



## **FNB takes its promise of real help to a new level**

**LUSAKA, Zambia – 10 October 2022** – First Rand Group, the parent company for First National Bank (FNB) Zambia is reimagining help as it strives to make every day easier and tomorrow better for all its customers, taking a bold step forward on its journey into the future.

Speaking during the announcement of the brand refresh, FNB Group CEO, Jacques Celliers, said, "For 184 years, our sense of care has been vital to our efforts to help millions of individuals, families, and businesses realize their dreams and aspirations. Our efforts to transition beyond banking are still deeply rooted in our promise of helping customers with the advice they can trust, solutions that are easy to use and safe, and a brand that is relevant at every life stage. Our journey to help customers navigate life is similar to the versatile Acacia tree, that has been deeply rooted within our brand and continues to grow and thrive withstanding the test of time."

### **Reimagining advice**

FNB is focused on being advice-led, rather than product-led in the delivery of its solutions. In its journey to transition beyond banking, it is striving to become an integrated advice partner connecting the dots between its customers' day-to-day activities and their aspirations and goals. The bank continues to build competitive investment, insurance, lifestyle, and business solutions to best deliver to customers' goals. This is all underpinned by the ease and safety of its platform and extensive network of advisors.

"We aspire to be a trusted partner helping customers, their families, and their businesses thrive and achieve their goals through positive changes in financial behavior. To this end, we want to make it easy for our customers to free up cashflow through best-value-for-money solutions that make their money go further to realize their investment and insurance needs in line with their goals. We want to help customers through various life stages for themselves, their families, and their businesses, and to ensure we advise them on the right solutions for their needs," explains Jacques Celliers.

### **Reimagining user experience**

The FNB App, Africa's first and award-winning banking App, has been redesigned to offer even more intuitive help through its ease of use and a safer digital experience. We have listened to our customers and have set out on a journey of a new user experience underpinned by personalization. Customers can now personalize their FNB App by customizing its home screen and selecting frequently used or preferred features. Customers can also view a snapshot of their transactional accounts, credit, investments, insurance, and value-added services. In addition, the search function has been improved to help customers find services much more quicker. Similar enhancements are being made to the internet banking channel.

FNB has also introduced Money Protect, a new and industry-first benefit of free insurance cover for certain fraud-related losses when using interfaces such as the FNB App and ATMs. The benefit demonstrates FNB's commitment to helping customers transition to safer digital interfaces.

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"We continue to facilitate our customers' journey from analogue to digital and digital to platform. We're excited to see millions of our customers embracing the migration to more accessible, user-friendly, and safer interfaces. Our digital interfaces have become a one-stop shop for customers' financial and lifestyle needs, with over 3 billion transactions and 1.6 billion digital interactions over the past 12 months. Likewise, we recognize that fraud is a reality in our society, and we are continuously enhancing our measures to assist millions of our digitally active customers in mitigating these risks," says Jacques Celliers.

## Reimagining payments

"While our digital interfaces give our customers access to a wide range of credit and investments solutions tools, payments and cashflow are the lifeblood of any economy, and today we're proud to highlight some of our unmatched standout offerings available within our digital payments ecosystem, making it more inclusive and convenient for customers to pay and get paid. The facilitation of payments for individuals and businesses is one of the key features of the power of network effects of our platform," adds Jacques Celliers.

FNB Pay is now the payments umbrella in the FNB App. With a few taps, customers can now split a bill and those who run businesses can receive contactless payments easily and safely on their android smart devices, without the need for a separate point-of-sale device. The new or enhanced payment solutions that are available on the FNB App include:

- **Instant Payments** - a first-to-market instant payment solution that enables customers to digitally pay anyone via the FNB App using just a card number. The recipient gets the money instantly in their bank account, irrespective of where they bank.
- **PayMe** - allows customers to request a payment digitally to any FNB Banked cellphone number. The person requesting the money simply follows a few prompts, and the 'payer' is immediately notified and simply needs to accept the request to make an immediate payment.
- **Bill Payments** - a quick and convenient way for customers to use the FNB App to pay their EasyPay or Pay@ bills including electricity, TV, and municipal rates, as well as medical and other services.

## Why and What are we changing?

During an event hosted in Lusaka to reiterate what this means for Zambian customers, FNB Zambia CEO, Bydon Longwe echoed sentiments that the essence and DNA of our FNB's brand identity remain unchanged but how the Bank shows up for its customers and society is what is changing and being enhanced for the better.

"The brand is evolving from analogue to digital, from static to engaging. This evolution allows FNB to build a simple brand system to house an ever-expanding and future-fit business. Our focus remains on being **Helpful, Easy and Safe**. Our promise to our customers is to deliver an exceptional customer experience. We will continue to lead on the digital journey and ensure our platforms remain effective and relevant, and easy and safe to use. We will continue to own our customer moments and ensure we show up in both small and big ways. We will deliver the Help our customers need as we chart a future together", Bydon Longwe added.

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## **Our Past and Present Reflection?**

Bydon Longwe reiterates that FNB celebrated 13 years of operating in Zambia this year, a journey that has weaved a story of successfully supporting our customers through the valuable banking products and services that the bank provides. The focus on creating a better world by offering real help remains at the core of FNB's business.

Some of the successes FNB Zambia celebrated as new teenagers on the block include:

- Being the first to launch eWallet, a transactional wallet that became a game changer in providing convenience to transact and access funds while meeting the financial inclusion scorecard. The first-ever bank wallet has since processed over 27.7 million transactions as of May 2022 with transaction value exceeding ZMW 23 billion. This has now been enhanced with our eWallet@Till and Cash@Till, product enhancements we recently launched to allow our customers multiple ways of transacting.
- Being first to introduce CashBack, a monthly reward, to all our customers who make payments with their cards or through the FNB App. As of December 2021, more than ZMW 65 million in CashBack was paid out to customers.
- The award-winning FNB Banking App offers convenience to transact on the go. Over 74,000 customers have downloaded the App which is technologically advanced and is embedded with the latest security features to safeguard our customers.
- The H.E.R Women's Banking proposition as well as Alliance Partnership demonstrates our commitment to giving more value to our customers.
- Strong penetration of our POS devices with us owning over 90% of forecourt on Oil Marketing Companies (OMCs).
- Enhancing touchpoints and enabling businesses to earn additional income through our CasPlus, FNB's agency banking model where there are now over 1700 CashPlus Agents across Zambia.
- We bank over 13,000 SMEs and understand that this is one of our key segments significantly contributing to economic growth. We introduced Scored Credit lending for SMEs to speed up loan disbursements. Invoice discounting and Vehicle and Asset Financing (VAF) are other ways we help SMEs and businesses to start, run and grow. This for FNB is Real Help.

"These are some but not all the successes we've had and now as we reimagine help, we are transitioning into an integrated financial services provider. We are building on the commitment to show up not only for ourselves but our customers. We continue on our growth journey and recently posted positive financial results that now have us strongly competing on the market", Bydon Longwe concludes.

## **Reimagining our iconic brand**

FNB has also refreshed its iconic brand to become more versatile and resonate beyond banking and financial services. FNB Zambia Head – Strategic Marketing and Communications, Kasali Mwaba Kaingu explains the brand's evolution by acknowledging that change is important to stay relevant to customers.

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"The refresh helps us to create a versatile brand look and feel that aligns with our accelerating transition to helping customers beyond banking into lifestyle and business solutions categories. We intend to embark on this journey while remaining deeply rooted in our brand heritage and brand promise of 'How can we help you'. At the heart of our evolution is the appreciation of our responsibility to keep up with the changing needs of our customers and the global transition to a digital era. We believe that our efforts set us apart as a formidable provider of advice-led financial and lifestyle services, underpinned by exponential help", Kasali Mwaba Kaingu affirms.

"We embrace change because we know it brings opportunities. As we look towards the future, we also know that the best way to bring meaningful and lasting change for our customers is to keep on reinventing help. Our message to the Zambian people is that we are changing for growth and changing how our customers experience us. We are fundamentally taking our promise of help to the next level by connecting our customers to an ecosystem of platforms that meet their diverse needs, not just banking, but beyond", Kasali Mwaba Kaingu adds.

FNB remains an iconic brand committed to evolving with its changing customers' needs as the bank of #TheChangeables. Customers can look forward to an evolving platform journey that will help to navigate life, make every day easier, and realize their dreams for a better tomorrow.

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**About FNB Zambia:**

First National Bank (FNB) Zambia Ltd is a wholly-owned subsidiary of First Rand Group South Africa and started operating in Zambia on 1st April 2009. The FirstRand Group has a presence in nine African countries outside South Africa, offering full banking services through FNB and Rand Merchant Bank (RMB). FNB Zambia Limited is authorized and regulated by the Bank of Zambia and is an active member of the Bankers Association of Zambia. The team services retail customers, small to medium enterprises, and local and multinational corporate clients and offers a comprehensive suite of Corporate and Investment Banking products and services. The Bank has a network of 23 branches, approximately 160 ATMs, more than 3,500 Point of Sale devices, and over 1,700 CashPlus agencies.

For more information, visit [www.fnbzambia.co.zm](http://www.fnbzambia.co.zm)