of Emergency Medical Repatriation
	Arrangement of Repatriation of Mortal Remains
	Arrangement of Compassionate Visit
	Arrangement of Return of Minor Children
	Arrangement of Accommodation
VIP Healthcare Assistance (Mainland China)	Hospital/Clinic referral
	Triage Assistance
	Arrangement of specialist appointment
	Arrangement of VIP outpatient service

International Travel Assistance	Lost Luggage Assistance
	Lost Passport Assistance
	Legal Referral
	Emergency Travel Service Assistance
	Emergency Interpreting Assistance
	Embassy Referral
	Emergency message transmission

For assistance, all you have to do is get in touch with our on-call concierge on +27 11 541 1272 or email us at unionpmru@aspirelifestyles.com

Access to over 900 Airport VIP Lounges

You may enjoy VIP service and various desserts and snacks in a number of VIP lounges at global airports to make each of your journeys relaxing.

You can enjoy VIP service for whatever class you may take.

- Enjoy a glass of wine, food and catch up on some work in 904 lounges worldwide at your convenience
- Benefit from up to 25% discount in airport restaurants around the world
- Free Wifi
- Access to newspapers and magazines
- Access to spas and nail bars (where applicable)

To view the list of Airport Lounges where you may get access via your Dragon pass membership, log on to the link: <https://en.dragonpass.com.cn/airports>

Comprehensive Travel & Protection Insurance with Emergency medical expenses

Travel with complete peace of mind with the comprehensive insurance package that covers you whilst you are travelling for medical and travel inconvenience. It also provides protection for your purchases both locally and overseas:

Worldwide Privileges - Local and international offers and discounts

- Enjoy exclusive privileges and offers with thousands of popular merchants locally and around the world Kindly log on to link below to see the privileges you get access to with your UnionPay Diamond Card <http://www.unionpayintl.com/upiweb-card/serviceCenter/merchant?language=en>



Benefit	Benefit limit (amounts up to)
Purchase Protection	
Per occurrence	USD 3,000
Per aggregate	USD 20,000
Extended Warranty	
Per occurrence	USD 500
Per aggregate	USD 20,000
Lost & Stolen	
Fraudulent Charges - card lost	
Per occurrence	USD 2,000
Per aggregate	USD 4,000
Fraudulent Charges - card not lost	
Per occurrence	USD 2,000
Per aggregate	USD 4,000
Travel Insurance	
Travel Accident - Full Cover - International	USD 150,000
Travel Accident - Full Cover - Domestic	USD 150,000
Travel Accident Common Carrier - International	USD 1,000,000
Travel Accident Common Carrier -Domestic	USD 100,000
Emergency Medical Expenses	USD 1,000,000
Evacuation & Repatriation	USD 2,000,000
Hospital Daily Benefit	USD 1,200
Cancellation	USD 7,500
Curtailment	USD 7,500
Trip Delay (9 hours)	USD 100 per hour
Missed Connection	USD 650
Lost of Baggage	USD 3,000
Baggage Delay	USD 480

Please ensure you refer to the full terms and conditions of the insurance policy.
Please log onto the link below or request a copy from your Private Banker/ Relationship Manager:
www.abcbanking.mu/private-banking

vi. Wealth Management Services provided by our partner ABC Capital

ABC Capital offers a diverse range of investment products as well as asset/wealth management & corporate finance advisory services to complement our banking products, thus helping you meet your financial goals:

Private Banking Services
Enhancement

Corporate and
Investment Banking
Services Enhancement

**Wealth/Asset
Management**

Pension Fund Management
CIS Management
Portfolio Management
Distribution of
Financial Products
Structured Products
Engineering

Specialised Funds
Alternative Funds
Private Equity Funds
Credit Funds

**Corporate Finance
Advisory**

Mergers and Acquisitions
Capital Raising
Restructuring
Strategic Advice

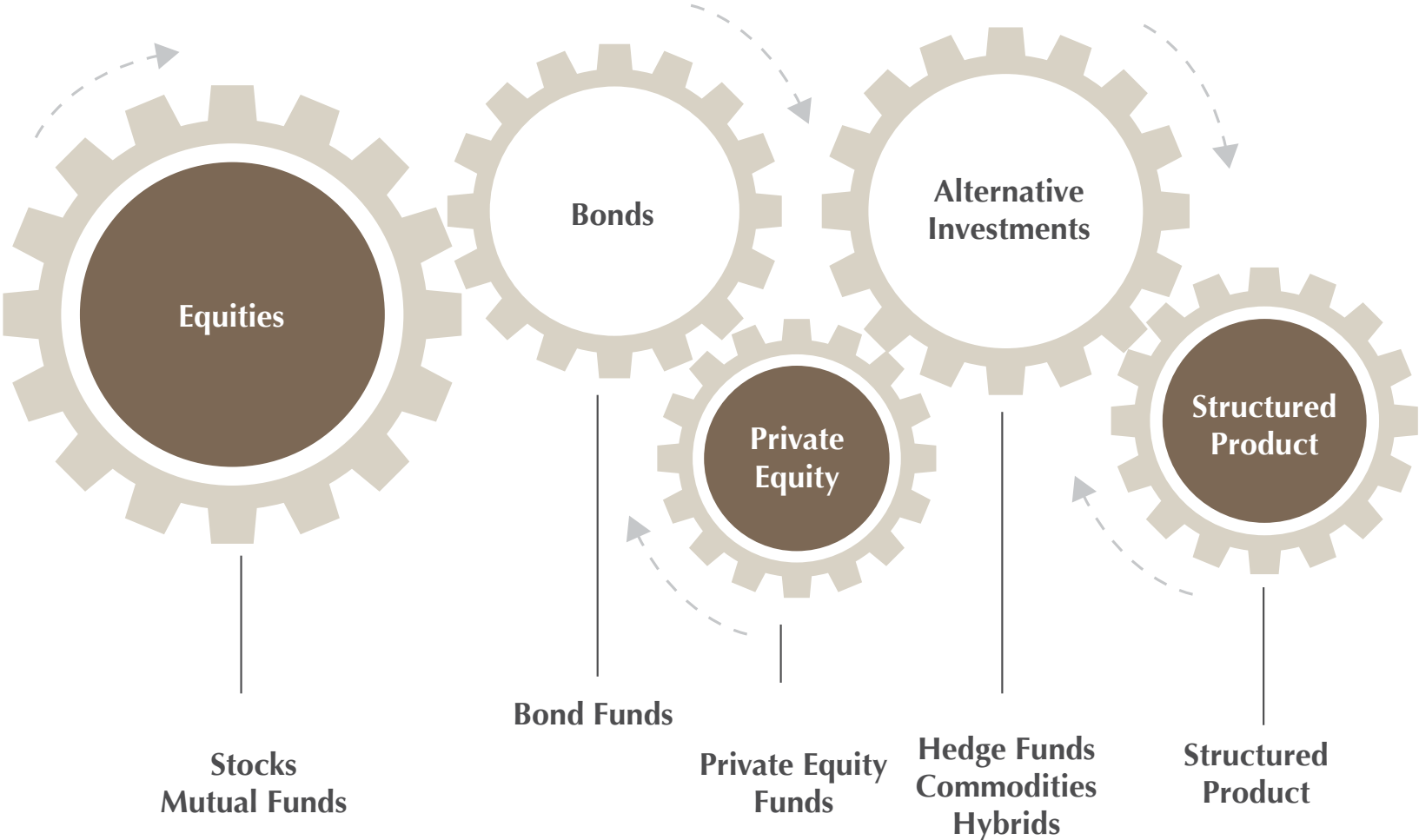
Find out more on www.abccapital.mu



DIAMOND



Through its Open Architecture Platform, you can have access to distinct asset classes, instruments from all major markets across the world and specialist fund managers whilst benefitting from their comprehensive product offering and tailor-made structured product solutions.





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