

etisalat 


GTBank

Guaranty Trust Bank plc
RC 152321

GT easysavers Account FAQs

Easy to Open, Easy to Save



GTEasySavers account is a GTBank savings account that can be opened via a mobile phone with an activated ETISALAT line. This savings account enables customers to save for financial and non-financials/goals whilst enjoying bonus airtime as well as higher interest rate on savings at the end of a specified period.

With GTEasySavers account you can:

- Open and operate an account through your Etisalat Mobile line without filling any forms.
- Save on a daily, weekly, monthly basis.
- Enjoy interest rate of 3.9% per annum.
- Receive N200 free airtime when you save N5,000 in your account.
- Receive double airtime on every recharge immediately a customer opens a GTEasySavers account.
- Deposit and Withdraw from any GTBank Branch, GTExpress locations or Etisalat Experience Centres.

To open a GTEasySavers account, Simply dial ***737*0#**.

1. Question: Who can open the GTEasySavers account?

Answer: GTEasySavers account is available to any Etisalat subscriber that does not have a GTBank account.

2. Question: How can an existing Etisalat customer open a GTEasySavers account?

Answer: Simply dial *737*0# and follow the prompt on screen; an account number is automatically created and sent via SMS to the customer. No need to fill an account opening form, just dial the shortcode - *737*0#.

3. Question: What are the documents required to open a GTEasySavers account?

Answer: There are no documents required to open a GTEasySavers account. The account falls under the Central Bank of Nigeria's Tier 1 KYC Requirement.

4. Question: How do I get my GTEasySavers account number?

Answer: Once you register for a GTEasySavers account, a TEN (10) digit number (NUBAN) is sent to the customer via SMS. Your Etisalat phone number can also be used as your account number at any of the service touch points (GTBank branches, Etisalat Experience centres or GTExpress locations).

5. Question: Do I need to have airtime or data before I can open a GTEasySavers Account?

Answer: No. You do not need to have airtime or data to open a GTEasySavers Account. Simply dial *737*0# from any type of phone.

6. Question: How many digits does my GTEasySavers account number contain?

Answer: 10 Digits. All GTEasySavers account numbers are NUBAN account numbers.

7. Question: Can I start transacting on my GTEasySavers account once I get my Account Number?

Answer: Yes you can. Customers can only deposit cash and receive funds via bank transfers into the account. Withdrawals will not be permitted until customer's information has been duly captured at an Etisalat agent location/centre, GTBank Branch or GTEExpress locations. Information required include Passport Photograph, Date of Birth, Address and Biometric Information.

8. Question: What services are available on the GTEasySavers account?

Answer:

- Cash deposits at any GTBank branch, Etisalat Experience Centres and GTBank Agent Locations.
- Cash withdrawals at any GTBank Agent location, Etisalat Experience centres and Cardless ATM withdrawals. (Cash withdrawals from Etisalat centres will attract a service charge of N100).
- Transfer to GTBank accounts and other Banks in Nigeria.
- Online and POS payments using your GTBank Naira MasterCard. (Please note that online payments is restricted to Nigerian merchants only).

9. Question: Can I enjoy more services on GTEasySavers account?

Answer: Yes. To enjoy more services, customers would need to provide additional information such as valid means of identification and utility bill at any GTBank branch.

10. Question: What are the transaction limits on GTEasySavers account?

Answer: a. Maximum deposit per transaction is N20,000.00
b. Maximum account balance is N200,000.00 at any point in time.

11. Question: What is the minimum amount that can be deposited into a GTEasySavers account?

Answer: Minimum deposit is N1,000.

12. Question: What is the minimum saving period for the GTEasySavers account?

Answer: The minimum saving period is 90 days.

13. Question: Can withdrawals be made before the savings account period ends?

Answer: YES. N100 will be charged for withdrawals and interest will be forfeited.

14. Question: How do I fund my GTEasySavers account?

Answer:

- Cash Deposits at any Etisalat Experience Centre, designated GTBank agent locations or GTBank branches.
- Bank transfers from a GTBank account or from any other Nigerian bank.
- Cash Deposits ATMs at GTBank branches and GTExpress locations.

15. Question: How can I deposit into my GTEasySavers account?

Answer: There are various options available:

- a.** GTBank Branches
- b.** GTExpress Locations
- c.** Etisalat Experience Centres.

16. Question: When can I fund my GTEasySavers account?

Answer: A GTEasySavers account can be funded at any time (daily, weekly, monthly)

17. Question: What is the interest on GTEasySavers account?

Answer: The interest is 3.9% p.a

18. Question: As a GTEasySavers account holder am I eligible to receive a debit Card?

Answer: Yes. This can be picked up instantly at any GTBank branch or GTExpress Locations. The Naira MasterCard Debit card cost N525.00 only.

19. Question: How do I check my GTEasy account balance?

Answer:

a. Account balance is shown at the end of the SMS sent after every transaction is completed.

b. Customer can use SMS Banking by typing (Bal NUBAN to 0807665555) to request for their account balance.

(Please note that the SMS notification attracts an SMS tariff of N4/per notification).

20. Question: What can I do with my GTBank Naira MasterCard?

Answer: GTBank Naira MasterCard can be used to withdraw cash from any ATM in Nigeria, make payments via POS at merchant locations in Nigeria and online.

21. Question: How can I withdraw from my GTEasySavers account?

Answer: There are various options available:

- GTBank Branch/GTExpress
- GTBank Agent location
- Etisalat Experience Centres.

22. Question: If my phone is lost or stolen, Do I lose my money?

Answer: No, your money is safe. Replace your SIM card at any of Etisalat Centres or Agent outlets. Please notify the bank immediately to update your information as your account is linked to your mobile phone number.

23. Question: Can a customer receive funds from a third party into their GTEasySavers account?

Answer: Yes, a customer can.

24. Question: What happens if a customer ports to another network? Will this affect their ability to access the funds in their GTEasySavers account?

Answer: In the event that a customer decides to port to another mobile network provider, the customer's account will remain operative and will continue to receive transaction alerts for every transaction.

25. Question: What happens if a customer's Etisalat line is recycled? Will this affect their ability to access the funds in their GTEasySavers account?

Answer: No, your funds are safe with the Bank. The customer however needs to update their records with the Bank immediately.

26. Question: What are the available customer service channels?

Answer: Please dial 200 from your Etisalat line or call GTConnect on 0700-482666328, 234-1-4480000, 08029002900, 08039003900

27. Question: What are the associated charges on the GTEasySavers account?

Answer: Please refer to the table below:

	Transactions at GTBank Branch / GTExpress Locations	Amount (N)
1	Account to Account Transfer (To GTBank)	Free
2	Account to Account Transfer (Other Banks)	N105
3	Cash Deposits	Free
4	Naira MasterCard	N525
5	Pre-liquidation of savings	N100

	Transactions at Etisalat Locations	Amount (N)
1	Account to Account Transfer Within GTBank	Not Applicable
2	Account to Account Transfer Other Banks	Not Applicable
3	Cash Withdrawals via Etisalat agents (Before 90day tenure)	N100
4	Cash Deposits via Agents	Free

Easy to open Easy to save

Simply dial ***737*0#** from any mobile phone to open a **GT easy savers** account

Available only to Etisalat subscribers



Features

- Receive double airtime on every recharge immediately you open.
- Enjoy N200 free airtime after initial deposit of N5,000.
- Save a minimum of N5,000 for a fixed period of 3 months.
- Withdraw at any GTBank Branch or GTBank ATM.
- Enjoy interest rate of 3.9% per annum.
- Pick up your card at any GTBank branch for use on ATMs and POS.

Terms and conditions apply.

For enquiries visit www.gtbank.com/737 or www.etisalat.com.ng

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