

Client Experience Newsletter

December 2025 • 2nd Edition

Welcome to our 2025 2nd Edition of the Crown Bank Client Experience Newsletter!

As we reflect on 2025, we are proud to share the remarkable strides we've made in enhancing your banking experience. This year has been defined by client-centric growth, digital transformation, and a renewed commitment to personalized service. From stabilizing our systems to launching new service channels and refining our digital platforms, every initiative

has been shaped by your feedback and guided by our promise that "You Matter Most." This magazine is more than a newsletter; it is a celebration of our shared journey. Inside, you will find insights into progress, the solutions we have introduced, and the stories that highlight our relationship with you. Each section is designed to keep you informed,

empowered, and connected.

Thank you for your continued trust and loyalty. Your voice shapes our future, and your satisfaction remains our highest priority. Enjoy this edition, and let's continue building a banking experience that is truly exceptional.



Protasius Jokonya

Message from Head Wealth & Retail Banking

As we close the year, I am delighted to reflect on the tremendous progress we have achieved together in 2025. This has been a transformative year for Crown Bank—one defined by bold strides in digital innovation, product expansion, and service excellence, all anchored by our unwavering commitment to you.

We have strengthened our digital platforms to make banking more intuitive, secure, and accessible. From real-time transaction alerts to seamless bill payments and self-service onboarding, our digital ecosystem continues to evolve around your needs. Looking ahead, we are preparing for a significant upgrade to our Internet

Banking platform in Quarter 1, 2026, which will deliver even greater convenience, speed, and functionality. Our product suite has also grown, with solutions designed to support your financial aspirations. Each offering is crafted to give you flexibility, protection, and peace of mind.

At the heart of it all is our dedication to exceptional service. Whether online, in-branch, or through our call centre, we strive to make every interaction smooth, personal, and rewarding. Your feedback has guided our improvements, and we sincerely thank you for your trust, loyalty, and partnership.

As your trusted financial advisor, we remain committed to walking this journey with you—today, tomorrow, and beyond. On behalf of the entire Crown Bank team, I wish you and your loved ones a joyful, peaceful, and prosperous festive season.




Scholastic Kudzai Munyikwa

Message from Head Client Experience

2025 has been a year of meaningful connection and transformation. Your experience has been at the centre of everything we do, from the way we listen to your feedback to how we refine our service delivery across all channels. Our commitment to service excellence is not just a promise, it is a practice.

Guided by our Service Charter ([accessible on our website](#)), we have focused on consistency, empathy, and responsiveness at every touchpoint. Whether you contacted our call centre, visited a branch, or engaged with us online, our teams have worked tirelessly to ensure it is smooth, respectful, and rewarding.

Your voice has been our compass. Through client visits, surveys, and direct engagements, we have gathered insights that have helped us strengthen our processes and elevate

service standards. We also had the privilege of celebrating you, our loyal clients, during International Client Service Week, a highlight that reminded us of the trust and relationships we have built together.

As we look ahead, we remain committed to understanding your evolving needs and delivering experiences that reflect your expectations. Our analytics and performance teams continue working behind the scenes to ensure that every decision we make is aligned with what matters most to you.

Thank you for walking this journey with us. Your loyalty inspires us, your feedback empowers us, and your satisfaction drives us. We wish you and your loved ones a joyful, restful, and festive holiday season.

#MissionPossible

Celebrating You During International Client Service Week

From the 6th to the 10th of October 2025, Crown Bank proudly participated in International Client Service Week, joining businesses worldwide in honouring the clients who make our journey possible.

Guided by the theme "Mission Possible," the week was dedicated to expressing our sincere appreciation for your trust and loyalty. Activities included a Business Banking webinar, client visits, spot awards for long-serving clients, and new product sign-ups designed to enhance your banking experience.

Your feedback throughout the week was invaluable and continues to shape how we serve you. As we move forward, we remain committed to delivering a banking experience that is efficient, personal, and memorable.



Branch Manager Bulawayo Branch
celebrating International Client week with
one of our Priority clients at their offices.



BB team and Head of Client experience
at a client visit -during the International Client Service Week.



Africa Unity Square team
sharing a lighter moment with one of our clients
during the International Client Service week.

#Pinktober

Banking on Health, Hope, and Awareness

Every October, the world turns pink in support of those affected by breast cancer and this year, Crown Bank proudly joined the global movement through its "Pinktober" campaign. More than just a symbolic gesture, the initiative reflected the Bank's deep commitment to the holistic well-being of its clients, particularly women across Zimbabwe.

Recognizing that financial wellness and physical health go hand in hand, Crown Bank hosted a webinar focused on breast cancer awareness, offering clients valuable insights into risk factors, early detection, and prevention. Staff also wore pink in commemoration, sparking meaningful

conversations and showing solidarity with those impacted. Why does this matter? Breast cancer remains one of the most common cancers among women in Zimbabwe. Awareness and education are key to saving lives, and Crown Bank is proud to be part of that effort.

By integrating health awareness into its client engagement strategy, Crown Bank continues to live its brand promise: "You Matter Most." Banking with Crown Bank means being supported in every aspect of life.



Africa Unity Square branch team wearing pink, sharing smiles in support of breast cancer awareness.



Think Pink: Crown Bank Champions Wellness During Breast Cancer Awareness Month.

Banking on the Future

Crown Bank Champions Youth Empowerment

The National Youth Empowerment Symposium 2025 (NYES), held from the 21st to the 22nd of October 2025 at the Harare Agricultural Showgrounds, brought together over 200 youth-led enterprises, government officials, and private sector leaders under the theme "Empower the Youth, Secure the Future."

Organized by the Ministry of Youth Empowerment, Development and Vocational Training, the event focused on unlocking opportunities for young entrepreneurs across sectors such as agriculture, ICT, creative arts, and green energy. A key milestone was the launch of the National Youth Empowerment Strategy, a framework for coordinated youth development and support.

Crown Bank played a pivotal role during the Symposium, leading efforts to promote financial literacy, entrepreneurial skills, and most notably, advancing Zimbabwe's Financial Inclusion agenda. Through targeted training and advisory services, the Bank empowered young entrepreneurs to access formal financial systems, manage resources effectively, and scale their ventures sustainably.



A bank official standing in front of students sharing the objectives of the NYES to the students



Bank official having a moment with students from Emerald Hill School Deaf and Dumb together with the interpreter.



Community Wellness Takes Center Stage at Booties Pharmacy

The event was met with enthusiastic participation and positive feedback from attendees.

On October 30–31, Booties Pharmacy's Montague branch hosted a vibrant Mental Health Awareness Event, drawing in members of the local community for two days of meaningful dialogue and support. The event focused on promoting mental health, reducing stigma, and connecting individuals with resources to help them navigate mental health challenges.

In a powerful show of collaboration, Crown Bank joined the initiative to raise awareness around the often-overlooked connection between financial wellbeing and mental health.

Through interactive sessions and educational materials, Crown Bank highlighted how financial literacy, including budgeting, saving, and accessing financial services, plays a vital role in reducing stress and improving overall mental health underscoring the importance of holistic approaches to wellness.

By partnering with Booties Pharmacy, Crown Bank reaffirmed its commitment to supporting the community's overall wellbeing, recognizing that financial stability is a crucial aspect of mental health.



Client Experience staff having a conversation with one of the ladies attending the Booties mental health awareness event.



Client Experience staff explaining the benefits of opening an account with Crown Bank.

Key Featured Products

Hospital Cash Plan Insurance

Health emergencies can happen when we least expect them and when they do, financial stress should never stand in the way of recovery. That's why we bring you the Hospital Cash Plan, a solution designed to give you peace of mind and flexibility when you need it most.

Our plans are crafted to suit every budget, ensuring that quality protection is accessible

to all. We believe that your well-being matters as much as your financial security.

This plan offers cash payouts during hospitalization, giving you the freedom to use the funds for other essential expenses. It's more than insurance it's confidence that you're covered when life takes an unexpected turn.

Advantages of the hospital plan are:

- There is absolute freedom of choice since one can use the cash in any way they wish to i.e. pay school fees, utility bills, etc.
- Cash payouts of US\$100 and US\$50 for adults and kids respectively
- Pays up to US\$3000 and US\$1500 for adults and kids per event you are in hospital (after 48hours)
- Pre-existing conditions/ailments covered (including HIV/Aids)
- Should you be diagnosed with HIV/Aids or any chronic ailment after the commencement of your policy, you will be covered
- It can cover shortfalls from medical aid

Waiting periods.

- Immediate cover for incidents (no waiting period).
- There is a 3-month waiting period for other illnesses
- There is 6 months waiting period for surgeries.

Exclusions

- Covers people from 3 months to 64 years
- Does not cover pregnancy

So what do our monthly premiums afford you?

- Dreaded diseases and chronic ailments like cancer
- Immediate accidents cover after 3 month waiting period
- Premiums are due in advance by the 5th of every month
- No medical examinations are necessary





HOSPITAL CASH PLAN

- ✓ Pays a Daily Cash Benefit for every day spent in the hospital in excess of 48 hours due to Sickness or Bodily Injury subject to the relevant waiting periods.
- ✓ Aims to cover incidental expenses incurred during hospitalization which are normally not covered under health insurance.
- ✓ Benefit is paid to the insured's or policyholder's account.

Premiums as low as US\$1.50 for a payout of US\$100 per day spent in hospital on admission from the 3rd day of admission.

WHO CAN BE COVERED?

	Minimum Entry Age	Maximum Entry Age
Principal Member:	18 years	64 years age next birthday
Adult dependants:	18 years age next birthday	64 years age next birthday
Child:	3 months	18 years age next birthday

Children shall be covered on the child rate until they turn 18 years after which they will be graduated to the adult rate.

	RUBY			PLATINUM			GOLD		
	PRINCIPAL	DEPENDANT	CHILD	PRINCIPAL	DEPENDANT	CHILD	PRINCIPAL	DEPENDANT	CHILD
PREMIUM	4.50	4.50	2.50	3.00	3.00	2.00	1.50	1.50	1.00
DAILY PAY-OUT	300	300	150	200	200	120	100	100	60
MONTHLY PAY-OUT	9000	9000	4500	6000	6000	3600	3000	3000	1800
ANNUAL PAY-OUT	18000	18000	9000	12000	12000	7200	6000	6000	3600

1. Immediate cover for accidents (no waiting period).
2. There is a 3 month waiting period for other illnesses
3. There is a 6 months waiting period for surgeries.

Fraud Awareness - Debit Card Fraud And Pin Compromise!

Your safety and security remain our top priority. As you carry out transactions using ATMs, Point of Sale (POS) terminals, and online payment platforms, we encourage you to stay alert and

cautious at all times. Being aware of your surroundings and safeguarding your card details and PIN can help prevent fraud and ensure that your banking experience remains safe, convenient, and worry-free.



How does debit card fraud happen?

Debit card fraud happens when someone gains unauthorized access to your debit card information and uses it to make purchases or withdraw money without your consent.

Fraudsters May Use Your Information Or Card To:



Make a purchase in a store or at a payment terminal.



Make a purchase or a transaction online.



Withdraw cash from an automated teller machine (ATM)



Withdraw money with an in-store purchase

A person might steal your debit card information by doing the following:

Installing a device on a payment terminal that records your card information when you make a purchase.

Looking over your shoulder at the personal identification number (PIN) you enter at an ATM or payment terminal.

Pretending to be a bank employee and asking for your debit card information over the phone.

Using a device that jams your card in an ATM. An accomplice then suggests that you try to enter your PIN a few times. When the card remains jammed, this person later removes your card and has your PIN.

Accessing your lost or stolen mobile device.

Keep your PIN safe

Choose a PIN that is hard to guess. For example, avoid using your date of birth, Social Insurance Number (SIN), address or telephone number as your PIN.

Tips to keep your PIN safe

- Never share your PIN with anyone, not even a family member or bank staff.
- Memorize your PIN rather than writing it down. If you must write it down, keep it in a safe place, away from your card or wallet.
- Never save your PIN on your computer or mobile device.
- Change your PIN often.
- Do not use the same PIN for multiple cards and accounts.
- Hide the keypad when you enter your PIN at an ATM or payment terminal.

Some financial institutions offer the ability to pay with a mobile device, such as a smartphone or tablet. Even with this payment method, you must always keep your PIN safe. If you suspect that someone knows your PIN, change it immediately and contact the Bank.

If you voluntarily share your PIN with someone, you will be responsible for transactions you did not make or approve. To better protect yourself from debit card fraud:

- Keep your debit card in a safe place.
- Never lend your debit card to anyone, not even a family member or bank staff.
- Always keep your debit card in sight when making a purchase.
- Take your debit card and transaction receipt with you once you have finished a transaction.
- Complete your transaction before answering anyone who may try to get your

attention.

- Check your account statements often to make sure all transactions are correct and legitimate.
- Keep paper and electronic copies of your account statements in a safe place.
- Contact the Bank right away if your card is lost, stolen or stuck in a machine.
- Do not allow your computer or mobile device to remember your password or banking information like your account number.
- Do not use public Wi-Fi or public computers to do your online banking or shopping.
- If you must use a public computer, clear its history and cache when you finish using it.

You may use a mobile device to do your online banking. If you lose this device, let the Bank know right away. You should also contact your mobile service provider so that they may temporarily deactivate your line.

A Victim Of Debit Card Fraud?

If you think you are a victim of debit card fraud, contact the Bank immediately.

You may then do the following:

1. Write down what happened, when and how you first noticed the fraud.
2. Keep all documents you think might be helpful if the police investigate the fraud.
3. Contact your local Police Station service to report the incident.
4. Continue to check your bank account statements for any additional fraudulent charges.

Steps to block your ZWG Visa Classic Card



To block your ZWG debit card, you must first register for mobile banking services by following the steps below:

Download the FBC Mobile Banking App

- **Step 1** Open the installed Application.
- **Step 2** Accept Privacy Policy.
- **Step 3** Select Start Banking.
- **Step 4** Enter your registered Mobile Number and press Continue.
- **Step 5** An OTP will be sent and automatically validated on your Mobile Application.
- **Step 6** Enter your Mobile Banking PIN and Login.
- **Step 7** A Biometrics icon pops up where you can either Activate biometrics or decline.
- **Step 8** Select the 3 dots on the top right corner of the Mobile App.
- **Step 9** Select Cards.
- **Step 10** Select the Card you want to block.
- **Step 11** Select Block Card.
- **Step 12** On the next page click on Block, you will receive a pop-up message which says Are you sure you want to block card 4704*****1234, then click on Yes.
- **Step 13** Once done, you will receive a message pop up that Your card, 4704*****1234 has been successfully blocked.

Do you feel your VISA Card PIN is compromised?



Follow the steps below to block your USD card on FBC International Application.

Download the FBC Mobile Banking App

- **Step 1** Log into the App
- **Step 2** Select Option My Cards on Dashboard
- **Step 3** Pick active card and click Card Maintenance
- **Step 4** Click on Temporary Block
- **Step 5** You will receive a message pop up that the Card status has changed.
- **Step 6** The card will default to inactive as shown on the top left corner
- **Step 7** You would have successfully blocked your card

How to block your ZWG card using the USSD platform *220#



- **Step 1** Dial *220#
- **Step 2** Select option 1 Banking services
- **Step 3** Enter your secret 4-digit PIN
- **Step 4** Select ZWG transactional currency
- **Step 5** Select option 5 Card services
- **Step 6** Select option 1 Card Operation
- **Step 7** Select the card you want to change/ block
- **Step 8** Enter 1 to confirm that you want to block the card
- **Step 9** You will receive a text message that you have successfully blocked your card.



Digital Banking

Convenience at Your Fingertips

We are committed to providing you with secure, efficient, and accessible banking, anytime, anywhere. Our Internet Banking platform is designed to offer you full control over your finances, 24 hours a day, from the comfort of your home or office.

Whether you are transferring funds, paying bills, accessing statements, or managing your account, our platform ensures a seamless experience tailored to your lifestyle. With real-time processing, enhanced security features, and a user-friendly interface, digital banking with Crown Bank is not just a service, it is a smarter way to bank.

We would like to remind you of the full capabilities of our internet banking platform. The following internet banking services are available to you, 24 hours a day from the comfort of your home or office.



Transfer money



This functionality allows you to make transfers between your own accounts. These can be submitted 24hrs a day and funds received instantly.

- **Internal transfers to other accounts**

These will be transfers to accounts within Crown Bank, FBC Bank and FBC Building Society. They can be submitted 24hrs a day and funds received instantly.

- **RTGS transfers to other domestic banks**

These can be submitted 24hrs a day with instructions only being processed on business days. Instructions submitted before cut-off time of 1245hrs will settle the same day and those submitted after cut-off time will settle the next working day.

- **Telegraphic Transfers to banks internationally**

These can be submitted 24hrs a day and instructions will be processed on business days. Instructions submitted before cut-off time of 1030hrs will be remitted the same day and those submitted after cut-off time will be remitted the next working day.

Bill Payments



A wide range of service providers are available for you to pay your Bills and Fees under the following categories: Schools, Medical, Internet, Insurance, Utilities, Telecoms, Fuel and Fashion.

Proof of Payment



You can search and download proof of payment for your transfers and bill payments made on the internet banking platform 24 hours a day.

Statements



You can view statements on the platform or download statements covering the previous 90 days. We are working to increase the date range to beyond 90 days and look forward to updating you on this development soon.

New to Internet Banking?

Convenience at Your Fingertips



Here is how to Self-Register for FBC/Crown Bank Internet Banking:

1. Visit www.fbc.co.zw and click on 'Internet Banking'.
2. Click on 'Login'
3. Select 'Register'
4. Enter your account details in the respective fields
5. Click Continue to proceed
6. Your details are validated against account details maintained in the system
7. If the account details match, you will be taken to the next screen. A verification code/OTP is also sent to your registered email and mobile number at the same time
8. Click Resend Code if you do not receive the verification code/OTP within 1 minute
9. Enter your verification code/OTP (masked)
10. You can also unmask the entered verification code/OTP by clicking the highlighted icon if you want to confirm the same.
11. If verification code/OTP has been authenticated, you are taken to the next screen wherein you create your log in details
12. Enter your preferred Username and Password as per specifications provided
13. Double click on Terms and Conditions to read and understand the full terms and conditions as shown below
14. Read the Terms and Conditions, if you are agreeable to the Terms & Conditions, tick the box to proceed Click Sign Up to complete the registration process
15. The registration process will be complete, and the next screen will show that you have registered successfully.

Here is how to Self-Register for FBC/Crown Bank Internet Banking:

1. Enter your username then click on forgot password.
2. You will be taken to the next page where you would be required to enter your username again and your date of birth, please pick your date of birth from the calendar. Also note that our platform is case sensitive so you should enter your username in the upper case.
3. A one-time PIN will be sent to your registered Mobile number and email. Enter the OTP and proceed to create your new password
4. Follow the onscreen instructions for password creation.
5. Once the password is created successfully proceed to login.

Facing Internet Banking OTP delivery issues? Kindly check for the following

1. Have you entered your username in the correct case, (Upper case or lower case), the platform is case sensitive.
2. Have you selected the correct date of birth from the calendar.
3. Ensure you do not select spaces when you enter your username, because spaces would be considered as special characters thereby making your username incorrect.

Priority Banking Visa Infinite Card



Unlock exclusive benefits and empower your lifestyle with Global access and trusted security, with our Priority Banking Visa Infinite Card.



Our Priority Banking, Visa Infinite Card is designed for those who seek premium privileges and unparalleled convenience.

Here is what you'll enjoy:

- Complimentary access to over 1,200 airport lounges worldwide.
- Complimentary Travel Insurance: embedded benefits include missed departure and connection, flight cancellation and curtailment, Travel and baggage delay, medical expenses and much more
- Exclusive hotel discounts e.g. 7% off on booking.com
- Get up to 35% discounts when you hire a vehicle from Avis Car Hire.
- 24/7 Concierge Service: Personalized assistance for travel bookings, reservations, and more.
- Enhanced Security card replacement, and purchase protection insurance and extended warranty.
- VIP Experiences: Access to sold-out events, luxury retail offers, and fine dining perks.

Contact your Relationship Manager today to start enjoying world-class privileges!

Simplifying ZIMRA Payments with Crown Bank

Convenience at Your Fingertips

Managing your tax obligations should be straightforward and secure. We have made it easier to process your ZIMRA payments through our Internet Banking platform, ensuring convenience, accuracy, and peace of mind.

ZIMRA Online is now available for your convenience. Please note that ZIMRA payments should only be made via the Bill Payments Option on Internet Banking- do not use the Funds Transfer option.

Paying ZIMRA (Domestic Taxes)

- Individuals can now fund TARMS on OBDX (Internet Banking) for both USD and ZWG.
- The system will validate if the TIN entered is registered with Crown Bank. If not, an error message will appear "Please select a valid Crown Bank TIN"

Pay ZIMRA (Customs Taxes)

- Individuals can pay both Pre-payments and Assessments through the system.

- The system only allows full payment of the approved assessment amount.
- Payments are updated in real time, depending on ZIMRA's system uptime.
- If ZIMRA's system is down, users will receive an error message "Failed at Host- Error connecting to ZIMRA". At this point, your payment has already been processed, and you should not initiate a new payment.
- Failed payments during downtime should be reported to ZIMRA for manual updates.
- Enter assessment number using the format shown below:
Assessment number- Zimra Station code- Year e.g. Y14 -ZWHR-2025.

Registering with ZIMRA

- This option allows clients to register their TIN and account for Refunds only.
- New TIN registrations for TARMS purposes must be completed via the ZIMRA self-service TARMS portal
- Only registered TINs will be automatically refunded.



Did You Know?

Your Business Growth just got easier

Whether you're expanding operations, upgrading equipment, or boosting cash flow, we have got you covered.

Our Business Banking offers tailored financing solutions for:

Asset Acquisition

from vehicles to machinery

Working Capital

to keep your operations running smoothly.

Capital Expenditure

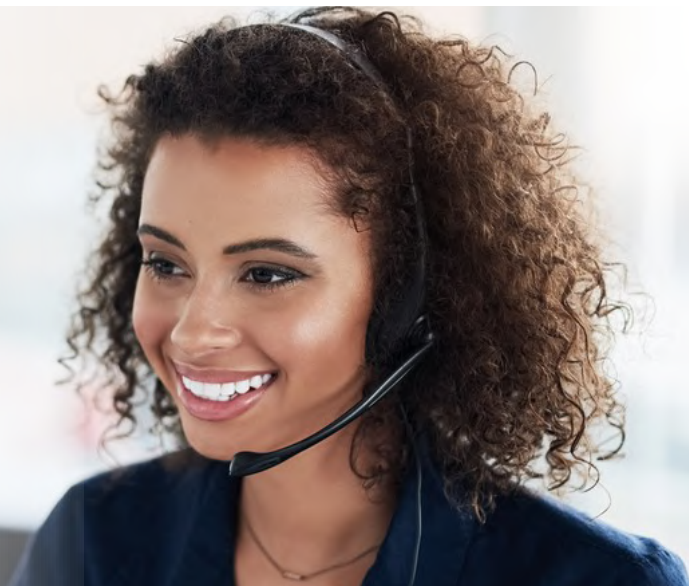
for long-term investments & infrastructure

And the best part? We support businesses across all sectors, from agriculture to manufacturing, retail to services. If you're building, we're backing you.

Talk to your [Relationship Manager](#) today to explore the right solution for your business.



Connect with Crown Bank



Your Dedicated Support Channels

We take pride in delivering a premium banking experience defined by responsiveness, professionalism, and care. We understand that your time is valuable, and your feedback is essential to shaping the services we provide.

Whether you have a query, a suggestion, a concern, or you want to block your cards, our team is committed to assist promptly and efficiently.

You may reach us through the following channels:

1. Email

For general enquiries, feedback, or service requests, please contact us at: contactus.zw@fbc.co.zw

2. 24/7 Call Centre

- Econet Toll-Free Line: 220
- Tel: +263 242 704 481-82
- TelOne Lines: +263 242 254 281-3
- WhatsApp/Call: +263 772 419 693 / +263 772 152 647

3. Escalation Contacts:

If your matter requires further attention, you may contact the following senior representatives:

- Africa Unity Square Branch Manager: +263 8677 015 069 / +263 772 201 987
- Bulawayo Branch Manager: +263 8677 015 026 / +263 774 165 245
- Head, Business Banking: +263 8677 015 035 / +263 775 519 293
- Head, Client Experience, Analytics and Performance Management: +263 8677 015 299 / +263 775 519 230
- Head, Wealth and Retail Banking: +263 8677 015 062 / +263 772 910 030
- Managing Director: +263 8677 015 135

4. Regulatory Recourse:

Should you wish to escalate your concern beyond the bank, may contact the Reserve Bank of Zimbabwe at:

- Tel: +263 242 703 000
- Toll-Free (TelOne): 0800 6009
- Toll-Free (Econet): 0808 6770

Your satisfaction is our priority. We remain committed to providing you with a banking experience that is not only efficient but also personal, secure, and distinguished.

Like, Share & Follow

We are excited to announce the official launch of our social media presence on the following platforms:

These platforms will serve as key channels for us to share Crown Bank's news, updates, industry insights, and celebrate our achievements.

They also give us an opportunity to engage with our wider community and build our brand presence online.



Click Below To Visit Platform:



Frequently Asked Questions ?

1. How can I Purchase airtime from my account?

Crown's Mobile Banking service gives you access to your account directly from your mobile phone, safely and easily. To access our mobile phone banking service, just dial *220#. The service is menu based and all functionalities available will be displayed after successful PIN verification.

To purchase airtime, please follow the steps below.

- Dial *220#
- Press 1 – Banking services
- Enter your PIN
- Choose 4 – Airtime purchase
- Choose account number
- Choose top-up self
- Enter the amount you want to purchase
- Press 1 to confirm - After this your request will be successful.

2. What are the ZIPIT Send and Receive Limits?

- Maximum Transaction limit USD500 and ZWG8,000
- Maximum Monthly Cumulative Limit USD1,000 and ZWG 30,000

3. How much can I spend at a Point of Sale (POS) terminal?

- Maximum POS limit is USD 10,000 per month, which can be utilized in one transaction.
- Maximum POS limit for ZWG is 400 000 per week.

4. What are the internet banking transfer limits?

Maximum transaction limit ZWG 1,000,000 or USD equivalent at prevailing interbank rate.

5. How do I register for USD Ecocash?

To enable your USD Ecocash, your ZWG card will be linked to your USD account for USD Ecocash wallet services. You will have to request for USD Ecocash registration via our 24-hour Call Center or email us on contactus.zw@fbc.co.zw or speak to your Relationship Manager.

On completing the process, your ZWG card will have the capability to transact in both currencies on POS.

6. How much can I send through Ecocash?

- Bank to Wallet Maximum Transaction limit USD500
- Bank to Wallet Maximum Daily limit USD5,000
- Bank to Wallet Maximum Monthly Limit USD5,000
- Bank to Wallet for ZWG, limit is 10 000. Daily limit is ZWG 35 000, and monthly is ZWG35 000

Bancassurance

1. Why should I buy insurance through a bank (bancassurance)?

- Convenience: Access insurance services right at your bank branch.

- Trusted Brands: Banks partner with reputable insurers for your peace of mind.
- Competitive Pricing: Banks negotiate better premiums on your behalf.
- Tailored Products: Enjoy insurance solutions customized to your needs.
- Professional Advice: Bank staff are trained and certified to guide you.

2. What types of insurance products are offered through bancassurance?

- Life Insurance: Term life, mortgage protection, credit life, Flexi Funeral.
- Non-Life Insurance: Motor, home, Business All Risk
- Medical Insurance: Health Insurance, Hospital Care
- Business Insurance: Group life, personal accident, Business All Risk

3. Do I need a medical exam for life insurance?

It depends on the product and coverage amount. Some life policies may require a medical examination.

4. Are bancassurance products more expensive?

Not necessarily. Crown Bank often negotiates bulk rates, which can result in competitive premiums.

5. Can I cancel or change my policy?

Yes, but terms vary by product.



We hope you have enjoyed this edition and found inspiration in the stories, insights, and innovations shaping the future of retail banking. We remain committed to walking this journey with you, delivering convenience, security, and personalized financial solutions that empower your everyday life.

As the year draws to a close, we extend our heartfelt thanks for your continued trust and partnership. May this festive season bring you joy, peace, and prosperity.

Wishing you and your loved ones a Merry Christmas and a Happy New Year!

Here's to a brighter, bolder 2026 together.

