



Timange Housing Loan

Your Savings, Your Home

TIMANGE HOUSING LOAN

The ZNBS Timange Housing Microloan is designed for low-income clients in both the formal and informal sectors. It offers flexible financing to help build, improve, or complete homes, making housing more accessible and improving living standards.

WHO QUALIFIES FOR TIMANGE HOUSING LOAN?

- Salaried employees including those with low incomes
- Unsalaries or informally employed Zambians belonging to savings groups

WHAT IS THE PURPOSE OF THE TIMANGE FINANCING?

- Home Renovations
- Expansion/extension of existing homes
- Construction of new homes
- Purchase of land
- Water and Sanitation facilities
- Windows and fittings
- Outright Purchase of a new home

FEATURES AND BENEFITS

- Flexible qualifying amounts with a minimum of ZMW3,000 & maximum ZMW150,000.00.
- Flexible repayment terms from 3 to 36 Months
- Quick Access to Cash
- Competitive Interest Rates
- Negotiated Life Insurance Products
- Access to Financial Literacy programs
- Access to professional advice from reputable partners

ELIGIBILITY CRITERIA (UNSALARIED OR INFORMALLY EMPLOYED)

- Unsalaries or informally employed Zambians must belong to a savings group that has been active for at least two years.
- Individuals should have been members of the group for a minimum of 18 months.
- The savings group must have a ZNBS Village banking account and ensure it has been operational for at least six months.

FOR FURTHER INFORMATION

Visit your nearest Branch

Email: customerservice@znbs.co.zm

Call: 686

Terms and conditions apply



It's **possible** to build|buy|renovate
your dream home, Now!