

## OUR CUSTOMERS AND PRODUCTS

We pride ourselves in being the Bank for all, offering affordable products and services for Corporate and Retail customers. At Zanaco, we believe that our customers are unique and we strive to come up with innovative products and services tailor made to suit all our customers. Under our Retail Segment, we serve people in the informal sector, salaried employees, high net worth customers and Small and Medium Entrepreneurs (SMEs). Under Corporate, we serve small scale and commercial farmers, large corporations, multi-national organizations, Non Governmental organizations, and the Government.

## RETAIL PRODUCT OFFERING

PRODUCT	OPENING AMOUNT	MONTHLY MINIMUM BALANCE	MONTHLY ACCOUNT MAINTANANCE FEE	BENEFITS/OTHER FEATURES
ZANACO SEBA	N/A	K30,000.00	K2,000.00	<ul style="list-style-type: none"> <li>• 20 free deposits in a month</li> <li>• Interest rate of 2% p.a</li> <li>• Not eligible for a loan</li> <li>• Zanaco Visa Electron Debit Card</li> <li>• Xapit feature</li> <li>• No cheque book</li> </ul>
XAPIT INSTANT BANKING	K30,000.00	N/A	N/A	<ul style="list-style-type: none"> <li>• 5 free deposits in a month</li> <li>• Not eligible for a loan</li> <li>• No cheque book</li> <li>• Xapit Visa Electron Debit s Card</li> <li>• Unlimited access to use of Point of Sale Terminals and VISA enabled ATMs worldwide</li> </ul>
ZANACO PENSIONERS ACCOUNT	N/A	K5,000.00	N/A	<ul style="list-style-type: none"> <li>• No cheque book</li> <li>• Interest rate of 2% p.a</li> <li>• Free deposits</li> <li>• Zanaco Visa Electron Debit s Card</li> <li>• Xapit feature</li> <li>• Not eligible for loan</li> </ul>

				<ul style="list-style-type: none"> <li>• Unlimited access to use of Point of Sale Terminals and VISA enabled ATMs worldwide</li> </ul>
ZANACO SAVINGS ACCOUNT	N/A	K200,000.00	K18,000.00	<ul style="list-style-type: none"> <li>• No cheque book</li> <li>• Interest rate of 2% p.a</li> <li>• 20 free deposits in a month</li> <li>• Eligible for a loan</li> <li>• Unlimited access to use of Point of Sale Terminals and VISA enabled ATMs worldwide</li> <li>• Xapit feature</li> </ul>
ZANACO SAVERS ACCOUNT	N/A	K750,000.00	K20,000.00	<ul style="list-style-type: none"> <li>• Unlimited access to use of Point of Sale Terminals and VISA enabled ATMs worldwide</li> <li>• Xapit feature</li> <li>• Cheque book</li> <li>• Interest rate of 3% p.a</li> <li>• 20 free deposits in a month</li> <li>• Eligible for a loan</li> </ul>
ZANACO CURRENT ACCOUNT	N/A	N/a	K30,000.00	<ul style="list-style-type: none"> <li>• Unlimited access to use of Point of Sale Terminals and VISA enabled ATMs worldwide</li> <li>• Xapit feature</li> <li>• Cheque book</li> <li>• No interest</li> <li>• 20 free deposits in a month</li> <li>• Eligible for a loan</li> </ul>
Premier Loans	N/A	N/A	N/A	Salary backed personal loan facility that allows salaried customers enhance their welfare by financing their personal developmental needs such as school, home improvement, household items, holiday or

				any lifestyle one may need.
Scheme Loans	N/A	N/A	N/A	Bank/Employer arranged loans that provide immediate benefits to both employee and employer. Our partnership with employers on this scheme not only results into great synergic opportunities but also offers great savings bargaining time and cost for all stakeholders. This gives our customer an opportunity to achieve much more at a personal level at a reasonable cost.

### OPENING ACCOUNT REQUIREMENTS AND WHERE TO GO

Please note that in order to fulfill the Banking and Financial services Act and to serve you even better, you are reminded to submit the following documentation as you open your account.

- Pass port size photos
- Letter of introduction from your employers when in formal employment
- Certified copies of your official identity document such as your National Registration Card, Passport or Voters registration card
- Copies of proof of residence i.e utility bills, lease agreement or copies of title deeds etc.

**Please VISIT any Zanaco Branch nearest to you open an account OR apply for Scheme or Premier Loan today!**