

FNB Zambia presented with Visa Warrior Award

Lusaka, Zambia: September 15, 2016 - First National Bank (FNB) Zambia Ltd has been presented with the **Visa Card Warrior Award 2016** by Visa.

The Visa Card Warrior Award 2016 was presented to FNB in recognition of the bank's efforts in continually championing the Payment Card proposition to consumers through consistent and creative engagement.

The Bank is currently involved in an 8-week "Drive Free with ENGEN" promotion where VISA has partnered with ENGEN Petroleum Zambia to give away fuel to consumers who use their VISA cards to purchase fuel. Additionally, through its Cashback Rewards Programme, FNB is currently the only bank that rewards cardholders for usage of cards on electronic channels, which has resulted in tremendous growth in payment volumes.

Commenting on the award, Visa Country Manager, Ms Salome Makau, said:

"FNB is recognized as a leader in championing the Payment Card proposition to consumers through consistent and creative engagement. The Bank has unlocked card usage in new sectors of the economy in Zambia and has, in the process, expanded the acceptance network to include Government institutions and agencies and the Fuel sector. In addition, we note that the authorization rate has been the best improved in the market, leading to better cardholder experiences."

And FNB Zambia CEO, Mr. Leonard Haynes, said:

"We are proud to be presented with the Visa Warrior award. Our focus is to support the growth of our customers and clients by providing them with innovative financial solutions that enhance their productivity and efficiency. The deployment of our POS platform at government institutions and fuel station forecourts is adding value to the relationships we have our customers and reducing business transactional costs in the economy."

A leader in Zambia's electronic banking platforms, FNB takes pride in its innovative approach to developing financial solutions that enhance the banking experience of its customers. Among the many popular innovative banking solutions is eWallet, which allows for the electronic transfer of funds to any mobile phone. The beneficiary is then able to access the money from an FNB ATM without the need for a debit or credit card even if they are not customers of the Bank.

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About FNB Zambia

First National Bank (FNB) Zambia Ltd is a wholly owned subsidiary of the FirstRand Group of South Africa.

Since commencement of operations in April 2009, FNB Zambia has continued to establish itself as a strong brand in the Zambian. Of the 19 licensed commercial banks operating in Zambia, FNB posted the most sustained growth in balance sheet size during the period 2011 to 2015. In the four year period, the bank posted a remarkable increase in market share of total assets, loans and deposits moving from being 11th to being the 5th largest bank in Zambia. The bank is now one of the leaders in agri-business financing with over 35% of its total loans and advances to the sector; and is also a market leader in Vehicle and Asset Financing.

Investment in points-of-presence' has seen FNB Zambia open and operate 21 branches and 10 in-store banking centres that have given it a footprint in 8 of the country's 10 provinces. The bank has also installed over 1,000 POS terminals and 133 ATMs across the country to provide convenient seamless service to its customers.

FNB Zambia has created over 700 direct jobs and a lot more in the various sectors that the bank supports.

In helping to create a better world, the bank is contributing to the development of Zambia's economy through its commitment to the growth and success of its customers.

For more information, visit www.fnbzambia.co.zm