

## Home and Entertainment

1. Delivery services discounts:
  - a. Fuel
  - b. Foods
  - c. Consumer goods
2. Discounts on beverages
3. Discounts on clothing and houseware
4. Discounts on alternative energy solutions
5. Recreation and events discounts
6. Travel and accommodation discounts
7. Smart devices solutions

Kindly visit the H.E.R portal on the FNB website for detailed information on the offering, products, partner discounts, networking opportunities, links to business tool kits, talent, and creative/innovation services.

## H.E.R Portal Features

BUSINESS TOOLKIT


HEALTH & WELLNESS

BANKING SOLUTIONS

NETWORKING & EVENTS

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 Relationship Manager

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# H.E.R

Helping Every Woman Rise.



H.E.R stands for Helping Every Woman Rise. We understand that no two women are the same and as such, our solutions are as unique as the people they are for. This is very important to us as it cuts across all facets of a woman's life be it lifestyle, fitness, personal, financial and self-empowerment.

When women rise, families, communities and the country rises.

H.E.R customer value proposition is unique offering by FNB Zambia that looks to solution for female customer needs in at every stage of their lives and lifestyle. The solutions include a combination of banking product and value additions that speak to a woman's life stage and lifestyle needs.

## Financial Wellbeing

### 1. Preferential Rates:

- a. Zero arrangement fees
- b. 30% discount on Motor Insurance
- c. Negotiated rates on Investment Accounts

### 2. Life and Family goals:

- a. Future Account for children 0 – 18 years
- b. Student Account for children 18 – 25 years
- c. Youth networking/opportunities portal
- d. Small and Medium Enterprise Accounts
- e. Savings solution with free insurance:
  - i. Low minimum and operating balance
  - ii. Monthly interest rates
  - iii. Death cover lump sum insurance
  - iv. Death cover income protection
  - v. Hospital cover plan

### 3. Risk Management

- a. Insurance for Micro Small and Medium Enterprises:
  - i. Property assistance benefit
    1. Loss or damage caused by fire, storm, flood, and impact damage
    2. Loss of business income benefit



### ii. Financial Assistance

1. Funeral assistance benefit
2. Loss of income due to hospitalisation

### b. Curated motor insurance:

- i. Handbag theft and contents cover
- ii. Personal accident and medical cover
- iii. Towing cover
- iv. Flat battery and tyre change assistance
- v. Emergency repairs and mechanical roadside repairs assistance
- vi. Foreign use cover
- vii. Gap insurance cover

## 4. Asset Creation

- a. Home completion loan
  - i. BOQ assistance
  - ii. Free materials delivery
  - iii. Cashback on high value purchases
  - iv. VIC card for materials purchases
- b. Equity release
- c. Discounts on property purchases
- d. Wealth and Investments solutions
- e. Vehicle and Asset Finance

## 5. Business and Networking:

- a. Business incubation and networking
- b. Talent sourcing creative/innovation services

## Health and Self Care

1. Nutrition and dining discounts
2. Fitness and health gym discounts
3. Self-care and beauty discounts
4. Fashion and design discounts