

ANCHORIA TREASURY BILL LINKED NOTE – 91 DAYS

A premium, short-term note offering competitive, government-backed returns, ideal for investors seeking flexibility and quick turnaround.

PRODUCT SYNOPSIS

| Feature | Details |
|----------------------|---|
| Product Name | Anchoria Treasury Bill Linked Note – 91 days |
| Investment Type | Structured Fixed Term Investment |
| Underlying Asset | Nigerian 91-Day Treasury Bills |
| Currency | Nigerian Naira (₦) |
| Interest Rate | 18% per annum (gross) |
| Tenor | 91 days |
| Principal Protection | 100% at maturity |
| Minimum Investment | ₦50,000 |
| Offer Size | ₦100,000,000 |
| Subscription Channel | SEEDs Mobile App |
| Offer Window | 29th September 2025 – 10th October 2025 (2 Weeks) |
| Roll-over Option | Available upon maturity |
| Early Redemption | Permitted |

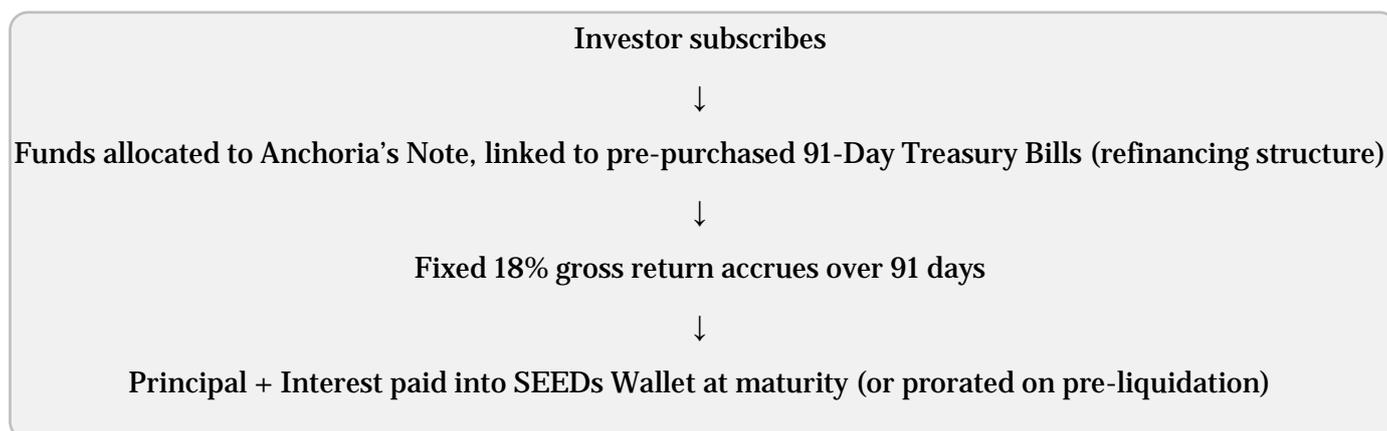
Product Description

The Anchoria Treasury Bill Linked Note is a structured, fixed term investment that delivers a fixed 18% annualized return over 91 days, with Nigeria Treasury Bills (NTBs) as the underlying asset. 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 18% 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



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, as funds are backed by government securities.
 - **Operational Risk:** Custody and transaction processing are managed through reputable institutions to ensure integrity.
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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 – 91 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
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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

Anchoria Treasury Bill Linked Note – Product Q&A Summary

1. What is the Anchoria Treasury Bill Linked Note?

It is a 91-day fixed term investment that offers an 18% annual return. The product is backed by Nigerian Treasury Bills, providing investors with capital protection and predictable returns. The minimum investment amount is ₦50,000, and investors subscribe through the SEEDs mobile app. At maturity, both the principal and accrued interest are paid directly into the investor's SEEDs wallet.

2. Is the 18% return guaranteed?

Yes. The return is fixed and contractually guaranteed.

3. When does the interest begin to accrue?

Interest starts counting upon successful subscription via the SEEDs app. Each investor's 91-day tenor begins at the time of investment confirmation.

4. Will investors receive interest upfront?

No. Interest is paid at maturity along with the principal. The total amount is credited into the investor's SEEDs wallet.

5. Can investors exit before maturity?

Yes. Early redemption is permitted. In such cases, the interest is prorated and a 40% fee is applied to the accrued interest. The principal remains intact.

6. Are investor funds used to purchase the Treasury Bills?

No. The Treasury Bills have already been procured by Anchoria. This note offers access to the yield benefits of those holdings through a refinancing structure.

7. How safe is this investment?

The underlying asset is Nigerian Treasury Bills, which are sovereign-backed and considered the lowest-risk financial instruments in the local market.

8. Is this product tradable or listed on any exchange?

No. This is a hold-to-maturity product. It is not traded on any secondary market.

9. Can investors roll over their investment at maturity?

Yes. Investors may opt to reinvest at the end of the tenor, subject to the availability and terms of a new offering.

10. Is the interest subject to tax?

Yes. A 10% withholding tax is deducted from the interest at maturity, in line with Nigerian tax regulations.

11. Can investors top up their investment after the initial subscription?

Investors may top up their investment during the offer period only. Each top-up is treated as a separate transaction with its own 91-day tenor and distinct maturity date. Once the offer window closes, no additional funds can be added to the current cycle.

For further information: clientexperience@anchoriaam.com