#### ANCHORIA TREASURY BILL LINKED NOTE



An Exclusive Opportunity for Premium Investors

# **PRODUCT SYNOPSIS**

Feature	Details
Product Name	Anchoria Treasury Bill Linked Note – 365 days
Investment Type	Structured Fixed Income
Underlying Asset	Nigerian 365-Day Treasury Bills
Currency	Nigerian Naira (₦)
Interest Rate	19% per annum (gross)
Tenor	365 days
Principal Protection	100% at maturity
Minimum Investment	₩50,000
Offer Size	N100,000,000
Subscription Channel	SEEDs Mobile App
Offer Window	9th May 2025 – 21st May 2025 (3 Weeks)
Roll-over Option	Available upon maturity
Early Redemption	Permitted

# **Product Description**

The Anchoria Treasury Bill Linked Note is a fixed-income investment that offers a guaranteed return of 19% over 365 days, with capital fully secured through Nigerian Government Treasury Bills. This product is tailored for investors seeking stability, superior returns, and convenience, all through the trusted SEEDs platform.

#### **Investment Rationale**

- Capital Preservation: Funds are secured by sovereign-backed Treasury Bills.
- Attractive Yield: Fixed 19% gross return, outperforming most fixed deposits.
- **Digital Convenience**: Invest and track your portfolio directly via the SEEDs App.
- Professional Management: Managed by experienced investment managers, leveraging primary market access.
- Roll-Over Flexibility: Investors may opt to reinvest principal and interest at maturity.
- Pre-liquidation Access: Early redemption is allowed under defined conditions.

## **Investment Flow**

**Investor subscribes** 

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Funds invested in 365-Day Nigerian Treasury Bills

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Fixed 19% gross return accrued over 1 year

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Principal + Interest paid into SEEDs Wallet at maturity (or prorated on pre-liquidation)



#### **Risk Considerations**

- **Pre-liquidation Risk**: Early exits may attract a fee or a prorated interest adjustment.
- **Tenor Commitment:** Full return is guaranteed only when held to maturity.
- Market Risk: Minimal investment is fully aligned with risk-free government securities.
- **Operational Risk**: Custody and transaction processing are managed through reputable institutions to ensure integrity.

### **Subscription Process**

- 1. Log in to your SEEDs mobile app.
- 2. Fund your wallet with preferred investment amount
- 3. Navigate to "Anchoria Treasury Bill Linked Note 365 Days."
- 4. Enter your investment amount (minimum ₹50,000).
- 5. Select "wallet" as source of funds your investment.
- 6. Receive instant confirmation within the app
- 7. A Certificate of Investment will be emailed to you

#### **Frequently Asked Questions (FAQs)**

**Q:** Can I exit before maturity?

**A:** Yes. Pre-liquidation is permitted; however, interest will be prorated based on the holding period, and a pre-liquidation fee of 40% on the accrued interest will apply.

**Q:** How will my interest and principal be paid?

**A:** At maturity, your full principal and accrued interest will be automatically credited to your SEEDs wallet. In the case of early exit, the net amount (after prorated interest and applicable fees) will be credited.

**Q:** Is my investment safe?

**A:** Yes. The underlying assets are Nigerian Treasury Bills backed by the full faith of the Federal Government.

## **Contact Us**

For dedicated assistance, please contact:

clientexperience@anchoriaam.com