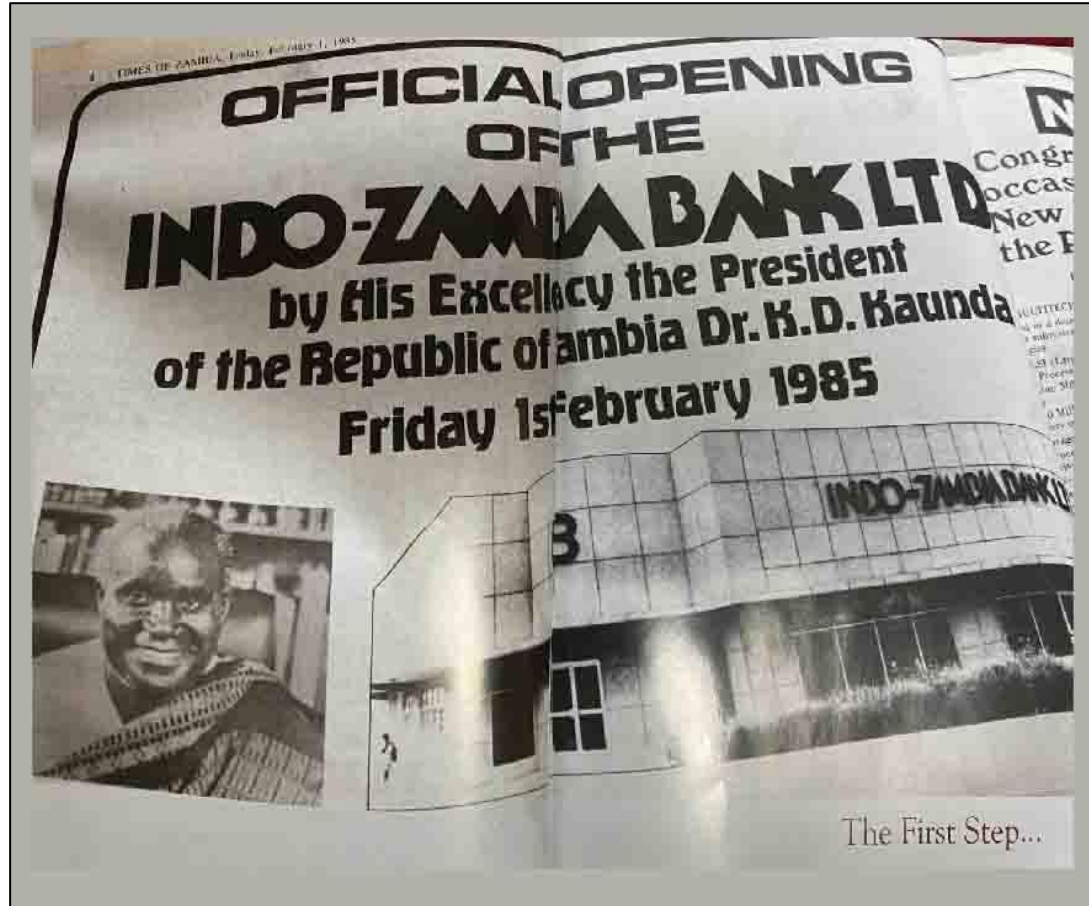




**INDO ZAMBIA BANK**

*SUPPORTING YOU. DEVELOPING ZAMBIA.*





### **Indo Zambia Bank Ltd**

was formed on 19th October, 1984 by the Government of the Republic of Zambia and the Government of India out of the desire to promote banking facilities to support the economic development of Zambia.

### **OUR MISSION**

To act as the catalyst for the economic development of Zambia

# Ownership Structure



**40%**



**20%**



**20%**

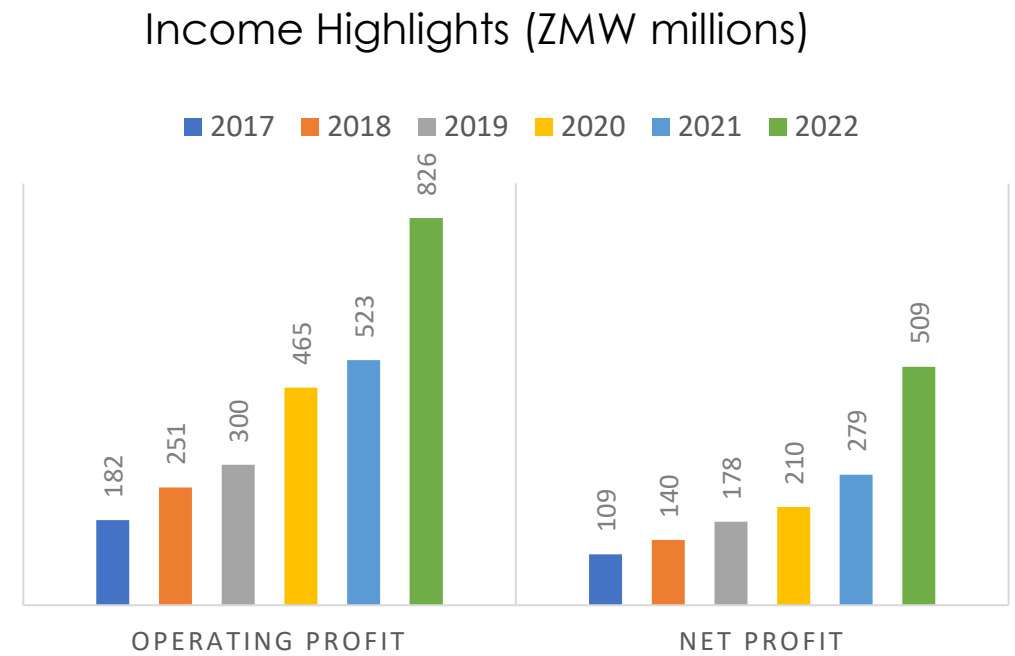
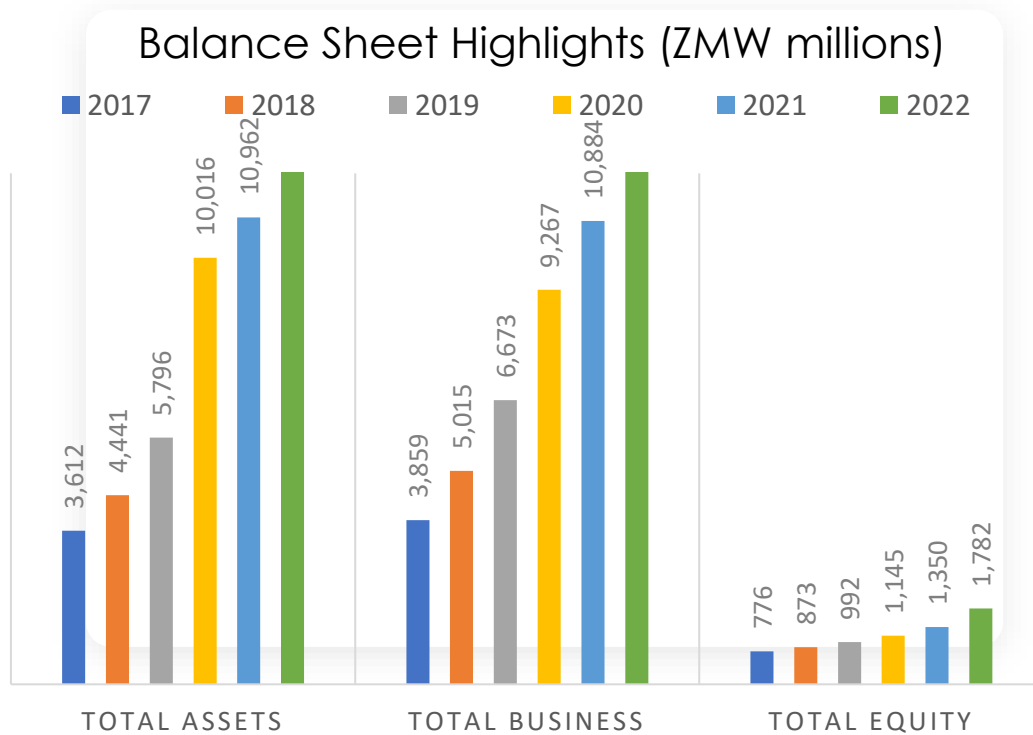


**20%**

# KEY FINANCIAL HIGHLIGHTS

- ↑ Total Assets K14.09 bn;
- ↑ Total Business K14.29 bn;
- ↑ Total Equity K1.78 bn;

- ↑ **Operating Profit:** K826 mn;
- ↑ **Net Profit:** K509 mn;





Supporting You  
Developing Zambia

- **LUSAKA**  
Chilenje  
Chilanga  
Chawama  
Kamwala  
Lusaka Main  
Industrial  
Chandwe Musonda  
Northend  
Manda Hill  
Crossroads  
Kafue

- **SOUTHERN**  
Livingstone  
Zimba  
Choma

- **WESTERN**  
Mongu

- **CENTRAL**  
Kabwe  
Mulungushi Agency  
Serenje

- **COPPERBELT**  
Ndola Main  
Ndola Jacaranda  
Kitwe Main  
Chingola  
Chililabombwe

- **NORTH WESTERN**  
Solwezi  
**LUAPULA**  
Mansa

- **NORTHERN**  
Kasama  
Mungwi

- **MUCHINGA**  
Chinsali

- **EASTERN**  
Chipata  
Nyimba  
Lundazi



# Products

- Local and Foreign Currency Current and Investment Accounts for both individuals and Corporates
- Electronic Salary Handling Solutions;
- Electronic and Instant payments of Statutory Obligations (ZRA, NAPSA, NHIMA, Workers Compensation)
- Specialized investment products for gratuity and inhouse pension schemes.
- Short & Medium-term cashflow loan solutions;
- Conventional Vehicle & Asset Finance;
- Employee Welfare support
- Foreign Exchange facilities.
- Tailor Made Solutions for various organisations.





# PARTNERSHIPS WITH PROFESSIONAL BODIES

## Infrastructure Development and Finance of Business requirements



Funded the Construction of the EIZ head office building.

## Payment Solutions

E-PAYMENT



- Direct integration with
  - ZIHRM (going live in November)
  - EIZ (Engineering Institution of Zambia)
  - Zambia Institute of Purchasing and Supply

## Corporate Social Responsibility



Sponsoring various activities held by professional bodies including;

- EIZ AGM
- ZIA AGM
- SOLACE AGM
- ZIHRM CONVENTION





# BANKING SOLUTIONS FOR HUMAN RESOURCE MANAGEMENT

## Salary Handling



Cost effective and highly efficient salary handling through our Internet Banking.

Payment of casual worker wages through Bank wallet and MNO wallets (Airtel, MTN and Zamtel)

Auto generated statements and payment reports for ease of reconciliation

## Employee Welfare Support



Salary backed advances. Over 5,000 Loans disbursed in excess of K520.000 million under MoU agreements with employers to their employees.

Other Credit Facilities available to employees for personal use, vehicle/asset acquisition or home financing.

## Payment of Statutory Obligations



Super convenient Electronic Payments of Statutory Obligations to ZRA, NHIMA, NAPSA, Workers Compensation.



# PREMIER BANKING

## Why Premier Banking?

We provide global standard premium banking services to our high net worth customers through innovative banking solutions supported by reliable and personalized customer experience.

## Benefits to the Customer

1. Exclusive access to the Premier Banking Suite located at Indo House on Plot no. 1213/1214 Corner of Great East & Addis Ababa Drive in Lusaka. For places without a Premier Suite, Branch Managers will provide personalized customer service in their offices.
2. A free personalized VISA Infinite Debit Card which comes loaded with some VISA embedded lifestyle benefits both locally and internationally.
3. A dedicated Private Banker to address all your banking needs.
4. Access to various Credit Facilities e.g. Personal Loan, Home Loan, Vehicle Loan, etc.
5. 24/7 access to internet & mobile banking services.
6. Unlimited free ATM withdraws on IZB Automated Teller Machines

**Who is eligible for Premier Banking?**

1. High net-worth individuals in formal employment or self-employment.
2. Minimum Entry Income: K60,000 or equivalent in other currencies.



## ACCOUNT FEATURES

**Account Type:** Current Account (Personal)

**Account Name:** Premier Banking Account

**Currency:** Zambian Kwacha (ZMW)

**Book Balance:** K5,000

**Monthly Account Fee:** K300

**Free IZB ATM withdraws:** Unlimited

*[Monthly Account Fee is waived if a balance of K200,000 is maintained throughout the month.]*

**Account Type:** Current Account (Personal)

**Account Name:** Premier Banking Account

**Currency:** United States Dollar (USD)

**Book Balance:** \$500

**Monthly Account Fee:** \$5

**Free IZB ATM withdraws:** Unlimited

*[Monthly Account Fee is waived if a balance of \$20,000 is maintained throughout the month.]*



**VISA Infinite Debit Card** comes loaded with some embedded lifestyle benefits including but not limited to the following:

- ✓ Multi-trip Travel insurance
- ✓ Unlimited Airport Lounges Access with one free guest per visit
- ✓ International Airport Dining program
- ✓ Discounts offered via VISA Strategic Partnerships

These benefits are listed and frequently updated on the VISA website <https://www.visacards.africa/>

*Thank you*

