



ASO  
HOME@HOME  
PROGRAM PROCESS

A  Identify a property from  
<http://www.asopl.com/diasporamortgages/>

B  Make use of our calculator  
([www.asopl.com/diasporamortgages/](http://www.asopl.com/diasporamortgages/)) to determine  
which plan best fits your needs and to determine  
affordability for the Purchase or Savings Option

1 **Purchase Option**  
(If yes, have your equity down  
payment available )

1a  Complete the ASO Home@Home  
Purchase Prequalification form/Account  
Opening form. Select Mortgage or  
cash option


1b  If approved, you will receive an  
email notification.


1c  Sign a purchase  
agreement

1d  Start making payment  
according to your plan


1e  Move into your new home  
when payments are  
complete

2 **Savings Option**  
(If you need time to save your equity  
down payment)

2a  Complete the ASO Home@Home Savings  
account opening form and submit necessary  
account opening documentation.

2b  Receive an email alert confirmation and  
details of internet banking token.

2c  Start making monthly  
savings to raise required  
equity or raise total  
value for choice  
property

2d  Apply for a mortgage when you have  
saved your equity contribution.

2e  Move into your new home

FAQs  
FREQUENTLY ASKED QUESTIONS



01 **What is the ASO Home@Home Program?**

The ASO Home@Home Program is an all-in-one homeownership program that provides Nigerians in Diaspora the opportunity to purchase a home or investment property in their home country. The customer has two purchase options:

1. **Savings Option**  
The Customer takes out time to save for his/her equity down payment
2. **Purchase Option**
  - i. **Cash Option:** The Customer makes a one-time payment or a staggered payment based on the purchase price of the property
  - ii. **Mortgage Option:** The Customer applies for a mortgage and if approved, pays his/her equity contribution.

The ASO Home@Home Purchase Program is carried out following a strict prequalification process.

02 **What is the ASO Home@Home Program Prequalification?**

ASO Home@Home Program Prequalification is an affordability assessment conducted at ASO. It involves a review of the customer's financial situation and his/her ability to afford and pay for the property. For customers exploring a mortgage option, the assessment will include an assessment under ASO's mortgage terms and conditions. Your Account Officer will advise you on documentation to submit for the prequalification.

03 **Why should I buy my property through this product, and ASO?**

ASO Home@Home Purchase Program provides you with the peace of mind that comes with home ownership in Nigeria. It provides you with flexible payment plans to purchase a home. It enables you save up the equity/purchase price to acquire your home, purchase outright or with a mortgage financed by ASO.

04 **How do I make payments into my account after it is opened?**

All deposits are to be made via ASO's correspondence bank ([www.asopl.com/diasporamortgages/](http://www.asopl.com/diasporamortgages/))

05 **Why am I paying a non-refundable service fee?**

This fee covers for:  
Internet Banking Token, Courier, Processing Fee

06 **How do I Check my account balance and other account information?**

You can check your account balance and other information online through the ASO Internet Banking application. You will receive the Internet Banking token for access to our banking application after successful account opening.

07 **Can I withdraw my funds from this account?**

- Yes if you are on the Home@Home Savings option.
- No if you choose the Home@Home Purchase option. Under the purchase option, all funds deposited into your account will be used towards the completion of your property. However, you can request that your property is put up for sale and as soon as another buyer makes payments, such payments will be made due to you.

08 **How do I know the property I can afford and the mortgage that is best for me?**

Visit [www.asopl.com/diasporamortgages/](http://www.asopl.com/diasporamortgages/) to find out how much you can afford.



An all-in-one home ownership program that provides Nigerians in Diaspora the opportunity to purchase a home or investment property in their home country.

# ASO HOME@HOME

Looking to purchase a home or take advantage of real estate investment opportunities back home in Nigeria? Explore ASO Home@Home which offers Nigerians in Diaspora a credible and reliable home ownership program that suits their needs.

The ASO Home@Home program involves two levels;

1

## Find A Property

Visit [www.asopl.com/diasporamortgages](http://www.asopl.com/diasporamortgages) to find your dream home/investment property. All properties listed have valid titles, are compliant and meet all documentation standards.

2A

## Choose To Save For Equity

For customers who are not quite ready to purchase a home, the Home@Home Savings Account is a great way to start saving for a property (the equity contribution or purchase price). With a minimum savings period of six (6) months, the Home@Home Savings account gives you the opportunity to save at your own pace. Customers have the option to apply for a mortgage from ASO after saving the required equity contribution.

2B

## Purchase Your Dream Home

The ASO Purchase Program provides our customers with the opportunity to purchase any property in installments over a predetermined period (usually within the time frame given for the property to be sold). All properties listed have valid titles, are compliant and meet all documentation standards.

There are two purchase options under this program:

- Cash Option (Installment plan available)
- Mortgage Option

# ASO HOME@HOME SAVINGS ACCOUNT

The ASO Home@Home Savings account is a target savings account for home purchase. It is suitable for customers who do not readily have the funds available to purchase a property outright or to pay the equity down payment required to access the mortgage. With a minimum savings period of six (6) months, the Home@Home Savings account lets you save at your own pace.

## FEATURES

- Minimum and Opening balance (include non-refundable Servicing/Processing Fee [see www.asopl.com/diasporamortgages](http://www.asopl.com/diasporamortgages))
- Savings period from 6 to 36 months
- Interest Rate 2% p.a
- Cash transfer to and from other accounts
- ATM card available
- ASO Internet Banking (with hardware token)

## ACCOUNT OPENING REQUIREMENTS

1. NON-REFUNDABLE Servicing/Processing Fee for immediate remittance ([see www.asopl.com/diasporamortgages](http://www.asopl.com/diasporamortgages))
2. Properly completed account opening form (online)
3. Three (3) passport photos
4. Valid proof of identification - driver's license, International passport, resident or work permit, confirmation of Nigerian citizenship (necessary to confirm status)
5. Proof of source of funds (Employer's reference, letter of employment, work ID, 3 months recent payslip, business bank statement, banker's business reference)
6. Proof of address (current utility bill not exceeding 2 months), last 6 months bank statement, or copy of letter from bank within last 3 months
7. Attestation of passport and photocopies of all required documents by a notary public, Nigerian embassy, banker or NRN banking centre staff – attesting officer should include name, address, contact phone number, email address
8. Completed Indemnity form
9. 2 references from current account holders in any bank in Nigeria
10. Indemnity for release of Token to Third Party Form (Download)

Please note that all documents MUST be submitted before your account can be processed. Incomplete applications or those without correct documentation and photos will not be processed.

# ASO HOME@HOME PURCHASE ACCOUNT

The ASO Home@Home Purchase account provides you with an accessible option of purchasing a home with a structured payment plan. This Program is available on an exclusive range of ASO Real Estate projects and any sale of properties under the ASO Home@Home Purchase Program is carried out following a strict prequalification of applicants. ASO Home@Home Purchase Program enables you to acquire a property by making down payments over the term of the agreement. The customer has two purchase options:

## OPTIONS

### 1. Cash Option: (Instalment plan available)

The Customer makes one-time or staggered payments based on the purchase price of the property.

### 2. Mortgage Option:

The Customer applies for a mortgage and if approved, pays his/her equity contribution.

## ACCOUNT OPENING REQUIREMENTS

1. Signed Copy of Purchase Agreement (download form)
2. NON-REFUNDABLE Servicing/Processing Fee for immediate remittance ([see www.asopl.com/diasporamortgages](http://www.asopl.com/diasporamortgages))
3. Properly completed account opening form (online)
4. Three (3) passport photos
5. Valid proof of identification - driver's license, International passport, resident or work permit, confirmation of Nigerian citizenship (necessary to confirm status)
6. Proof of source of funds (Employer's reference, letter of employment, work ID, 3 months recent payslip, business bank statement, banker's business reference)
7. Proof of address (current utility bill not exceeding 2 months), last 6 months bank statement, or copy of letter from bank within last 3 months
8. Attestation of passport and photocopies of all required documents by a notary public, Nigerian embassy, banker or NRN banking centre staff – attesting officer should include name, address, contact phone number, email address
9. Completed Indemnity form
10. 2 references from current account holders in any bank in Nigeria
11. Indemnity for release of Token to Third Party Form (Download)

Please note that all documents MUST be submitted before your account can be processed. Incomplete applications or those without correct documentation and photos will not be processed.