

## MOBILE BANKING

[Home](#) | [For You](#) | [Mobile Banking](#) | Mobile Banking application

Our mobile app is an integrated solution that gives TN CyberTech Bank customers the power to transact **whenever** and **wherever** they are. The App enables paperless and branchless banking. With the Square App the customers can conduct the following:

- Balance enquiry
- Buy airtime
- Bill payments
- Add beneficiaries
- View mini statement
- Funds transfers (RTGS, Zipit, Internal Transfer)
- Alerts on Account activity

### Exciting features include:

- Fingerprint login to the Mobile App
- A Quick Access Menu that shows the last 3 transactions
- Customer can send queries via the App
- Add payment beneficiaries – Convenient to avoid entering a beneficiary details every time one transfers funds

### To Register

- Download from the app from Google Play Store or Apple Store
- Input account number, mobile number and last 4 digits of card number
- Confirm Details

[Home](#) | [For You](#) | [Mobile Banking](#) | Online Banking

## For Individuals

### To Register

1. Go to online banking portal
2. Input account number, mobile number and last 4 digits of card number
3. Confirm Details

## For Businesses

The online banking portal has been re-designed to be user-friendly. The online banking portal has the same features and functionalities as before.

### Application Process

1. Fill out Mandate Form & Submit to Account Executive

2. Bank Operations creates an online profile for Merchant/Corporate/Agent
3. A verification code is sent to the parties specified on the Mandate Form
4. Each individual receives that One-Time code and uses it to set-up his/her profile

**\*Remove telephone banking**

[Home](#) | [For You](#) | [Mobile Banking](#) | USSD Banking

USSD banking from TN CyberTech Bank makes it possible for you to do all your banking by dialling \*210# on any type of mobile phone from wherever you are. You can make bill payments, airtime purchase, perform transfers (Internal transfers & RTGS), change PIN, view transaction history, mini-statements and make balance enquiries.

**Simply dial \*236# to register**

## PERSONAL BANKING

[Home](#) | [For You](#) | [Personal Banking](#) | iSave USD Account

The account comes with

Easy digital account opening on OMNI channel \*236#

Zero monthly charges

No minimum balance

Automatic EcoCash wallet integration

Instant card issuance

Open your iSave USD account using Omni Channel by dialing \*236# today!

### The iSave Account feature and benefits

1. A TN CyberTech Bank Debit Card
2. Access to EcoCash Wallet services
3. Access to Mobile Banking services

[Home](#) | [For You](#) | [Personal Banking](#) | Current Account

### The iAccount features and benefits:

1. No Credit Interest
2. TN CyberTech Bank proprietary card
3. Access to Online Banking.
4. With the Current Account, customers will have access to the following:

### Account opening requirements

Full KYC Copy of National ID/ Driver's Licence / Valid Passport 2 Passport Size Photos, Proof of Income, Proof of Residence

[Home](#) | [For You](#) | [Personal Banking](#) | iStudent Account

### The iStudent Account Account Opening Requirements

1. Copy of National ID/ Driver's Licence / Valid Passport, Student ID / Offer Letter
2. Initial Deposit

### Additional Features

1. Linked to EcoCash
2. Access to Mobile Banking services

### Opening Requirements

1. A certified copy of the National ID

2. Student ID/Offer Letter
3. Minimal initial deposit \$15

## Savvy Teens

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### Account Opening Requirements

1. Parent's ID.
2. Parent's proof of residence.
3. Child's birth certificate (or ID for 16 year olds).
4. Target group 13-17 years
5. Minimum Balance \$100
6. Monthly maintenance fee \$100

### Benefits

1. Account opened in the name of the child and operated by Parent/Guardian. Parent/Guardian may choose to grant the child the authority to operate the account by indemnifying the Bank against any losses resulting from this arrangement.
2. eAlerts to Parent/Guardian/Child.
3. EcoCash Banking services.

## Savvy Kids

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### The Savvy Kids Account

#### KYC Requirements

1. Parent's ID.
2. Parent's proof of residence.
3. Child's birth certificate (or ID for 16 year olds).

#### Benefits

1. Account opened in the name of the child and operated by Parent/Guardian.
2. eAlerts to Parent/Guardian.
3. EcoCash Banking services (for deposits only).

## Digital Foreign Currency Account Opening

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## Digital Account Opening

Our short term term loan is designed to take care of those moments where you need to bridge gaps in one's finances for a short while. The loan application and disbursement process takes place in under 60 seconds by simply dialling \*236# or \*151#.

These loans may be accessed by customers who have an EcoCash wallet or a TN CyberTech Bank account.

#### **How to apply from TN CyberTech Bank**

1. Dial \*236#
2. Select Option 3 –Micro Loans
3. Select Option 1 – Micro Loan
4. Select Option 1 – Apply for Micro Loan
5. Your pre – approved loan amount will be displayed and you can select amount you would like to borrow.
6. The funds are then deposited into your account

#### **How to apply from Ecocash**

1. Dial \*151#
2. Enter your Ecocash pin
3. Select Option 6 – Ecocash save
4. Select Option 3 – Ecocash Micro Loan
5. Select Option 1 (Request loan) if you need a loan, Option 2 (Repay loan) or Option 3 to check your credit limit (how much loan you qualify to get).
6. If you are requesting a loan, you then Enter Amount
7. Select Tenure (Only one option – 1 month)
8. Enter 1 to confirm

Approval is instant. An SMS will be sent with your repayment due date.

## CARDS

[Home](#) | [For You](#) | [Cards](#) | Visa Globetrotter **(Delete this page)**

VISA Direct **(Delete this page)**

VISA App **(Delete this page)**

[Home](#) | [For You](#) | [Cards](#) | Chip & Pin Card FAQs **(Delete this page)**

[Home](#) | [For You](#) | [Cards](#) | Visa Home Delivery **(Delete this page)**

Zimswitch Debit card

[Home](#) | [For You](#) | [Cards](#) | Zimswitch Debit card

The TN CyberTech Bank Debit Card allows customers to transact from any Point of Sale (POS) machine with the TN CyberTech Bank or Zimswitch sign.

Customers have 24-hour access to money from a wide network of retailers across the country. No need to carry cash to make payments for bills, groceries or fuel. The TN CyberTech Bank Debit card will also allow customers to access the cash-back facility from any TN CyberTech Bank or Zimswitch POS machine whenever they need cash.

Now customers no longer need to fill in cash withdrawal slips to access money or deposit it. All one needs to do is walk into any TN CyberTech Bank branch and transact over the counter using their Debit card.

To experience ultimate swiping convenience, please call our Customer Contact Centre on **0808 8888** or simply go to your closest TN CyberTech Bank Branch and collect your card today.

[Home](#) | Visa Card Suite

**(Added under cards profile)**

**TN CyberTech Bank VISA Cards: Empowering Your Global Payments**

TN CyberTech Bank VISA cards provide a seamless and secure way to make payments worldwide—whether you're shopping in-store, paying online, or withdrawing cash from an ATM. With our range of VISA products, you can enjoy unparalleled convenience, security, and exclusive benefits. Explore the features of our Visa card products below:

#### Key Features Across All VISA Products:

- **Global Acceptance:** Use your VISA card anywhere in the world that accepts VISA, both in-store and online.
- **Multi-Currency Payments:** Pay in any currency with your VISA card, making international transactions easier than ever.
- **Security & Protection:** Block or unblock your card instantly on our platforms in case it's lost, stolen, or misplaced.
- **3D Secure Authentication:** Enhanced protection to confirm that the true cardholder is initiating the payment.
- **EMV Chip Technology:** Fraud prevention and added security for in-person transactions.
- **Contactless Payments:** Tap and go for fast and convenient payments at participating merchants.
- **Worldwide Accessibility:** Accepted at Visa ATMs, POS terminals, and online payment gateways globally.

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#### VISA Globetrotter Prepaid Card

A versatile prepaid card offering the freedom to spend with no strings attached. This card is ideal for everyday use and travel, with the following features:

- **Instant Issuance:** No need for a bank account—simply provide an ID and get your card instantly.
- **Easy Fund Transfers:** Load funds via local nostro account via RTGS and ZIPIT. Seamlessly transfer from any mobile wallet (Ecocash, One Money, Omari, Innbucks) via ZIPIT to your Visa Card.
- **Receive Funds Globally:** Get money from any VISA card via VISA Direct.
- **Card-to-Card Transfers:** Send funds to any TN CyberTech Bank VISA card using Square Omni, internet banking, or \*236#.
- **High Spending Limits:** Enjoy a monthly limit of up to USD 10,000.
- **No Monthly Fees:** No hidden costs or monthly service fees—just the freedom to spend.

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#### VISA Debit Gold Card

Linked directly to your nostro account, this card offers enhanced features for everyday use and large transactions:

- **PIN Management:** Set, change, or reset your PIN easily via the Square Omni app or any TN CyberTech Bank ATM.
- **Supplementary Cards:** Add up to two additional cardholders to your account.
- **High Transaction Limits:** Enjoy up to USD 100,000 in monthly transaction limits.

- **Seamless Spending:** Linked to your foreign currency (USD) account for smooth transactions.

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### VISA Debit Infinite Card

The ultimate in convenience and exclusivity, linked to your nostro account, offering premium benefits for those who demand more:

- **PIN Management:** Set, change, or reset your PIN via the Square Omni app or any TN CyberTech Bank ATM.
- **Supplementary Cards:** Add up to two supplementary cards for family or business needs.
- **High Spending Power:** Monthly transaction limit of up to USD 250,000.
- **Exclusive Travel Benefits:** Enjoy up to 12% off hotel bookings via Agoda.com.
- **Airport Lounge Access:** Complimentary access to over 1,200 airport lounges worldwide.
- **Car Hire Services:** Access exclusive car rental offers and services.
- **Comprehensive Insurance:** Travel insurance, medical service referrals, and more for peace of mind on the go.
- **Visa Concierge:** Enjoy personalized concierge services for a luxury experience at your fingertips.

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### VISA Credit Classic Card

A powerful credit card with no need to open a traditional USD account—just fund your card and start using it:

- **Easy Transfers:** Perform card-to-card transfers via Square Omni, internet banking, or \*236#.
- **Receive Funds Globally:** Receive money from any VISA card through VISA Direct.
- **PIN Management:** Manage your PIN via the Square Omni app or any TN CyberTech Bank ATM.
- **Flexible Funding:** Load funds from local nostro accounts and mobile wallets via ZIPIT and RTGS.
- **Higher Limits:** Monthly transaction limits of up to USD 20,000.

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### VISA Credit Infinite Card

An exclusive credit card that offers high limits and premium perks for those who require the very best:

- **Global Transfers:** Send and receive funds using Square Omni, internet banking, or \*236#.
- **PIN Management:** Set, change, or reset your PIN easily via the Square Omni app or any TN CyberTech Bank ATM.
- **No Strings Attached:** No need for a USD account—simply load your card and enjoy.
- **High Transaction Limits:** Monthly limit of up to USD 250,000.
- **No Monthly Fees:** Enjoy all the benefits with zero monthly service charges.
- **Exclusive Travel Benefits:** Up to 12% off on hotel bookings through Agoda.com.



- **Worldwide Lounge Access:** Access over 1,200 premium airport lounges across the globe.
- **Car Hire and Travel Insurance:** Access exclusive car hire services and comprehensive travel insurance.
- **Medical Assistance:** Telephone medical advice and referrals to trusted medical providers.
- **Visa Concierge:** Enjoy a premium lifestyle with access to Visa Concierge services for your every need.

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**Experience the world with confidence, security, and ease with TN CyberTech Bank VISA cards.** Whether you're traveling, shopping, or managing finances, we offer a solution tailored to meet your needs. Choose the right card for you today and unlock a world of benefits.

Email us on [cards@tncybertechbank.co.zw](mailto:cards@tncybertechbank.co.zw)

[Home](#) | Card Terms & Conditions

**(Add these under cards Tab)**

[VISA Debit Card](#)

1. The card remains the property of TN CyberTech Bank and upon cancellation, must be surrendered on demand to TN CyberTech Bank.
2. The card is not transferrable and may only be used by the cardholder.
3. TN CyberTech Bank is authorised to debit the cardholder's FCA (USD) account with all such withdrawals. TN CyberTech Bank, at its sole discretion, is entitled to select any funded account to be debited.
4. The card does not allow cardholder automatic overdraft facilities nor will it entitle the cardholder the right to countermand or stop payment without prior approval from TN CyberTech Bank.
5. TN CyberTech Bank may, at its sole discretion withdraw the card if the Cardholder issues a cheque under the protection of this card for which funds are not provided or where no prior arrangements for overdraft facilities have been made. A penalty charge will be levied at current rates for any cheques issued or guaranteed by this Card without sufficient funds to meet them.
6. A cardholder must exercise all due care to prevent:
7. The loss of the card.
8. The use of the card and PIN by third parties.
9. If the card is lost, stolen or the PIN has become known to an unauthorised person, the cardholder must notify TN CyberTech Bank of such a loss, theft or disclosure. Any verbal communication must be confirmed in writing within seven days. The cardholder shall remain liable for any transactions done by any unauthorised user prior to receipt by TN CyberTech Bank of notification of such a loss, theft or disclosure. Hotline **0808888**; Email [cardcentre@tncybertechbank.co.zw](mailto:cardcentre@tncybertechbank.co.zw)
10. The cardholder may at any time cancel the card by returning it to TN CyberTech Bank.
11. TN CyberTech Bank may at its discretion, if it is being used contrary to any of the foregoing conditions, cancel a card without consulting the cardholder.
12. TN CyberTech Bank is authorised to charge and debit the cardholder account with such fees as it may from time to time determine.

13. These conditions have been drawn up in accordance with the laws of Zimbabwe.

14. TN CyberTech Bank Limited through Visa will honour and verify transactions from internet sites that request for a CVV2 or a Card Verification Value or check Digit Number or Secure Code (The three digits at the back of the Card). TN CyberTech Bank Limited will not be held liable for any losses that occur where internet transactions are conducted on internet sites that DO NOT request a CVV2 or Card Verification Value or Check Digit.

**15. Keeping your VISA card Secure:** The PIN or secure code and the card shall always be in the control and possession of the authorised cardholder. The cardholder hereby indemnifies and holds the Bank harmless from any direct or indirect loss, damage, costs, claims, liability or losses whatsoever arising transacting made using the card and PIN.

**16. Keeping of documents and information relating to operations by means of card-time limit for claims:** The cardholder shall inform the Bank as soon as reasonably practical if the Cardholder notices an item which seems to be wrong on their statement.

17. No claim or action whatsoever relating to a transaction shall be entertained after the expiry of 30 days from the date of the statement of account whereon the transaction is borne

In case of cardholder's complaint, the Bank shall follow the rules and regulations set by initiating and processing such complaint.

The cardholder shall advise the bank of any discrepancies within 30 days from the statement date.

Cardholder may seek for retrieval request for any transaction that is reflected on statement of the cardholder which needs to be verified. The cardholder will file such a request within 30 days from the statement date and will be liable to pay a retrieval request fee for each such request. This fee is as per the Bank's card fees which will be advised from time to time.

[Home](#) | [For You](#) | [Cards](#) | FCA to VISA

FCA to VISA Transactions on Internet Banking and Square App

**Transfer funds from your FC Account to your Visa Globetrotter card using Internet Banking and Mobile Application.**

#### **Internet Banking**

1. Log on to Online Banking
2. Select "Payments" tab
3. Select Visa Deposit
4. Complete Details and click Submit

#### **Mobile Application**

1. Log on to your Mobile Application
2. Select FC Account on the Dashboard
3. Select "Visa Deposit"
4. Complete Details and click Send

FCA to Visa transactions are charged at 1% of transaction value, minimum USD\$1.00 maximum USD\$1.50

[Home](#) | [For You](#) | [Cards](#) | Digital Card Linking

[Card linking process on Mobile Application](#)

1. Log on to Square App
2. Click more on Cards Management
3. Select the Zimswitch card you want to link to an account
4. Select link account to card option
5. Confirm you want to link Account to Card
6. Select the USD account you want to link
7. You will receive a pop up message confirming card linking

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[Apply for A Visa Card Online Today](#) **(Remove this page – functionality not working)**

[Home](#) | [For You](#) | [FCA Accounts](#) | Dura Lite **(Remove this page – Old product )**

[Home](#) | [For You](#) | [FCA Accounts](#) | Dura Gold **(Remove this page – Old product )**

[FCA Account Lite](#) **(Remove this page – Old product )**

## BUSINESS

**\*change ZamaZama to Business**

Sole Trader Account

[Home](#) | [For Business Your Business](#) | [Business Account](#) | Sole Trader Account

This is a business account designed to meet the needs of Sole traders. It is a flexible KYC lite account.

- Affordable service fees
- Mobile App and Online Banking
- Ecocash Banking services
- ZimSwitch Debit Card
- TN CyberTech Bank MSME networking events
- VISA pre-paid Card
- Working Capital Loans

Business Account

[Home](#) | [For Business Your Business](#) | [Business Account](#) | Business SME Account

For Small to Medium Enterprise

The account features have been designed to provide affordable and appropriate products and services to each segment.

Product for day to day transactions purposes for small businesses, will provide access to the following services

- Personalised Account Relationship management.
- Affordable monthly service fees
- Mobile App and Online Banking
- ZimSwitch Debit Card

- TN CyberTech Bank MSME networking events
- VISA Debit Card

#### **Account Bundles**

- Merchant & Agent Loans
- Business Card

#### **Business Current Account (Duplicated - Delete)**

[Home](#) | [For Business Your Business](#) | Business Current Account

#### **For Small to Medium Enterprises**

The account features have been designed to provide affordable and appropriate products and services to SMEs.

Product for day to day transactions purposes for small businesses, will provide access to the following services.

- Personalised Account Relationship management.
- Affordable monthly service fees
- ZimSwitch Debit Card
- TN CyberTech Bank SME networking events
- VISA Debit Card
- Working Capital and CAPEX loans

#### **Corporate Current Account**

[Home](#) | [For Business Your Business](#) | Corporate Current Account

This is a tailor made business account that is suitable for all large corporates. The account features have been designed to provide appropriate products and services to corporates. Product for day to day transactions purposes for businesses, which provides access to the following services;

- Personalised Account Relationship management.
- Online Banking
- ZimSwitch & Visa Corporate Debit Card
- Working Capital and CAPEX loans
- Business networking events

[Home](#) | [For Business Your Business](#) | Non-profit Current Account

This is a transactional account in which daily financial transactions can be conducted with ease. Account is suitable for schools, churches, NGOs, State owned Enterprises among others. Benefits include:

- A dedicated Personal Banking Banker
- Cash Management Call Account facilities
- Access to [Online Banking](#) and eStatements
- Personalised Deposit Books are available on request.
- Eligibility for Loan facilities.
- Payment gateways.

[Home](#) | [For Business Your Business](#) | Visa Corporate Card

The TN CyberTech Bank VISA Corporate Card is a reloadable international prepaid card that enables you to transact securely and conveniently. It allows you to shop in stores and online as well as withdraw cash at any ATM displaying the Visa logo worldwide.

The card uses Chip & PIN technology, also known as EMV, a feature that guarantees secure and safe transacting.

Card can be loaded at any of our branches.

### **VISA Corporate Card Attributes**

#### **Card Security**

- Chip and Pin Protected
- 3D Secure
- SMS & E-mail alerts for all transactions

#### **Flexibility and Convenience**

- Links up to 3 cards on 1 account.
- Enabled to receive Visa Direct Funds
- Transfer funds from a TN CyberTech Bank Visa card to another TN CyberTech Bank Visa card
- Reduces time spent on Admin functionalities.
- It is as good as cash
- Funds accessible 30 minutes after being loaded

#### **Account Management & Relationship Management**

- Manage international business activities by viewing your monthly statement
- Manage cards
- Online statementing upon request from the bank
- Replacement & new card requests
- No monthly service fees

## **Reporting, Self-Service & Card Block**

- Quarterly, Monthly, ad-hoc periods
- Web-portal and mobile app access to track transactions, transfer funds and block cards
- 24/7 Contact center to block lost or stolen cards.

## **Requirements**

- Completed and signed application form
- CR14
- CR6
- Certificate of incorporation
- Directors' national ID, proof of residence and photos
- Company resolution.
- \$20.00 USD card issuance fee
- FCB clearance required for non SB applicants.

Email to [cardcentre@tncybertechbank.co.zw](mailto:cardcentre@tncybertechbank.co.zw) or call on 263772191191 for further assistance.

[Home](#) | [For Business Your Business](#) | [Merchant Services – POS](#) | Point of Sale Machines

## **How to apply**

The Bank offers POS machines for individuals and corporate customers alike. To request a POS machine:

- Corporate customers only need to send a written request to our POS team on [posmerchant@tncybertechbank.co.zw](mailto:posmerchant@tncybertechbank.co.zw)
- Non TN CyberTech Corporates need to submit a POS Application form and KYC Documents to [posmerchant@tncybertechbank.co.zw](mailto:posmerchant@tncybertechbank.co.zw)

Individuals can hire a POS machine for specific events for a single day. They need a POS application form and application fee. Email [posmerchant@tncybertechbank.co.zw](mailto:posmerchant@tncybertechbank.co.zw) for more

[Home](#) | [For Business Your Business](#) | Business Banking Loans and Bank Guarantees

## **a) Working Capital Loans/ Overdrafts**

The Bank Offers Working Capital and Capital Expenditure loans to businesses in various sectors which include but are not limited to Agriculture, Healthcare, Construction, Retail, Renewable energy and mining. The loans come at very competitive interest rates.

## **b) Commercial Mortgages**

The Bank finances businesses for the acquisition of commercial properties by extending mortgage loans.

## **c) Asset Finance**

Through the provision of medium term loans (3-5 years), the Bank finances the acquisition and upgrading of equipment for businesses. This is in response to the country's retooling requirements in line with new technology.

#### **d) Bank Guarantees/Bid Bonds**

The Bank offers Bank guarantees/ bid bonds to business participating in tenders and contracts that require such.

#### Research, Capital Markets and Advisory Services

[Home](#) | [For Business Your Business](#) | Research, Capital Markets and Advisory Services

In a fast paced environment with a rapidly changing economic environment, the Bank supports businesses by:

- Providing expert advice on raising capital including debt issuance, rights issues, private placements and Initial Public Offers (IPOs);
- Negotiating and restructuring debt obligations including debt to equity swaps; • Structured finance arrangements;
- Arranging foreign lines of credit;
- Performing financial due diligence on behalf of Bank's clients involved in mergers and acquisitions;
- Conducting business valuations on behalf of transacting clients; and
- Offer financial advisory services in mergers and acquisitions transactions.

#### Balance Sheet Restructuring

[Home](#) | [For Business Your Business](#) | Balance Sheet Restructuring

Through taking over and restructuring corporate clients' liabilities with other financial institutions, the Bank assists companies to deleverage their balance sheets and finance their businesses in a sustainable way.

#### Foreign Payments and Switches

[Home](#) | [For Business Your Business](#) | Foreign Payments and Switches

In facilitating international trade on behalf of its importing and exporting clients, the Bank facilitates International wire transfers via its wide network of correspondent Banks in the World's Financial Centres. The Bank also allows for the exchange of currencies from one currency to the other by facilitating foreign exchange switch transactions on behalf of its corporate clients for same day value (SDV) or Spot transactions.

#### Value Chain Linkages

[Home](#) | [For Business Your Business](#) | Value Chain Linkages



In meeting with its diverse customers' needs, the Bank supports value chain activities from design, production, marketing, and support at all stages of the value chain for its exporting customers through the provision of loans and other technical aspects of their businesses. This helps the Bank to nurture and sustain long-term business relationships on a win to win basis.

## Corporate & Investment Banking

[Home](#) | Corporate & Investment Banking

The Corporate and Investment Banking (CIB) division serves high-value corporate clients, including large corporations, financial institutions, institutional investors, financial sponsors, public-sector organizations, and exporters. The Corporate Banking Unit has a strategic focus on Health, Renewable Energy, and Exporters/Foreign Currency Generators.

## Key Facilities and Services

### Healthcare Financing

Supports private healthcare development by funding diagnostic centers, hospitals, clinics, laboratories, and specialist practitioners for commercial mortgages, asset finance, and working capital.

### Renewable Energy Financing

Promotes clean and affordable energy solutions, including solar installations for commercial, industrial, and residential customers, waste management, and smart city projects. Offers products such as asset finance, commercial mortgages, lines of credit, green bonds, and carbon finance.

### Exporters Financing

Provides funding for export-oriented businesses across sectors like agriculture, mining, and tourism for working capital, asset acquisition, and property financing.

## Product Offerings

### Working Capital Loans/Overdrafts

Short-term financing for exporters, healthcare, and renewable energy businesses.

### Commercial Mortgages

Long-term property financing for healthcare and export sectors.

### Asset Finance

Medium-term loans for equipment acquisition and infrastructure upgrades to boost productivity and service quality.

## Research, Capital Markets & Advisory Services

Includes capital raising, debt restructuring, structured finance, foreign credit arrangements, due diligence, business valuations, and M&A advisory.

## Balance Sheet Restructuring

Assists corporates in reducing liabilities and improving financial sustainability.

## Foreign Payments & Currency Switches

Facilitates international trade through wire transfers and foreign exchange transactions.

## Value Chain Linkages

Supports customers across the entire value chain with financing and technical assistance to foster long-term partnerships.

## Exchange Control

[Home](#) | [International Banking](#) | Exchange Control

TN CyberTech Bank assists with advice on Exchange Control regulations as they affect local and international investors. We also assist in the processing of Exchange Control applications where possible.

For related enquiries, please contact us on [customerservice@tncybertechbank.co.zw](mailto:customerservice@tncybertechbank.co.zw) and our International Banking team will gladly assist.

[Home](#) | [International Banking](#) | Export and Import

Through its foreign correspondents and international partners, TN CyberTech Bank can arrange finance to assist its clients in funding their working capital and capital expenditure requirements.

For related enquiries, please contact us on [International\\_Banking@tncybertechbank.co.zw](mailto:International_Banking@tncybertechbank.co.zw) and our International Banking team will gladly assist.

[Home](#) | [International Banking](#) | International Payments

As a member of SWIFT (Society of Worldwide Interbank Funds Transfers), the Bank handles client incoming and outgoing electronic foreign payments and thus facilitates international trade. Where a client elects the Bank, we can also effect the payments by Bank Draft. Our SWIFT Code for international payments is **STBLZWHX**

For related enquiries, please contact us on [international\\_banking@tncybertechbank.co.zw](mailto:international_banking@tncybertechbank.co.zw) and our International Banking team will gladly assist.

## Structured Finance

[Home](#) | [International Banking](#) | Structured Finance

The Bank can structure complex trade finance transactions and place such businesses on the International Capital Markets through correspondent banks.

For related enquiries, please contact us on [International\\_Banking@tnCybertechbank.co.zw](mailto:International_Banking@tnCybertechbank.co.zw) and our International Banking team will gladly assist.

## **AGENT BANKING**

[Home](#) | [Agent Banking](#) | Agent Banking

The Agent Banking channel enables sole traders and companies to earn income by processing customer transactions on behalf of the Bank. Registered agents will be given access to the banks systems and will be able to process the following transactions:

- Visa card issuance and replacements
- Visa card deposits (uploads)
- Zwl card issuance and replacements
- Account opening
- Balance Enquiry
- Mini Statement
- Cash Deposit
- Cash Withdrawal
- TN CyberTech Remit (USD local Cash ins and Cash pay outs)
- International Remittance Cash pay-outs for World Remit and EcoCash Remit
- Bureau de Change / Currency Exchange

### **Additional Services include:**

- Card Activation /Set PIN
- EcoCash Banking Services Registration

**The Agent will also have the following benefits**

- The agent will have a dedicated Relationship Officer who will provide bank assistance
- The agent will be able to access their account using other channels such as Online Banking, Supervisor Card and EcoCash Banking Services.
- The agent will receive commission for each transaction processed.
- The agent is eligible to apply for an agent loan.
- The agent will also receive a POS device which can be used for retail transactions

#### **Application Requirements for Sole Traders**

- Duly Completed Agent Application form
- Proof of Business Address
- Copy of Applicant's ID
- Applicants Passport Photos
- Applicant's Proof of Residence
- Trading Licence
- Tax Clearance
- Copy of Cashiers' ID

#### **Application Requirements for Corporates**

- Duly Completed Agent Application form
- Certificate of incorporation
- CR 6 & CR 14
- Tax Clearance
- Memorandum and Articles of Association
- Proof of Business Address
- Directors' Passport Photos
- Directors' Copy of IDs
- Directors' Proof of Residence
- Copy of Cashiers ID

[Home](#) | [Agent Banking](#) | For Agent

#### **Apply to be an Agent**

To register as an Agent, please contact any of the following:

- [agentbanking@tncybertechbank.co.zw](mailto:agentbanking@tncybertechbank.co.zw)
- +263 8677020267
- +263 4 720677

## **Agents Contacts**

Our Agent Banking Team operates from 79 Oliver Tambo Avenue, Harare. To get in touch with any of our Agent Banking personnel, telephone:

+263 8677020267 or +263 4 720677 / 720680

For Customers

[Home](#) | [Agent Banking](#) | For Customers

Our Agents, approved third party acting on behalf of the Bank, are equipped with adequate ICT equipment that enables them to connect to the Bank's servers using VPN or other data connections to facilitate real time basic banking transactions. This in turn allows them to offer customers with the following services, the same way any TN CyberTech Bank branch would do:

- Apply for Corporate and Personal Accounts
- Card Based and Direct Cash Deposits
- Card Based Withdrawals
- Internal Transfers
- Bill Payments
- Balance Enquiries
- Mini Statements

***Attach Agent location***

## **NON-RESIDENCE BANKING**

**(Please update information to the attached. Consider having this on Main site and not micro site because of content reduction)**

### **Non-Residence Banking Accounts**

Open a TN CyberTech Bank Non-Resident FCA Account today and unlock unparalleled convenience with our exclusive diaspora offering, tailored specifically for Zimbabweans living abroad. This unique service allows individuals to make direct payments to family and friends both within and outside Zimbabwe, as well as to local suppliers, ensuring seamless financial management.

With our robust online banking platform and mobile banking app, you can enjoy real-time, cost-effective transactions without the need for intermediaries. Furthermore, benefit from the dedicated support of a relationship officer, providing assistance and access to local service providers.

Experience the exceptional benefits of the TN CyberTech Bank's Non-Resident FCA Account and simplify your financial interactions today.

#### **Available Accounts;**

- Diaspora FCA Current Account
- Diaspora FCA Savings Account

#### **Benefits;**

- Visa Debit directly linked to the FCA Account.
- Access to robust online platform and mobile application.
- Sms and E- Alerts.
- Access to Swift transfers.
- Access to local service providers with the help of customer relationship management team.
- 24hr Contact Centre Support.

#### **Available Accounts**

- **Diaspora FCA Current Account**

Requirements	Conditions
<ul style="list-style-type: none"> <li>Completed accounting opening form,</li> <li>2 Passport Photos,</li> <li>Copy of ID and valid Zim passport,</li> <li>Proof of Residence, (foreign utility bill, foreign bank statement, and or lease agreement.)</li> <li>Initial Deposit of \$20,</li> </ul>	<ul style="list-style-type: none"> <li>Minimum Balance of \$20</li> <li>Withdrawal Fee –3%-minimum \$5</li> <li>Monthly maintenance fee -\$5</li> </ul>

• **Diaspora Savings Account**

Requirements	Conditions
<ul style="list-style-type: none"> <li>Completed accounting opening form,</li> <li>2 Passport Photos,</li> <li>Copy of ID and valid Zim passport,</li> <li>Proof of Residence, (foreign utility bill, foreign bank statement, and or lease agreement.)</li> <li>Initial Deposit of \$50.</li> </ul>	<ul style="list-style-type: none"> <li>Minimum Balance of \$100</li> <li>Withdrawal Fee –3%-minimum \$5</li> <li>Monthly maintenance fee -\$5 (for more than 2 debit transactions a month)</li> <li>Monthly Interest – 2.5% p.a.</li> </ul>

## International Remittances

Whether you're receiving funds from abroad or sending them to loved ones, TN CyberTech Bank ensures a seamless transaction experience.

You can receive funds via Cash Pick Up option from a wide range of international remittance partners including **(include partner logo's)** :

World Remit

Thunes

Western Union

Sasai Remit

Money Gram

Shoprite Send

Hello Paisa

Mama Money

Master Remit

Ria

It's secure, with no fuss! USD Cash Guaranteed!

For sending money abroad we have the following remittance partners :

Money Gram

2. Western Union

TN CyberTech Bank is committed to making your life easier. Visit our Branches today to find out more about our expanded remittance services.

TN CyberTech – The future of Banking !



## CUSTOMER SERVICE

[Home](#) | [Customer Service](#) | [Contacts](#) | Toll Free

Our Customer Service representatives are available 24/7.

**Email:** [customerservice@tncybertechbank.co.zw](mailto:customerservice@tncybertechbank.co.zw)

**Toll free from Econet line:** 080 88888

Connect to your account

[Home](#) | [Customer Service](#) | [Contacts](#) | Connect to your account **(remove this section)**

How to Guides

[Home](#) | [Customer Service](#) | How to Guides **(maintain this section and delete old guides for now. New Guides )**

Submit Your Query

[Home](#) | [Customer Service](#) | Submit Your Query **(maintain and route to [customerservice@tncybertechbank.co.zw](mailto:customerservice@tncybertechbank.co.zw))**

TN CyberTech Remit Agents Locator **(New Agent locations to be shared )**

[Home](#) | [Customer Service](#) | Business Conditions **(maintain this section)**

## ABOUT US

[Home](#) | [About Us](#) | About Us

TBA

[Home](#) | [About Us](#) | [TN CyberTech Bank](#) | Our Manifesto

### OUR BELIEF

Banking should not interrupt life. It should move with it. It should be present where people live, work, play, and travel —not behind walls, queues, or complexity. The future of banking is not a place. It is an experience. It is embedded. It is digital. It is trusted. It is everywhere. We are the future of banking.

### WHAT WE ARE BUILDING

We are building a digital financial services hub that connects people, businesses, and platforms. A bank that integrates into lifestyles, rather than interrupts. A bank that empowers rather than excludes. A bank that is accessible wherever life happens and whenever. Through technology, partnerships, and secure digital channels, we bring banking to the point of need.

### OUR PROMISE

We will build secure, reliable, and scalable banking solutions. We will partner openly and responsibly. We will earn trust through action, transparency, and performance. And we will never forget that banking and technology exist to serve people — not the other way around.

[Home](#) | [About Us](#) | [TN CyberTech Bank](#) | Vision & Mission

### OUR VISION

To embed banking seamlessly - through trusted partnerships and digital technology - into the products and services people everywhere use every day.

### OUR MISSION

To design, operate, and securely integrate innovative banking services into partner platforms — enabling effortless financial access through trusted technology channels.

## Values

Our culture is guided by three enduring values, represented by the acronym IDI, meaning:

Innovation

We imagine boldly and build for the future, and we think independently and create authentically.

Dignity

We treat every person with respect and fairness, and we operate with purpose, integrity, and belief beyond profit.

Industry

We apply discipline, excellence, and accountability in all we do, and we serve with grace, listen deeply, and learn continuously.

[Home](#) | [About Us](#) | [TN CyberTech Bank](#) | Board of Directors

**(New Board Profiles attached)**

[Home](#) | [About Us](#) | [Media Centre](#) | News

**(Remove old news)**

**(Add Tree Planting - Attached)**

**(News links to be attached)**

[Home](#) | [About Us](#) | [Media Centre](#) | Press Release

[Home](#) | [About Us](#) | [Media Centre](#) | Did You Know **(Remove this)**

[Home](#) | [About Us](#) | [Media Centre](#) | Testimonials **(Maintain)**

*Thanks for the wonderful effort and quick response and follow up from online team with great customer care services got my card guys keep it up.*

Lizzie Cathrine Mpatila

*On efficiency I give you a 5 star keep up the good work TN CyberTech Bank.*

Tapfumaneni Mutusva

*Ndinotenda zvikuru nekubatsira kwamunotiita murambe makadaro keep on doing a good job.*

Onias Zhuwankie

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[Home](#) | [About Us](#) | [Media Centre](#) | Notices **(Maintain – remove old notices)**

[Home](#) | [About Us](#) | [Media Centre](#) | Newsletters **(Maintain)**

[Home](#) | [About Us](#) | Corporate Social Investment

Add Tree planting Days – attached

[Home](#) | [About Us](#) | Financial Reports **(Maintain)**