ZNBS Kwathu Hills Customer Journey



Step 1

- Branch Walk-insCall Centre-686
- Social Media

Facebook Instagram LinkedIn

Twitter Website

Email: sales@znbs.co.zm Phone: 0955 133 159/639



Step 2

Assess customers creditworthiness



Step 3

- Open new account
- Existing account (Proceed to apply)



Step 4

 Site mapping plot selection & allocation (selected days)



OFFER LETTER & LOAN APPLICATION

Step 5

 Offer letter issued with assigned plot number



& DISBURSEMENT

Step 6

- Loan processing & disbursement
- Customer proceeds to build