



Zee Women's Banking

Believing. Achieving. Together.

For You

Access to Finance

Empower your financial journey with our tailored services. Discover a variety of products and benefits, including:



Transactional Accounts which feature:

- Hospital cashback of ZMW500 per day
- Travel insurance
- No minimum balance
- Unlimited withdrawals
- Access to Mobile and Internet Banking
- SMS alerts for transactions
- Debit Visa cards segmented by classic, gold, platinum or infinite that come with their respective privileges
- Loan facilities

Savings Accounts:

Tailored to meet your different savings needs and are designed to provide you with convenience. They are available in various foreign currency denominations with:

- Competitive interest rates
- Minimal balance requirements
- Convenient monthly withdrawals

Pensioners Savings Account which features:

- Minimum balance of ZMW10
- Competitive interest payments
- Free and unlimited withdrawals

SureSave Account which features:

- Save in foreign currency
- Minimum balance of ZMW300
- Free monthly e-statements



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Investment Accounts:

Designed to support your short-term and long-term personal goals and to assist you to realise your dreams; they are available in different currencies which feature:

- Flexible savings options
- Setting your own goals



Baby Blossom:

- Free monthly statement
- No minimum balance
- Minimum investment period of 24 months
- Minimum monthly instalments of ZMW100
- Parents/customers set their own savings targets

Treasure Chest:

- Free monthly statement
- Option of selecting different tenures: 1–5 years for long-term investment, 3–6 months for short-term investment
- Flexible fixed deposit instalments
- Competitive interest payable at maturity
- Minimum monthly instalments of ZMW100

Village Banking Plus Account:

Designed to assist you and your savings group grow your money safely and conveniently, it boasts:

- Security for your funds
- Attractive interest rates
- Access to financial literacy and mentoring

Fixed deposit account:

- Competitive interest rates
- Can be renewed at maturity
- No monthly maintenance fee
- Minimum investment amount of ZMW10,000
- Available deposit tenors of 30, 60, 90, 180 and 365 days



For Your Business

Business Banking Products and Services

Grow your business with us through:

Transactional Accounts which feature:

- Convenience with Internet Banking
- Zanaco Visa Business debit card
- Access to foreign exchange and government securities
- Access to relationship management and support to assist with your banking journey

Investment Solutions

Invest wisely with:

- Fixed Deposits
- Treasury Bills

Community accounts

- Benefits for non-profits and faith-based organisations



Electronic Banking

Experience seamless banking with:

- Internet Banking
- PayFlexi for bulk payments
- Smart Pay for ZRA, NAPSA and NHIMA payments

Financing Solutions

Access tailored financing solutions, including:

- Collateral-free loan for specified loan values with relaxed requirements.
- Farmer Mechanisation; aimed at helping farmers access financing for the acquisition of different equipment.
- Supplier Finance; aimed at enabling suppliers in business to perform orders or requisitions for supply to corporate entities.
- Working Capital Finance; aimed at financing everyday operations for your business.

Cash Management Solutions

Optimise your business with:

- Merchant Point of Sale (POS)
- Xapay micro-merchant payment solutions
- E-Commerce solutions
- Bill Muster for payment collections

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Our Insurance Offerings

Aimed at driving short-term and long-term needs and helping you protect what you value most.

General Insurance

Our offerings are provided through Minet Insurance Brokers on a strict referral model.

Benefits:

Preferential (lower) premium rates for customers

- Guaranteed wider coverage
- Professional expertise and Technical support from brokerage partners
- Flexible premium payment plans and competitive turnaround times

For You

Zee Women General Insurance:

Enjoy insurance from a panel of five insurers for the solutions below:

- Houseowners Insurance
- Household Insurance
- Gadget Insurance
- Motor Insurance



• Zee Woman Life Insurance:

Zee Woman Life Insurance is an Endowment plan for Women. The solution pays out at maturity, upon diagnosis of a critical illness such as cancer, maternity benefit as well as mid cash bonus to be used for any need.

Features;

- Life Benefit (paid upon death)
- Female-related and Other Critical Illnesses (paid upon diagnosis)
- Maternity Complications
- Hospital Cash Plan (for a minimum of 3 nights)
- Mid-term Cash Bonus
- Maturity benefits (paid at the end of the policy)



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For Your Business

This proposition enables our customers to insure motor vehicles, property and agriculture interests. The proposition is offered in partnership with Minet.



Zee Woman General Insurance For Your Business

• All Risk Policy

Accidental Damage and loss of various declared and insured items.

• Fleet Motor Insurance

Provides extensive protection across a wide array of risks, including accidental, theft and fire damage.

• Fire Insurance

Accidental damage to the insured property as a result of fire and other various related perils.

• Other specialized solutions

This covers insurance such as equipment, professional indemnity and other specialized risks.

Agriculture Insurance

• Crop

This is a policy that covers loss or damage to crops due to fire and lightning, malicious damage, riots and strikes.

• Livestock

All risks of mortality cover against loss of animals due to: disease, illness, epidemic and accident.

• Poultry

All risks of mortality cover against loss of birds due to: Disease, illness, epidemic and accident.



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Get Access to Markets & Networking

Enjoy access to services beyond banking aimed at helping your business grow

- Exciting specials and offers
- Business-to-business and business-to-customer linkages
- Networking events, conferences, and workshops
- Enjoy alliance partner services across the country
- Access to business advisory services and capacity-building programmes

Get Access to Information

Gain regular, valuable insight on:

- Personal Finance
- Wellness
- Career Guidance
- Business Clinics
- Lifestyle

Get Started

Email us at womensbanking@zanaco.co.zm



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