



Terms and Conditions for Mobile Banking

1. Introduction

1.1 Agreement: By registering for Mobile Banking, you agree to these Terms and Conditions, which form a legally binding agreement between you and Zambia National Commercial Bank PLC ("the Bank").

1.2 Modifications: The Bank reserves the right to modify these Terms and Conditions. The latest version will be published on the Bank [website](#) apply each time you use Mobile Banking.

1.3 Compliance: You agree to comply with these Terms and Conditions, as well as the General Zanaco Account **Terms and Conditions**. In case of any conflict, these Terms and Conditions will prevail, to the extent of the conflict.

2. Using Mobile Banking

2.1 Access and Security:

- You will access Mobile Banking through the Zanaco short code *444#, WhatsApp, or the Zanaco Mobile Banking App.

*444#

Access your Zanaco account using the short code without the need for internet access on any mobile device.

WhatsApp Banking

Conveniently access Zanaco Mobile Banking services using the WhatsApp application already existing on your mobile phone or can be installed from app store or play store. You will need internet access to use WhatsApp Banking

Zanaco Mobile Banking App

Easily access Zanaco Mobile banking services with the Zanaco Mobile Banking Application accessible on app store or play store. You will need internet access to use the Zanaco Mobile Banking App

- Mobile Banking is entirely self-service. The Bank will never request for your log in credential or PIN. It is your responsibility to protect your PIN and access codes at all times. You are discouraged from sharing PINs and access codes with any third party, including any Bank employees. The Bank will act on all valid instruction received from your Mobile Banking profiles and will not be liable for any unauthorized transactions provided the

instructions received on the Bank's end appear valid.

2.2 Transaction Instructions:

- The Bank will act on instructions that appear to originate from you and are authorized with your PIN.
- Instructions sent after 8 PM (Zambian time) may be processed on the next business day.
- Once sent, instructions cannot be canceled or reversed.

Ensure sufficient funds are available on your Bank account for instructions and transactions performed on your Mobile Banking.

2.3 Limitations:

- Only one Mobile Banking profile can be active at a time.
- Transactions are subject to Account type and regulatory limits and internal Zanaco and Industry processing times.

3. Specific Payment Transactions

3.1 Instant Payments:

- Instant payments are subject to the beneficiary's bank's capabilities and processing times.
- Fees may apply for instant payments.
- Once initiated, instant payments cannot be reversed.

4. Fees

Fees may apply for using Mobile Banking. Please refer to our tariff guide for details.

5. Security

5.1 Security Measures:

- Protect your device and avoid using public Wi-Fi for Mobile Banking.
- The Bank may verify information to mitigate fraud risk.

5.2 Liability:

- The Bank is not liable for losses resulting from unauthorized access to your account. In the event of unauthorized access to your account, or loss or theft of your mobile phone or other gadget used to access your Mobile Banking, you are advised to immediately contact the Bank with instructions to block access to your Mobile Banking so as to prevent unauthorized access to your funds. The Bank will not be liable for all funds accessed and lost from your accounts before the report to the Bank

is made.

6. Availability

Mobile Banking is available 24/7, but may be unavailable due to technical issues or other unforeseen circumstances. In cases of planned shutdowns and routine maintenance, the Bank will endeavor to communicate to you regarding the unavailability of the Mobile Banking platform/s

7. Ending Your Session

You are encouraged to always log out of your Mobile Banking to prevent unauthorized access.

8. Information Provided

Information provided through Mobile Banking is for informational purposes only and should not be relied upon as financial advice.

9. Software and Hardware

You are responsible for ensuring your device and software are compatible with our Mobile Banking.

10. Intellectual Property

The Bank retains intellectual property rights to Mobile Banking platforms and content. You are not at liberty to use or exploit the Mobile Banking platforms and the information in any way that adversely affects the Bank's intellectual Property in the Mobile Banking platform and information

11. Personal Information

By using Mobile Banking, you consent to the collection and processing of your personal information as described in the Bank's **privacy policy**.

12. Your Responsibilities

You are responsible for:

- Ensuring you secure your PINs and other access codes to the Mobile Banking platforms
- Ensuring the accuracy of information provided.
- Complying with all applicable laws and regulations as you use Mobile Banking
- Mitigating losses resulting from your negligence or unauthorized access.

13. Disclaimer and Limitation of Liability

The Bank is not liable for losses resulting from factors beyond its control, such as technical difficulties or third-party errors.

14. Changes to Terms and Conditions

The Bank reserves the right to modify these Terms and Conditions. Revised/updated version of the Terms and Conditions will be placed on the Bank **website**.

15. Dispute Resolution

Disputes should be logged with your Branch or the Customer Service team of the Bank. The disputes once properly logged, will be resolved in accordance with the Bank's Customer complaint resolution process. Any disputes that cannot be resolved through the Customer complaints process will be resolved in accordance with the General Account **Terms and Conditions** applicable to all Zanaco Accounts.

16. Customer Contact Information

Toll Free Line: 5000, email on **customerservice@zanaco.co.zm** and on **Facebook** Zanaco Help force Page. Ensure to have your identification details with you as you contact the Customer Service for any assistance.

17 Acceptance

By approving your onboarding onto any of the Bank's Mobile Banking platforms, you accept to be bound by this set of Terms and Conditions and any revisions made in the future

