

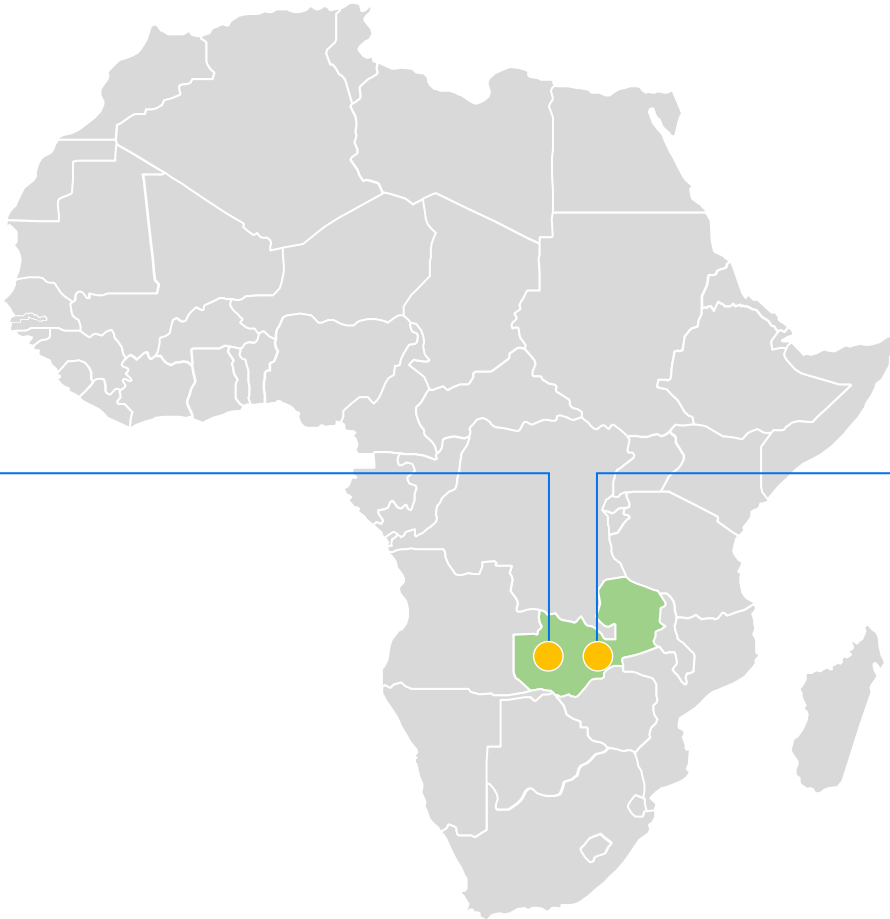
SCB Zambia Overview

2nd largest producer of copper in Africa and 9th in the world

Land linked with 8 neighbouring countries (752,000 sq. km)

60% arable land and 40% of total available water in SADC

Potential hub for power generation and bread basket of the sub-region



Oldest bank in Zambia since 1906

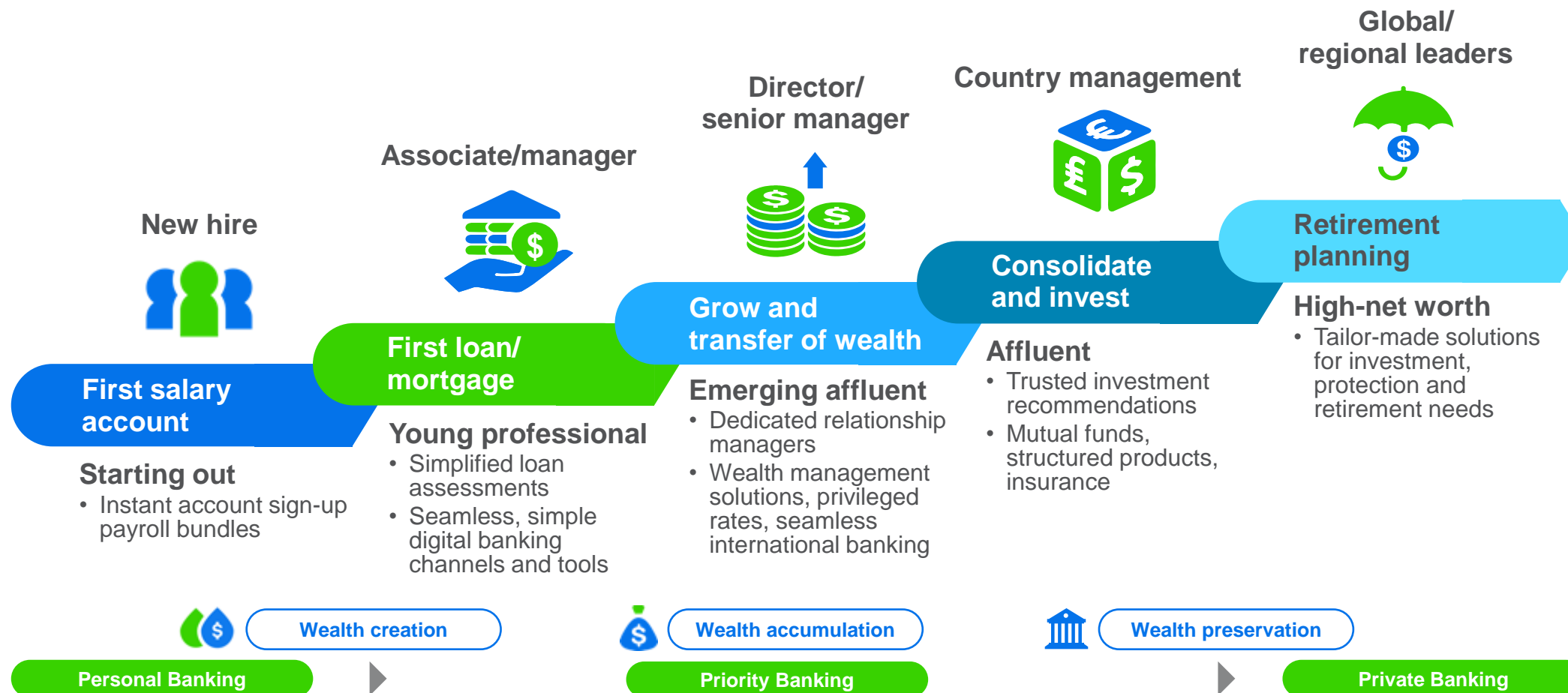
First and only End to End fully digital bank

The only International Bank in the market

Voted Best Consumer Digital Bank 7yrs Consecutively

Employee banking

Personalized and dedicated employee banking services for individuals and corporates around the world



Supporting your employees

Why do payroll with us?

The market is constantly evolving and we recognise the need to continue supporting your requirements through customised packages for all your employees

STAFF



Efficient salary disburseals

Smooth on-boarding for employees right on site, with cashback for payroll



Waiver of fees:

Complimentary debit and credit cards with no annual fees, free 24/7 domestic fund transfer



Preferential pricing on personal loan, automotive loan and mortgage loan

MANAGEMENT TEAM



Best in class Priority Banking Service:

Comprehensive solutions and advice via Priority products and service offers



Seamless International Banking:

Unlimited complimentary overseas transfer, preferential FX rate, international account setup



Rewarding relationship:

Welcome gift, birthday program, personalized events and seminars



Personalized Engagement:

Designated RM, private teller counter, priority lounge



Zambia

Employee Banking: Value for your employees

As part of our Employee Banking proposition, we offer your employees preferential rates on our Consumer, Personal and Business banking products and services:

	Standard offering	Employee Banking offering	Employee Banking Priority Banking offering
Payroll	<ul style="list-style-type: none"> No minimum balance. No management fee Free Online and Mobile Banking services 	<ul style="list-style-type: none"> No minimum balance. Free salary processing. No management fee Free Online and Mobile Banking services 	<ul style="list-style-type: none"> Complimentary priority banking membership with USD1,875 monthly salary credited (vs. normal requirement of USD22,000 Assets Under Management). No minimum balance. Free salary processing.
Personal loans	<ul style="list-style-type: none"> Minimum salary of ZMW5,000. Standard interest rate. Standard debt to income ratio of 50%-55%. Standard turnaround time of 4-5 working days. 	<ul style="list-style-type: none"> Reduced qualifying salary of ZMW6,000. Preferential interest rates, with discount of up to 2.5%. Standard debt to income ratio of 50%-60%. Standard turnaround time of 4-5 working days. 	<ul style="list-style-type: none"> Preferential interest rates, with discount of up to 2%. Standard debt to income ratio of 50%-60%. Green channel – turnaround time of 48 hours.
Credit cards	<ul style="list-style-type: none"> Visa Platinum credit card. 	<ul style="list-style-type: none"> Visa Platinum credit card. Fast and simplified processing. 	<ul style="list-style-type: none"> Visa Infinite credit card. Fast and simplified processing. Unlimited access to top lounges globally.
Mortgage	<ul style="list-style-type: none"> Minimum amount ZMW125,000 Outright, Equity, Top up and Balance transfer type offered 	<ul style="list-style-type: none"> Minimum amount ZMW125,000 Outright, Equity, Top up and Balance transfer type offered 	<ul style="list-style-type: none"> Minimum amount ZMW125,000 and Maximum ZMW5,500,000. Outright, Equity, Top up and Balance transfer type offered Standard debt to income ratio of 50%-60%.

695
EB
customers

