



Frequently Asked Questions (FAQ)

1. Why is Sterling Financial Holdings Company Plc raising capital?

Ans: Sterling Holdco is raising fresh equity to pursue further strategic expansion opportunities, capitalize its Asset Management company; SterlingFi, and fully recapitalize Sterling Bank in line with the Central Bank of Nigeria's recapitalization directive.

2. Who can participate in the public offer?

Ans: The Public Offer is open to everyone.

3. What is the offer Size?

Ans: Sterling Financial Holdings Company Plc is offering 12,581,000,000 ordinary shares of 50 kobo each at ₦7.00 per share to the general public through a Public Offer.

4. As an existing shareholder, can I also participate in the public offer?

Ans: Yes, you can participate in the Public Offer.

5. What is the minimum number of shares I can purchase via Public Offer?

Ans: You can purchase a minimum of 1,000 units of shares and thereafter, in multiples of 1,000 units.

6. How long will the Offer be open for?

Ans: The Offer will be open on 17th September 2025 and will close on the 30th September 2025.

7. What benefits do I get from taking part in the Sterling Financial Holdings Company Plc Public Offer?

Ans: Your investment in the Sterling Financial Holdings Company Plc Public Offer:

- If you are a current shareholder, it will increase your investment portfolio in the company
- Makes you a co-owner of the most profitable bank in the banking sector
- Positions your investment for long term appreciation
- Ensures attractive returns on your investment
- Gives you the opportunity to share in the Company's growth and success.

8. How can I subscribe or apply for the Offer?

Ans:

- You can subscribe to the Public Offer through any of the e-channels listed below:
 - Sterling Financial Holdings Company website.
 - The OneBank Mobile App. Download from your App store to your mobile device.
- Visit any Sterling Bank or Alternative Bank branch nationwide to make payment and complete an application form. You may also visit any of the receiving banks, stockbrokers or registrar listed in the prospectus.

9. How can I get more Details about the Offer?

Ans:

- To get more details on the Offer, please visit our website: <https://sterlingholdco.ng/public-offer/> to view the Offer documents.
- In addition, you can contact our Investor Relations team on investor.relations@sterling.ng for further information on the offer.
- The Company advises you to consult an independent financial adviser prior to making any investment decisions.



10. My Child is below 18, How do I apply for Him/Her?

Ans: Subscription for minors can only be done by submitting physical applications at any of our branches or with the stockbrokers. Kindly fill the minor's details on the application form as the beneficiary, while the parent/guardian's BVN MUST be filled on the form.

11. Can I purchase Shares as a Corporate Investor?

Ans: Yes, corporate investors can take part in the Public Offer. However, you must have an existing stockbroking account in the corporate name. Also, at least two (2) directors must sign and provide their BVN for corporate subscriptions except where there's a sole signatory corporate investor. Kindly contact your Stockbroker for more information on this.

12. Can I participate in the Public Offer as a Foreign Individual / Institution or a Non-Resident?

Ans:

For full details on how investors in the diaspora can participate in the Combined Offer, kindly contact Associated Asset Managers Limited or SCM Capital Limited on 0201 280 2226 and 0201 280 2228 respectively, or send an email to sterling.po@scmcapitalng.com.

13. What if I am a first-time investor?

Ans: As a first-time investor, you can also subscribe to the Public Offer on any of the online platforms as well as at any of our branches.

Even if you do not have a CHN, it does not stop you from participating in the offer. Kindly apply on the Kindly select a stockbroker of your choice at the point of application and a trading account will be created for you with the stockbroker.

14. Can I take part in the Offer if I do not have a Clearing House Number?

Ans: Yes. On any of the subscription channels for the Offer, simply provide the required information and select your preferred stockbroker, who will facilitate the account creation for you. Or, if you already have a stockbroker, kindly contact them for your CHN.

15. How will I know if my application to participate in the Offer has been successful?

Ans: An allocation notification will be sent to your registered email address upon receipt of final regulatory approvals for the Public Offer. Please note final regulatory approvals could take a while after the offer application period has ended.

16. How can I contact a representative of the Company?

Ans: You can contact the Investor Relations team on investor.relations@sterling.ng.