

FNB Zambia Shareholding



Bank controlling company: Listed holding company (FirstRand Limited, JSE: FSR

FirstRand Bank Limited

FirstRand EMA Holdings (Pty) Limited ("FRIHL)

99.999%

1 share

First National Bank Zambia



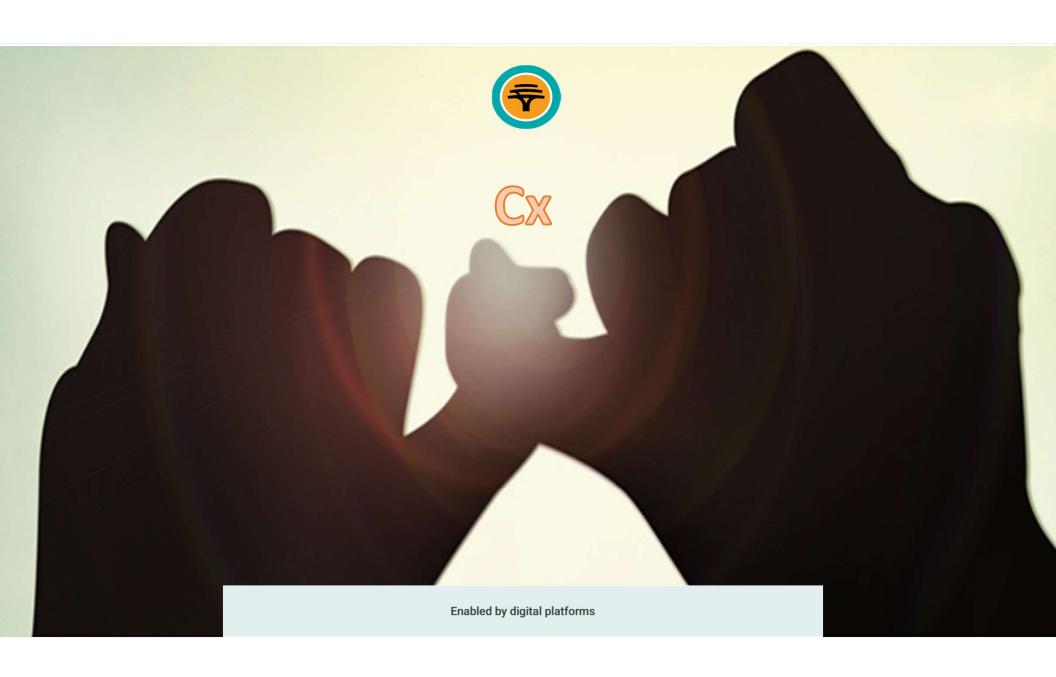
FirstRand Regional Presence

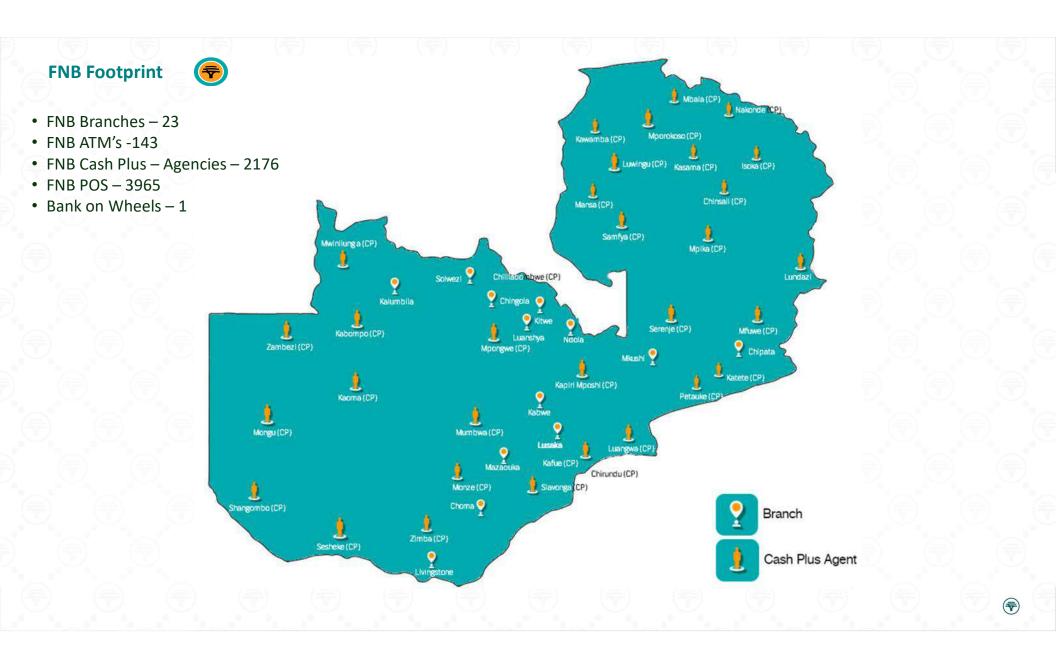


Our Purpose



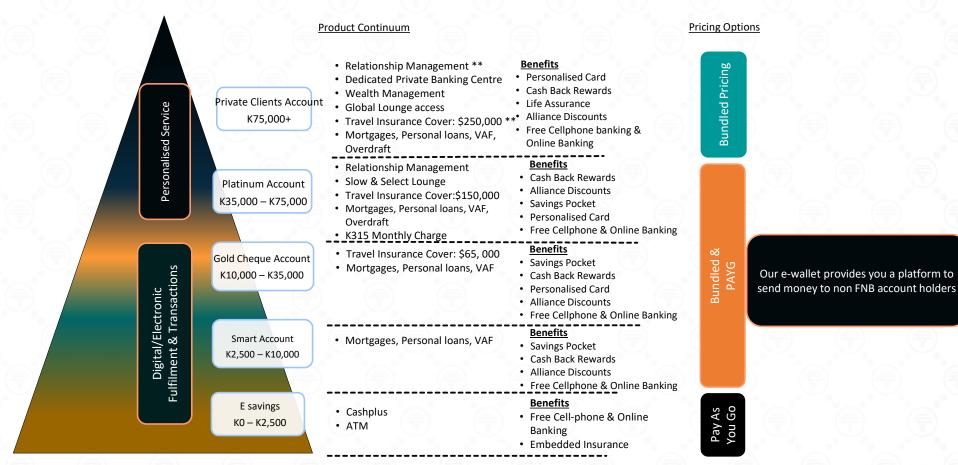






Why FNB? 2 3 **Financial Literacy** One stop Shop Our value proposition is comprehensive We will provide free i.e(Banking needs, financial literacy lessons insurance and alternative energy needs) Cash back We pay our customers **Digital Platform** We will provide you with **Bank on Site** cash back on a monthly digital platforms so as to basis for swiping and conduct banking at your utilization of our digital Bank on wheels ensures convenience platform we reach many locations

Transactional Accounts





Why FNB?



Payments and Re

- Online Banking
- Host to Host
- MT101 payments (Bulk)
- Real time gross settlements (RTGS)
- Cross Boarder payments
- Cheque encashment
- eWallet bulk send for unbanked beneficiaries
- Receipt It (Instant notifications of activity on account)
- Reference Validation
- Statutory/Regulatory payments

Merchant Services



- Integrated POS
- Stand alone POS
- MNO wallet on POS
- USD at POS
- E-Commerce (Card and Mobile money)
- Speedee

Bank Accounts



- Local currency cheque accounts
- Foreign currency accounts
- Call accounts (ZMW, USD, ZAR, GBP EUR)
- · Fixed deposit accounts
- Electronic statement delivery
- Cashman solutions for automated sweeping (FNB and other banks)
- Online viewing and downloading statements
- MT940 Statements
- Corporate debit cards

Cash Management Solutions

- Smart CIT (Real time crediting of CIT cash deposits)
- Cash plus agency banking (Over 2300 agents odtted across zambia)
- CIT Deferred checking
- Implant teller services (Placing of cashier within client premises)
- · Cash deposit machines
- Cash Centers in strategic towns i.e. Kasumbalesa

Trade Finance



- · Structured trade finance
- Invoice discounting
- Debtor Finance
- Purchase order Finance
- Letters of credit
- Advance payments
 Bank Guarantees
- Factoring

Working Capital Finance



- · Short term facilities
- Structured lending
- Term Loans
- Commercial Property Finance
- Bank overdrafts

FX

- Spot
- Forward
- Cross Currency Swaps
- · Hedging solutions
- · Commodity Hedging
- Bespoke Solutions

Insurance



- · Agric Insurance
- Asset Insurance
- Commercial Motor Insurance
- · Fire and Allied Perils
- Group Life Insurance

