

4 YEAR TENOR
MIN INVESTMENT TZS 500,000/-

13%
PER ANNUM

Coupon Payment:
Quarterly

**No withholding tax
on interest**

Coupon Payment Dates **29th September, 29th December,
29th March and 29th June** each
year up to and including the maturity
date (2030)

Strengthen Your Tomorrow With The iTrust Bond

**INVEST NOW THROUGH
THE iTRUST APP**

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Who is iTrust Finance Limited?

iTrust Finance Limited is a Tanzanian financial services company regulated as a Tier 2 institution by the Bank of Tanzania (BoT). Founded in 2013 as Imaan Finance, it was rebranded to iTrust Finance in January 2023. The company offers a wide range of services including brokerage & dealing, fund management, advisory, Islamic lending (through its Imaan Finance division).

What is a bond?

A bond is a type of investment where an investor lends money to an institution (such as a corporation, bank, or government) for a fixed period in exchange for periodic interest payments.

What is the iTrust Bond?

The iTrust Bond is a short-term fixed income instrument issued by iTrust Finance Limited under its TZS 100 billion Medium Term Note (MTN) Programme. It allows iTrust to raise funds for expanding its digital platforms, growing its fund management, advisory, and stockbrokerage & dealing services, and supporting lending to Tanzanian businesses.

What benefits do investors get from investing in the iTrust Bond?

- Attractive interest income of 13.00% per annum.
- Interest (coupon) paid quarterly.
- No withholding tax on interest income
- Opportunity to sell the bond on the DSE before maturity
- Use of the bond as collateral for loans
- Supporting Tanzania's capital markets and financial inclusion
- Continuous reliable income through quarterly coupon payments

What is the interest rate of the iTrust Bond?

The interest rate is 13.00% per annum, fixed for the entire 4-year period. Interest is paid quarterly.

Who can invest in the iTrust Bond?

Individuals aged 18 and above • Children (through a parent or guardian) • Corporations and institutions • Tanzanian citizens and non-citizens (Foreigners) • Joint investors (e.g., spouses or business partners)

What is the minimum investment amount?

The minimum investment amount is TZS 500,000, with increments of TZS 10,000 above this.

What is the tenure of the iTrust Bond?

The bond has a 4-year maturity period, maturing on 29th June 2030.

How and when will investors receive their coupon payments and principal?

All payments will be deposited directly into the bank account provided during application, on a quarterly basis. The payment dates are 29th September, 29th December, 29th March, and 29th June each year. Your principal will be repaid in full on the maturity date (29th June 2030).

Can an investor use someone else's bank account for payments?

No. The account must be in the investor's name (or the child's name if investing on behalf of a minor, or the company name for corporate investors).

How can one apply for the iTrust Bond?

1. Complete the application digitally through iTrust's App, available on Appstore and Playstore.
2. Complete the application form at iTrust's office or through any Authorized Collecting Agent listed in the Information Memorandum
3. Provide valid identification documents (National ID, Passport, or NIDA), your TIN (Tax Identification Number), and bank account details.
4. Include a valid CDS account (or we will open a CDS for you if you don't have one).
5. Deposit your investment funds into the iTrust Bond Collection Account Acc no: **10335900567** CRDB Bank, before the offer closes (5:00 PM, Friday 12th June 2026).

What is a CDS account?

A CDS account electronically records ownership and enables trading of bonds. It is managed by the Dar es Salaam Stock Exchange (DSE) and CSD & Registry Company.

How do I open a CDS account?

If you don't have one, it will be opened using the information you provide in your bond application. You can also open a CDS account online through the iTrust's app.

Can the interest rate change during the bond period?

No. The interest rate is fixed at 13.00% per annum for the entire 4-year period.

Are there any taxes on interest earned?

No withholding tax is deducted from your interest payments.

Can I invest in foreign currency?

No. The bond is denominated in Tanzanian Shillings (TZS). Investors with foreign currency must convert it to TZS first.

Can I exit the investment before maturity?

While the bond matures in 4 years, you may sell part or all of your holdings on the secondary market through the DSE via a licensed stockbroker. The price you receive will depend on market conditions at the time of sale.

Can I invest more than once?

Yes. You may invest multiple times during the offer period (18th May - 12th June 2026). All investments will be consolidated under one bondholder name. You may also purchase more units later on the secondary market (DSE).

What happens in the event of the bondholder's death?

Ownership of the Notes will be transferred to the legally recognized beneficiary or heir, in accordance with Tanzanian law and the rules of DSE.

Can foreign investors participate?

Yes. Both Tanzanian citizens and foreign investors are eligible to invest.

Is the iTrust Bond Shariah-compliant?

The Tranche 1 Notes under this Programme are conventional fixed-rate notes and are not structured as Sukuk (Islamic bonds). However, iTrust has extensive experience in Shariah-compliant finance through its wring-fenced Imaan Finance division but also manages the Imaan Fund — a Shariah-compliant unit trust scheme.

INVESTMENT DISCLAIMER

This FAQ document is provided for general information purposes only and does not constitute an offer to sell, a solicitation, or financial, legal, or tax advice. Prospective investors are strongly encouraged to read the full Information Memorandum (IM) and consult an independent investment advisor, lawyer, or tax professional before making any investment decision. The iTrust Bond carries investment risks, and past performance is not a guarantee of future returns. This Programme has been approved by the Capital Markets and Securities Authority (CMSA) of Tanzania.