



Bank on the go
Wherever your day takes you

POSB People's Own Savings Bank

Cellbank | Mobile Banking App | Debit Cards | Internet Banking

Simply Possible

Editor's Note

CEO's Note

Banking Operations

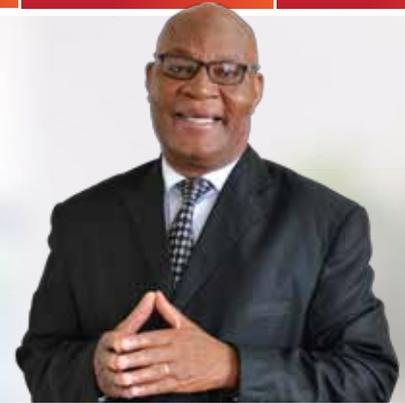
Banking on the Go

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NEWSLETTER

Editor's Note

By Simukayi Mutamangira



The publication of this maiden bi-monthly POSB corporate newsletter is a major milestone in the growth and development of the Bank, just like an army marching on its stomach. The Newsletter will open a window of communication with POSB stakeholders who will come to appreciate it as an institution.

We are destined for a bright future. It ignites pleasure and satisfaction in me to ensure that the Bank's 112 year heritage is not thrown into the dustbin of history.

Select areas of interest to the bank's stakeholders will be highlighted once every two months to ensure dissemination of pertinent developments that will be taking place in POSB. This will help inform and educate as is always necessary in any

successful relationship.

This current publication will focus on three areas, namely banking operations section, product focus – Bank on the Go campaign, and useful social take aways.

We are creating a future full of optimism and enthusiasm, a future where every endeavor will succeed and ineptitude and disillusionment will be a thing of the past.

To you our readers, be assured that the vision of POSB cannot be achieved without your support and to this end I wish to invite comments, suggestions and any valuable contributions as I believe this will go a long way in enabling us better communication.

Please sit down, relax and read on. Till next time.



POSB Treasury

Invest on solid ground.

- Term deposits
- Foreign Currency trades
- Call accounts
- Treasury bills



CEO's Note

On behalf of the POSB team, it gives me great pleasure to welcome you to this maiden edition of our bi-monthly newsletter. In keeping with technology and our going green thrust, my team and I found it prudent to introduce an electronic newsletter for the consumption of our stakeholders.

Our vision to be a 'world class savings bank catering for all' informs our strategies on the ground. We remain committed to taking our rightful place as a bank of choice as evidenced by our strides, operational performance, products and services. Our core values of integrity, innovation, commitment and responsiveness remain non-negotiable to all in the bank.

On behalf of POSB, I would like to thank you all for believing in our bank and wish you happy reading.

Yours truly,

Admore Kandlela

Chief Executive Officer



Enhancing Service Delivery

Focus On Banking Operations

By HF Marere

Our bank is continuously seeking new and robust ways of improving service delivery via several high tech platforms and channels. My team and I are geared to change the dynamics of the market through a concerted approach to service delivery and customer focus.

It gives me pleasure to highlight some of the immediate areas of focus for my department. Our bank is gearing for the Zimswitch acquiring facility,

looking forward to serving our customers better. We have already recruited a Merchant Services Manager to strengthen our team for delivery. The bank will be taking delivery of POS machines which will be a game changer for us. Our corporate customers will also benefit immensely in this regard.

We are also expanding our agency network to ensure our coverage corresponds to where our customers are thereby guaranteeing convenience and enhanced customer experience. Additionally we are working on an Android Agency banking facility which will allow authorized agents to offer services to POSB and non-POSB customers through this familiar interface. My team and I are excited about this project, watch the space for details.

My team is also working flat out to introduce Direct Inject, a web based application which rides on the internet platform and assists us in accessing instant banking accounts such as People's Choice and Youth accounts. This application will assist the bank in processing adjustments on these accounts and also to process payments such as wages instructions especially from SMEs. Training has been done and we gearing to finalize implementation soon. We are thrilled to have this in the pipeline, and our customers will find it worthwhile too.

We have revised our Banking Operations operational structure to ensure focus and enhanced services delivery. Retail banking, Operations, Retail Sales, Agency and E Banking, Esteem Banking are the key sections under our new structure. The new structure will come with enhanced operational efficiencies and customer focus to achieve our business objectives.

My team and I are psyched up to take our bank to another level. Our customers will be able to testify to our improvements as we implement various strategies in our plans for 2017.

I would like to assure our customers of our commitment to serve and provide a pleasurable experience for them in 2017 and beyond.



Banking On The Go

By Lawrence Munashe Kupika

As POSB we know that life is busy, life is fast. Your bank has functional world class channels which will make your life manageable. It's easy, sign onto any of the available channels and enjoy real life convenience today.

Cellphone Banking

Registration Process

1. Fill out form at POSB branch
2. Receive an activation code over the counter
Enter USSD code (*223# for Econet and *222# for Telecel and Netone)
3. Enter pin
4. Start transacting

What can one do on Cellbank

- Send money to cellphone holders across mobile networks
- Make instant transfers to other enabled banks at a very low cost
- Internal transfers
- Balance enquiries
- View mini-statements
- Bill payments for ZESA, Council and TelOne
- Air-time top-up for Econet, Telecel and Netone



Mobile App

Registration Process

1. Register for mobile banking at POSB branch
2. Go to Google play store
3. Download the POSB Mobile App for free
4. Install the POSB Mobile App
5. Open the Mobile App and start transacting

What can one do on the POSB mobile app?

- Send money to cellphone holders across mobile networks
- Make instant transfers to other enabled banks at a very low cost
- Internal transfers
- Balance enquiries
- View mini-statements
- Bill payments for ZESA, Council and TelOne
- Air-time top-up for Econet, Telecel and Netone



Internet banking

Registration Process

1. Fill out form at POSB branch
2. Wait to receive a confirmation email and then start transacting

What can be done on POSB internet banking platform?

- Mobile money transfers
- RTGs
- Internal transfers
- Balance enquiries
- View mini-statements
- Bill payments for ZESA, Council and TelOne
- Air-time top-up



Debit Cards

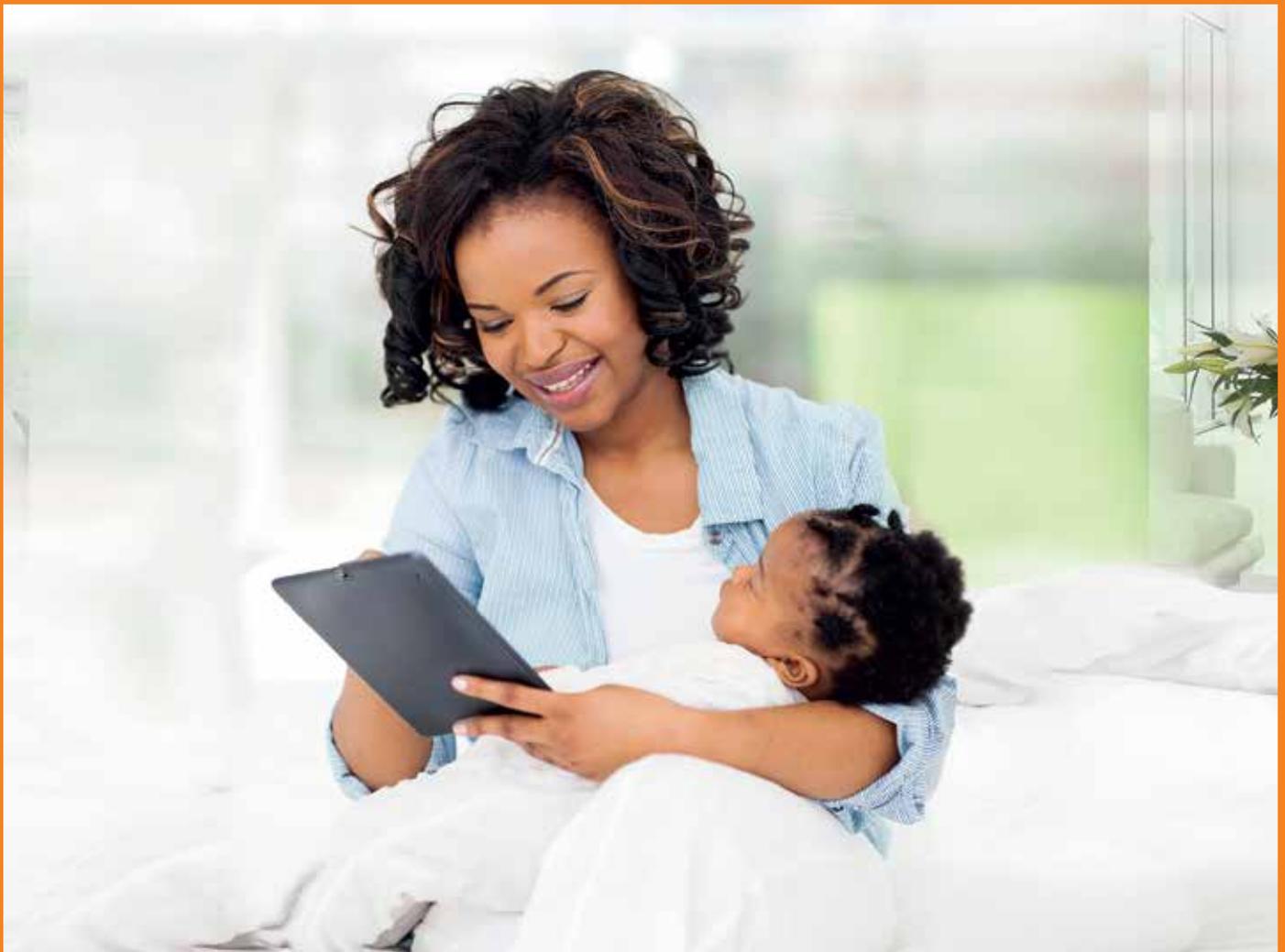
Accounts with debit cards

- People's Choice account
- Youth Account
- Esteem personal account
- Individual account
- Farmers account
- Pensioner's account
- NSSA account
- Senior citizens account

What can be done with POSB debit cards?

- POS withdrawals
- ATM withdrawals
- POS Deposits
- POS purchases and cash back
- Customers will enjoy transacting on all POSB and ATM machines with ZImsiwtch.





Cellbank



Mobile Banking App



Debit Cards



Internet Banking

Bank on the go

Wherever your day takes you

- ▶ Transfer money with ZIPIT
- ▶ Internal transfers
- ▶ Check balance
- ▶ View mini-statements
- ▶ Pay bills: Council, ZESA, TelOne
- ▶ Buy airtime
- ▶ Send money across mobile networks



People's Own
Savings Bank

www.posb.co.zw



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Health Tips

Practices to Staying Healthy at Work



If you are an employee, you know that staying healthy benefits you in many ways: fewer missed work days, greater productivity and less stress. Staying healthy is good for your pockets too, in the form of lower health care costs and health insurance premiums.

So when you're going to the office and working in close quarters (you know, that cubicle life) every day, how can you stay healthy? 10 best practices to staying healthy at work:

Wash your hands often

Hand-washing is the number one way you can prevent yourself from getting sick. There is no such thing as washing your hands too much. Although it may seem obvious, many don't take it as seriously as they should. Always wash your hands before you eat, after using the restroom, and after sneezing or coughing.

Keep your workspace clean

The average desk harbours a hundred times more bacteria than a toilet seat — disgusting, right? Keep your work area neat and organised. Tidy up at the end of each day for five minutes. Keep sanitising wipes and spray at your desk and wipe down the surfaces often.

Drink more water

Staying well-hydrated is crucial to your productivity, energy levels and overall health. Water helps you stay alert and refreshed, and promotes clear thinking. Buy a large water bottle that you can keep at your desk and refill throughout the day.

Eat well including light, healthy lunches

Plan out your meals for the week, including what you will eat for lunch. Then take time the night before to pack a healthy lunch for the next day. Make sure to include some lean protein, salad or fresh veggies, and fresh fruit for lasting energy with no afternoon slump.

Take breaks and get out in the sun and fresh air

Make sure to get your daily dose of vitamin D by going outside every day. Even on your busiest days, it's important to take a few minutes to step away and regroup. Invigorate yourself by going outside and taking a brisk walk around your office building. Or calm yourself from a hectic day by simply sitting and meditating quietly for a few minutes surrounded by nature.

Eating snacks all day vs. a heavy mid-day meal

For optimum health and energy, make sure to keep healthy snacks at your desk that you can munch on when hunger strikes. Forgo the unhealthy snacks in favor of fresh or dried fruits, nuts, yoghurt and string cheese. Going several hours between meals can cause your blood sugar to drop and lead you to grab the nearest fast food or sugary treat available. Instead, opt to eat something every two to three hours to keep your blood sugar steady and energy levels up the entire day.

Limit caffeine intake

Yes, we love our coffee, but remember to drink it and other caffeinated beverages in moderation. Try to reduce your intake to one cup each morning to avoid a caffeine crash later on. You can also greatly reduce calories and sugar intake by drinking your coffee without cream or sugar — for some, this may be an acquired taste, but it is well worth it for your health.

Manage stress properly

Most workers live a fast-paced life that can feel hectic at times. In this new economy, many companies require employees to do more with less. To be effective and to work healthy, you must learn to properly manage your stress levels. Whether it's the occasional spa day, time with family, or a good book, find what works for you and take time out for it. Make sure to take care of yourself first and foremost to maintain a healthy balance.