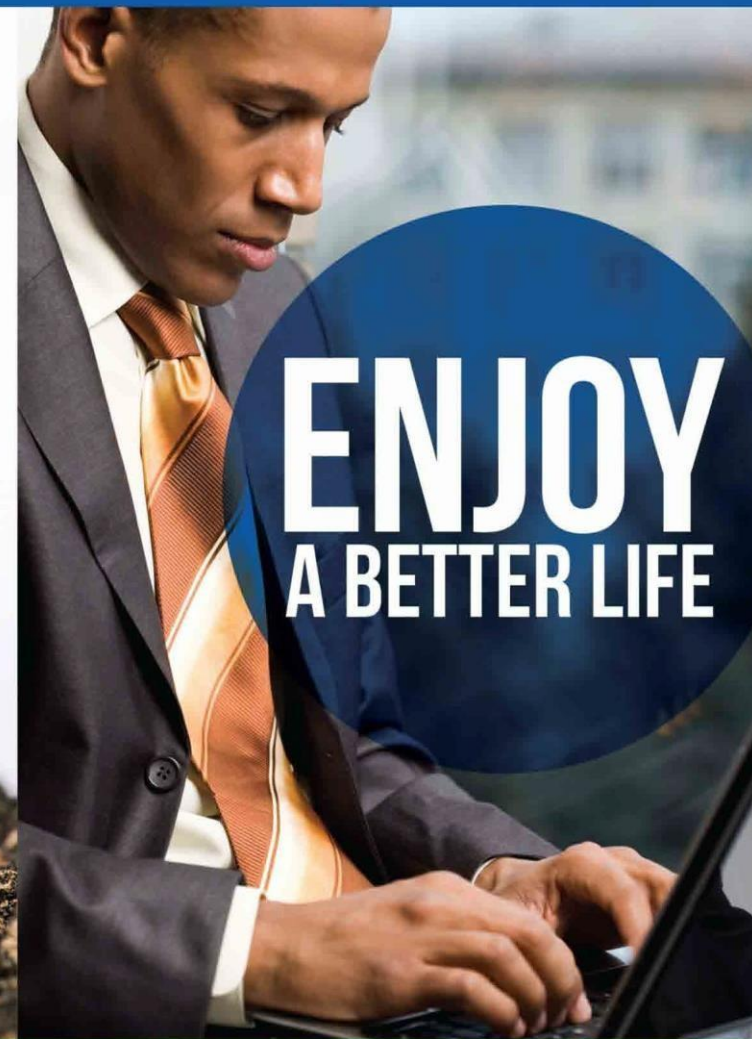


TERMS AND CONDITIONS

- You need to be permanently employed and outside your probation period.
- No pending warning: on your employment record .
- Loan amount can't exceed accrued terminal benefits from your employer.
- A term loan is between K500 – K150 000.
- To qualify for a term loan your employer must be signed up with Zambou as a registered employer. See overleaf to find out how to get your employer signed.
- The specific terms of the loan will be dependent on you meeting certain qualifying criteria and affordability assessments.

Zambou Financial Services Banking
Registration Number: FBL 079/ 2014



**ENJOY
A BETTER LIFE**



NDOLA BRANCH
Room 201,
Mpendwa House,
Ndola, Zambia
Contact number:0969190703

KITWE BRANCH
Room 4
Plot 1591
Zccm Investment house
Kitwe-Zambia
Contact number:0966998106

WHY A ZAMBOU PERSONAL LOAN?

- A term loan up to K25,000 approved the same day.
- Friendly customer service.
- Speedy delivery of loan processing and pay-outs.
- Attractive interest rates.
- Flexible repayment periods.

WHAT DO YOU NEED TO BRING IN WITH YOU TO APPLY FOR A LOAN?

- Application Form Signed By Your Employer.
- Copy of NRC.
- Latest 2 Original Payslips.



CONTACT US

E-mail: robert@zamboufinance.com
Website: www.zamboufinance.com

OFFICE HOURS

Mondays to Fridays 08:00 h - 16:00 hrs

Saturdays: 08:00 h - 12:00hrs

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EMPLOYEES

YOU CAN USE YOUR LOANS FOR:

- Car
- Education
- Home
- Business
- Funeral
- Holiday



 **ZAMBOU**
Financial Services

SIGN UP YOUR EMPLOYER UPTODAY!

Zambou Financial Services assists Employers in providing their employees with financial services. In order to facilitate this service, Zambou and the company need to have a signed memorandum of understanding in place which sets up the payment agreement whereby installments are collected via the payroll method.

BENEFITS FOR ZAMBOU REGISTERED EMPLOYERS

- Provide financial services to your employees.
- Less administration for Human Resource departments and management regarding loan processing and pay-outs.
- Increased cash flow for not paying out advances and loans.
- Empowering your employees by assisting them financially in terms of credit facilities.

HAVE THE RIGHT CONTACTS? BECOME A ZAMBOU AGENT

Please visit our Head Office or contact our **Customer Relations Officer** to find out how you can have **A Better Life** with Zambou Financial Services.

 **ZAMBOU**
Financial Services

