

# SALARY ACCOUNT

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SALARY ADVANCE



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## Salary Accounts

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A Salary Account is a transition account for anyone employed and getting his/her salary through ZNBS. This type of account can be opened at any of your nearest - ZNBS Branch.

### Requirements

The first requirement is to instruct your employer to remit your monthly salary to any ZNBS Branch of your choice. Forms can either be collected either from ZNBS or employers. ( Salary Application Form)

No cash is needed to open this account but you will be required to present your pay slip at the Branch as proof of having opened a salary account with the Branch when you go to withdraw your money.

A recent, passport-size photo

A valid copy of your National Registration Card/Passport/Drivers Licence

### Account Benefits

- Inter Branch Transactions - enable you to cash deposits or withdrawals, from your account at any of our Branches country wide.
- Account Balance enquiries - account information is availed when you call in person.
- Account history statements detailing your transactions
- Interest is calculated on your daily balance.
- It qualifies you for a short-term friendly loan.

### Terms and Conditions

- Minimum Account Balance- K40.00
- Monthly Account Maintenance Charge- K8.00
- Salary Administration Fee -K10.00
- Inter-Branch withdraw charge-K15.00
- Competitive Interest Rates
- Four free withdrawals per month, additional withdrawal is charged