





# The world can be more connected, We'll bring the world to you.

Protect and grow your assets with  
"Made in Japan" quality.

## Fixed deposit

- Compound growth
- Annual passive income

## Ownership

- Real Estate
- Business

AC BANK  
VISA CARD

## Where tradition meets innovation

## Background and philosophy of establishment

AC BANK is an offshore private bank established in May 2020 as a group company of ACSEED GLOBAL GROUP. Based on the philosophy of "We'll bring the world to you" we provide an environment where not only the wealthy but also anyone can easily access global asset management services.

While maintaining the high service standards of traditional private banks, AC BANK enables asset management from small amounts and is supported by individual investors worldwide.



## Featured by Leading Business Media

AC BANK's innovative asset management services have been highly recognized, leading to its feature in "GULF NEWS" one of the UAE's largest business media outlets, for two consecutive years.

In particular, its advanced initiatives such as the 9% annual compound interest fixed-term deposit, global real estate investment, and financial education programs for the next generation were highlighted, garnering significant interest from investors in the UAE and worldwide.

## Why Choose AC BANK

## World-Class Financial Services and Security

AC BANK holds a full banking license (Class A), offering a wide range of high-quality financial products equivalent to those of major global banks.

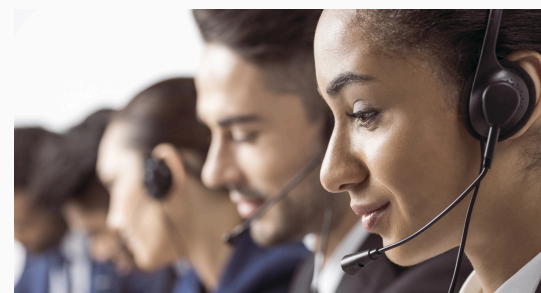
Furthermore, we feature a variety of innovative services leveraging our status as a non-CRS member country, including robust asset protection, a highly confidential financial environment, the flexibility to handle both cryptocurrencies and fiat currencies, and a convenient, fully online internet banking system.

## Social contribution activities

AC BANK makes monthly donations to charities in Africa. We want our clients to experience the joy of contributing to solving international issues while building their wealth, and we will nurture that prosperity together with them.



## Reliable support system



AC BANK offers online customer support, ensuring a comprehensive system is in place so that customers can use our services with peace of mind. Our dedicated specialists provide attentive support for everything from account opening to asset management consultations.



# The gateway to Global abundance

FREE to Open, NO Annual Maintenance and No Minimum Balance Required

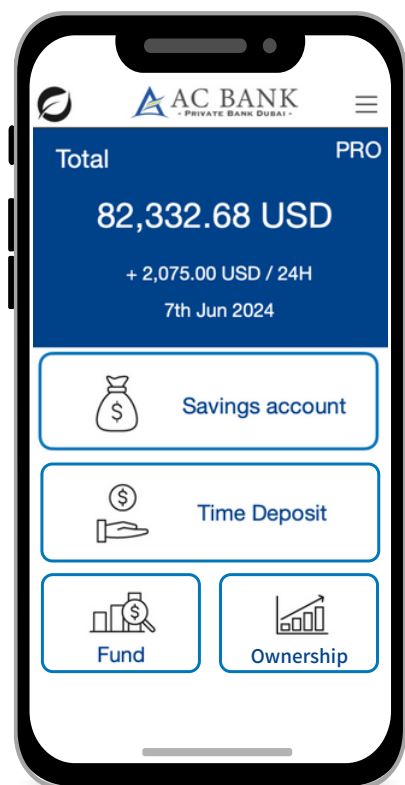
## Discover the possibilities with AC BANK account

AC BANK accounts offer easily accessible asset management services with free account opening, no annual maintenance fees, and no minimum balance requirements.

We encourage you to start by experiencing wealth building with a small amount and feel the security of asset management.

The AC BANK account is an ideal first step into asset management, equipped with both savings and fixed-term deposit features.

## Unlock Your Full Potential with the PRO Account



Upgrade to a PRO account ( 500 USD ) to unlock advanced and wider-ranging asset management options.

### Ownership Investment



### Mutual fund



### Dream Board Project

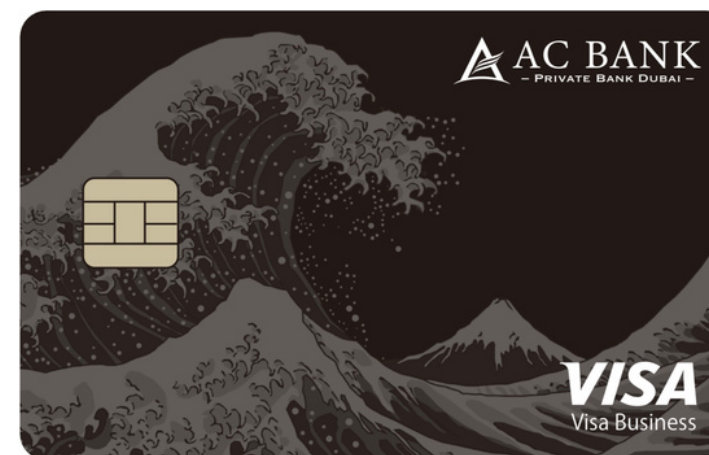


## Perfect for your journeys around the world

### The redesigned AC BANK VISA card is here

Introducing the AC BANK VISA card, evolved from previous models. Use it for shopping and ATM withdrawals worldwide.

Card issuance fee of 200 USD and a top-up fee of just 3%, it supports your asset management for everyday use and travel.



### < Overview >

Brand : VISA

Card Issuance Fee : \$200

Annual Fee : Free

Expiration Date : Up to 5 years

Top-up Fee: 3%

### For everyday shopping



### For payments when traveling abroad





# Fixed Deposit for Compound Growth

Secure. Mindful. Powerful.

## The Smartest Way to Grow Wealth Over Time

AC BANK's compound interest fixed-term deposit offers an industry-leading maximum annual interest rate of 9%. Leveraging the power of compound interest, where reinvested earnings increase the principal each year, the longer you invest, the more efficient your returns become. This makes it possible to build significant wealth for achieving future goals, such as retirement savings or your children's education funds.

### Earn Compound Returns — Fully Received at Maturity

Deposit Amount	3 Years	5 Years	7 Years
\$ 300,000 ~	8 %	8.5 %	9 %
\$ 100,000 ~	7.5 %	8 %	8.5 %
\$ 30,000 ~	7 %	7.5 %	8 %
\$ 10,000 ~	6.5 %	7 %	7.5 %
\$ 3,000 ~	6 %	6.5 %	7 %

## Time fuels your asset growth

### Begin Investing

Your first step towards wealth growth. Your future growth starts here.

### 7 Years Later

In the first 7 years, your assets will grow approximately 1.77 times. Through reinvestment, your money continues to grow on its own.

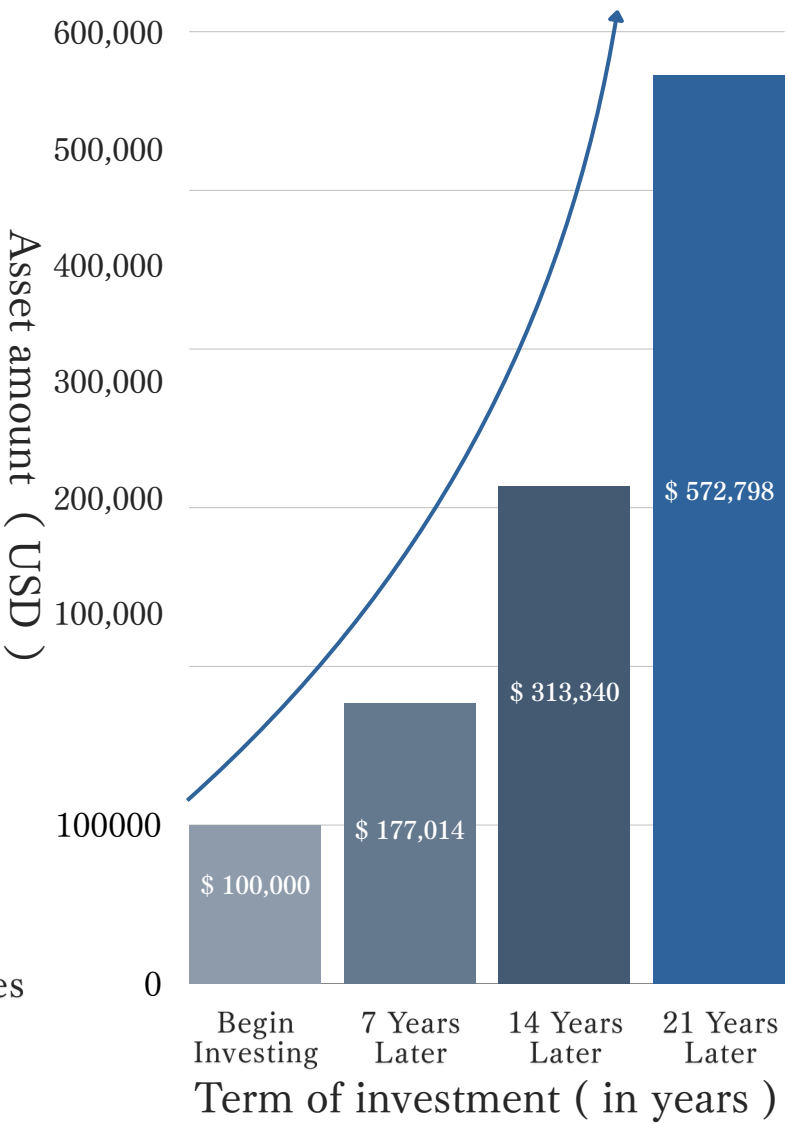
### 14 Years Later

After 14 years, your assets will have grown approximately 3.13 times. The wave of growth expands.

### 21 Years Later

With another 7 years of accumulation, your assets will have grown 5.73 times. The accumulation of reinvestment shapes the future.

Assuming a 7-year compound interest investment of 100,000 USD



Note : These simulations and multipliers assume an investment of 100,000 USD over 7 years.



# Fixed Deposit for Annual Passive Income

Relax, It Pays You Every Year.

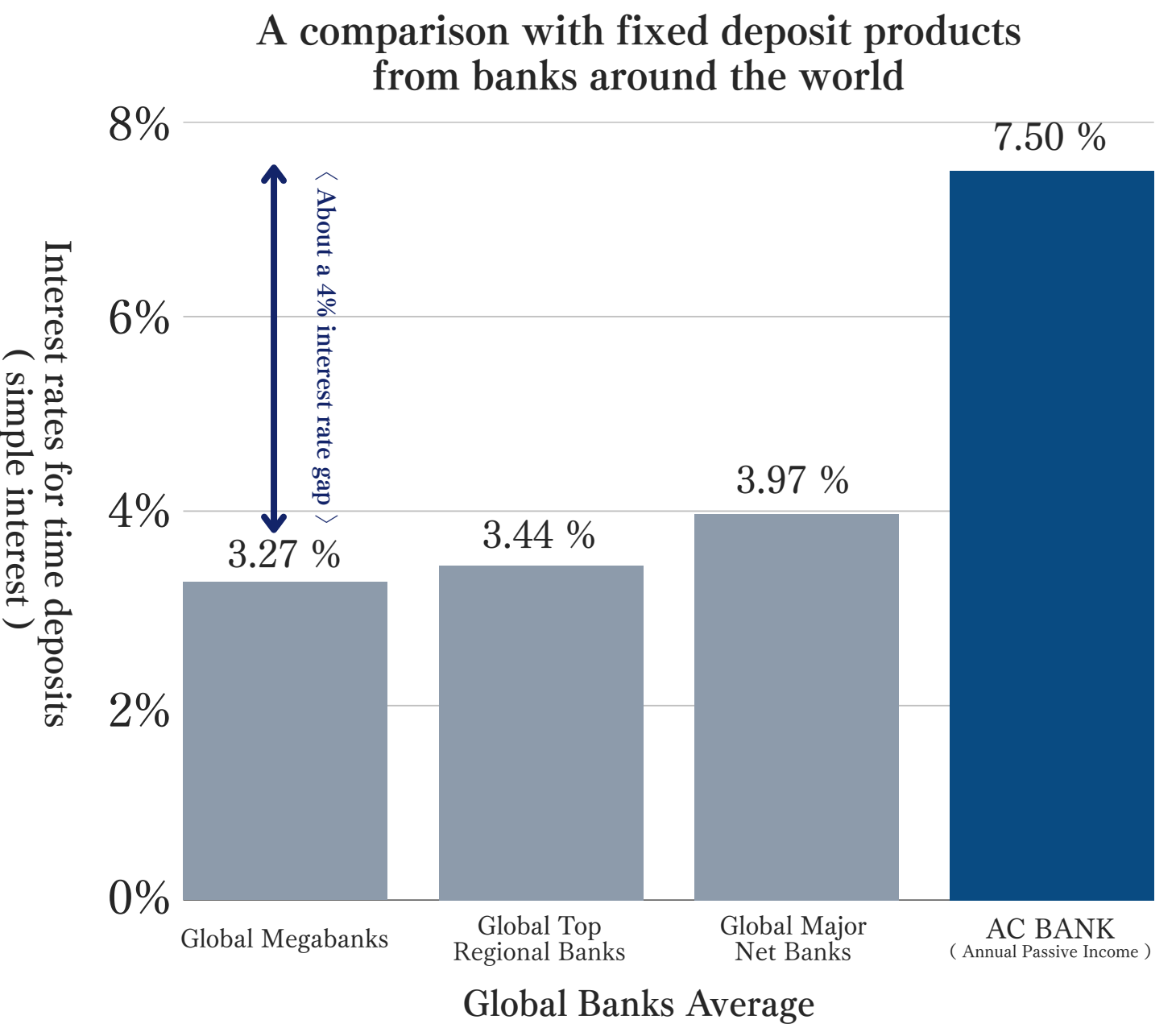
## A Powerful Tool to Grow Your Passive Income

Simple interest fixed-term deposits are ideal for those who want to receive stable returns regularly. You can reliably receive interest annually, achieving high-level and stable returns with annual interest rates of 5-8%. These deposits can be used not only for short-term fund management but also for systematic financial planning. Compared to fixed-term deposit products at other domestic banks, we offer high interest rates, supporting efficient asset management.

## Receive Steady Returns — Annually, Effortlessly

Deposit Amount	3 Years	5 Years	7 Years
\$ 300,000 ~	7 %	7.5 %	8 %
\$ 100,000 ~	6.5 %	7 %	7.5 %
\$ 30,000 ~	6 %	6.5 %	7 %
\$ 10,000 ~	5.5 %	6 %	6.5 %
\$ 3,000 ~	5 %	5.5 %	6 %

## Relax and Receive — Annual Payouts, Hassle-Free





# Invest Globally. Own the Future. Ownership Investment

Start with surprisingly little — and unlock a truly unique investment experience. Through global ownership in real estate and businesses, you'll connect with the world, spark your curiosity, and support the dreams and growth of the communities you invest in.

## Looking ahead to future growth - Cambodia KHM Land Series -

### Strategic investment in high-growth areas

Located in the eastern Phnom Penh area, the capital of Cambodia, the KHMC project is a strategic land investment opportunity capturing the future wave of economic growth and urban development.

Large-scale redevelopment by the Cambodian government is currently underway in recent years.

While situated in a location where future capital gains are expected, it comes with a 150% buyback guarantee on the purchase price, allowing you to aim for reliable returns while mitigating risk.

You can not only benefit from urban development but also make safe and sound investments within a stable economic environment where the US dollar circulates.

- Location : Eastern Phnom Penh area ( 11° 39'12.4"N | 104° 59'21.0"E )
- Purchase Unit : 1 sqm
- Total Area : 5,000 sqm ( 5,000 square meters )
- Buyback Guarantee : Guaranteed buyback at 150% of the purchase price after 5 years.



## Consistent monthly returns - Malaysia MYS property Series -

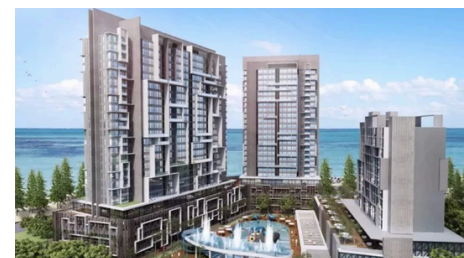
### Compelling returns and stability

Located in the historical city of Melaka, Malaysia, the MYSA project offers an investment opportunity that allows you to secure stable monthly income while owning a beautiful beachfront resort property.

The property is a 25-story condominium with a rare corner unit location, and a 6% annual rental guarantee starts the month after purchase.

Furthermore, it includes a buyback guarantee at 110% of the purchase price after 5 years, making it an excellent design for long-term asset preservation.

- Property Name : Regalia Beachfront Residence 皇延海灣
- Location: Kampung Pantai Kundor, 76400 Tanjung Kling Malacca Malaysia
- Unit: A - 25-20 ( Unit 20 on the 25th floor of Building A / Corner Unit )
- Purchase Unit : 1 sqft
- Total Area : 775 sqft ( 775 square feet )
- Buyback Guarantee : Guaranteed buyback at 150% of the purchase price after 5 years.
- Rental Guarantee : 6% annual rental guarantee  
( monthly rental income starting from the following month ).





# AC BANK — Japan's Financial Innovation, Now by Your Side.

Begin your journey with the first “Made in Japan” financial institution in global markets  
— your trusted partner in wealth.

## Experience World-Class “ Omotenashi ” Hospitality

At AC BANK, we are not simply a bank — we are Japan's answer to the future of global finance.

Rooted in the spirit of Omotenashi — Japan's unique approach to heartfelt hospitality — we uphold the values that have made “ Made in Japan ” a global standard: precision, dedication, and unmatched integrity. Just as Japan has produced world-renowned cars, technology, and culture through an obsession with quality, we bring the same devotion to the world of private banking.

## Bank Details & Registration

Bank Name : AC BANK – Private Bank Dubai –

Registration Number : HY00321042

Banking License Number : B2021060

Date of Establishment : March 15, 2021

Capital : 8,200,000 USD

Head Office Address : DAMAC XL Tower #1903, Business Bay, Dubai, UAE

Registered Address : Fomboni – Island of Moheli – Comoros Union

Parent Company : ACSEED GLOBAL INVESTMENT ( UAE )

Official Website : [www.acbankdubai.com](http://www.acbankdubai.com)

Contact : [customer@acbankdubai.com](mailto:customer@acbankdubai.com)

Please feel free to contact us if you have any questions regarding our bank.

We also welcome inquiries and consultations regarding asset management and account opening.

New Product Launch Commemoration

## Deposit Bonus Campaign

Campaign Period

June 1, 2025 ▶ August 31, 2025

Now is the time to experience Made in Japan

- Start your asset management with a special, limited-time campaign !

### 【 Campaign Overview 】

For customers considering our latest offering, AC BANK is pleased to introduce a special campaign to help you deposit with confidence.

During the campaign period, customers who make a deposit to AC BANK will receive an additional **1% of the deposit amount in USD** as a bonus.

This is an exceptional opportunity to deposit under more favorable conditions than usual.

### 【 Please Note 】

- The 1% bonus will be credited immediately after the deposit is completed, under the name “ CP Deposit Bonus 1% ”.
- Only deposits completed by August 31, 2025, are eligible for the bonus.
- Please note that the campaign terms are subject to change or termination without prior notice.



# Design Your Life Through Encounters

— ACSEED TRAVEL & TOURISM —



## Introducing Our Group Travel Company



ACSEED TRAVEL & TOURISM is a premier travel company based in Dubai, UAE, offering high-quality inbound and outbound travel experiences to customers around the world. From airline ticket bookings to local guides, transfers, and customized tour arrangements, we provide all essential travel services.

Beyond that, we curate unique, one-of-a-kind journeys leveraging the global network of the ACSEED GLOBAL GROUP.

Our travel experiences are not just about sightseeing—they cultivate global awareness and sophistication through cultural immersion, and provide opportunities such as visiting asset management sites operated by AC BANK.

In every journey, we aim to broaden your perspective and deepen your understanding of the world.

### JAPAN TOUR



## Gateways to New Possibilities

### A Journey of Learning, Found Only Here

At ACSEED TRAVEL & TOURISM, our trips go far beyond simple sightseeing. We offer encounters with “knowledge” that illuminate your future.

Our specialized tours include visits to cutting-edge university research institutes and international corporations — places rarely accessible on individual travel.

We also offer programs for visiting international schools and engaging in cultural exchange activities on site.

These experiences are carefully curated to provide valuable insights for the next generation.

Through these future-focused study and exchange tours, we hope that each journey will become “a turning point for personal growth” for you and your loved ones.

### Journey the World — WORLD TICKET

WORLD TICKET is a unique travel voucher offered exclusively by ACSEED GLOBAL GROUP. By using the services of our group companies, you may earn tickets based on certain criteria. Collected tickets can be redeemed for invitation-based overseas trips.

#### 〈 Examples of World Ticket Usage 〉

- 10 tickets : Complimentary 3-night trip to Japan ( Round-trip flight + Hotel )
- 6 tickets : Complimentary 3-night trip to Cambodia ( Round-trip flight + Hotel )

※ Tickets may also be used with partial payment. Conditions apply.  
※ Please contact customer support for further details.

If you have any questions about travel, we are here to help. From flight bookings to general inquiries about international travel, please feel free to reach out to us anytime.