

## Background

Until 2008, TN CyberTech Bank Limited was a registered Finance House known as Trust Finance Limited, part of the Trust Holdings Group, founded by Mr William Nyemba. In 2008, the TN Financial Holdings Limited acquired a 75% stake in the Finance House and recapitalised it to prevent its imminent collapse. TN Financial Holdings Limited acquired the remaining 25% in 2009 and sought, and obtained, the conversion of the Finance House into a Commercial Bank, named TN Bank Limited.

TN Bank Limited's channel strategy was based on delivering banking convenience through standalone banking branches, in-store banking branches, the TN Cash Card with online and offline capabilities, through EcoCash, and through salespersons who delivered cash withdrawals, picked up cash deposits, and delivered other banking services to customers in the comfort of their homes or offices. Thus, the bank was a pioneer in Zimbabwe in embracing technology as a suitable channel for delivering banking products and services.

Econet acquired 100% of the Bank's shares in 2012. The Bank was renamed Steward Bank Limited. The bank closed its in-store branches and discontinued the TN Cash Card. The number of stand-alone branches was reduced. The Bank rolled out several tech products.

In 2024, Mr Tawanda Nyambirai acquired a controlling interest in the Bank, which he distributed to discretionary trusts established for the benefit of his family members, some of his Senior Executives, and an Employee Trust intended to promote good customer care and innovation.

The controlling shareholder resolved to transform the Bank into a tech-driven bank whose products and services are embedded in the everyday products and services people use. This entails integrating the bank's systems with the platforms of partners that provide everyday products and services people use. Thus, the bank changed its name from Steward Bank Limited to TN CyberTech Bank Limited.

## 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.

## 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.

## 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.

## 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.

### 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.