

Zenith Bank Customer Support Answer Book

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1. Introduction

Welcome to the Zenith Bank Customer Support Answer Book. This comprehensive guide is designed to equip customer support representatives with accurate and concise responses to common customer inquiries. It serves as a quickreference tool to ensure consistent and efficient service delivery.

2. Account Management

How can I open a new account with Zenith Bank?

To open a new account:

1. Visit any Zenith Bank branch: Locate the branch nearest to you.
2. Provide necessary documentation: Typically includes a valid governmentissued ID, recent utility bill, and passport photographs.
3. Complete the account opening form: Assistance is available from our customer service representatives.

What are the requirements for account opening?

Personal Accounts:

Valid government issued ID (e.g., National ID, International Passport, Driver's License).
Recent utility bill (not older than 3 months) as proof of address.
Two recent passport sized photographs.

Corporate Accounts:

Certificate of Incorporation.
Memorandum and Articles of Association.
Board resolution authorizing the account opening.
Valid IDs of directors and signatories.
Recent utility bill as proof of business address.

How can I check my account balance?

Internet Banking: Log in to your account at [Zenith Bank Internet Banking](<https://www.zenithbank.com/internetbanking/>) to view your balance.
Mobile Banking App: Access your account balance through the Zenith Bank mobile app.
USSD Code: Dial 966 from your registered mobile number and follow the prompts.
ATM: Insert your debit card into any ATM and select 'Balance Inquiry'.
Customer Service: Contact ZenithDirect at 0700ZENITHBANK for assistance.

How do I update my personal information?

To update your personal information:

1. Visit any Zenith Bank branch: Speak with a customer service representative.
2. Provide necessary documentation: Such as a valid ID and proof of the new information (e.g., marriage certificate for a name change).
3. Complete the relevant forms: Assistance will be provided as needed.

What is the process for closing my account?

To close your account:

1. Visit any Zenith Bank branch: Speak with a customer service representative.
2. Submit a written request: Indicating your intention to close the account.
3. Settle any outstanding balances or obligations: Ensure there are no pending transactions or debts.

3. Card Services

How do I apply for a debit/credit card?

Debit Card:

Account Holders: Visit any Zenith Bank branch or apply through Internet Banking.

NonAccount Holders: Open an account with Zenith Bank to be eligible for a debit card.

Credit Card:

Eligibility: Based on your credit history and income level.

Application: Visit any Zenith Bank branch to complete the application form and provide necessary documentation.

What should I do if my card is lost or stolen?

1. Immediate Action: Report the loss immediately to prevent unauthorized transactions.
Call ZenithDirect: 0700ZENITHBANK.
Email: zenithdirect@zenithbank.com.
2. Card Deactivation: Your card will be deactivated to prevent misuse.
3. Replacement Card: Request a new card, which will be processed and issued to you promptly.

How can I change my card PIN?

ATM: Insert your card into any Zenith Bank ATM, select 'PIN Change', and follow the prompts.

Branch Visit: Visit any Zenith Bank branch for assistance with PIN change.

How do I activate my new card?

ATM Activation: Insert your card into any Zenith Bank ATM and follow the onscreen instructions.

Customer Service: Contact ZenithDirect at 0700ZENITHBANK for activation assistance.

What are the transaction limits on my card?

Transaction limits vary based on the card type and account profile. For specific information:

Contact ZenithDirect: 0700ZENITHBANK.

Visit any Zenith Bank branch: Speak with a customer service representative.

4. Online & Mobile Banking

How do I register for Internet Banking?

1. Obtain a registration form: Available at any Zenith Bank branch or download from the [Zenith Bank website](<https://www.zenithbank.com/customerservice/downloads/>).
2. Complete and submit the form: Submit at any branch or through your account officer.

3. Receive login details: You will receive your Customer Access Code and Password via email or in a sealed pack.

4. Firsttime login: Visit the [Internet Banking portal](<https://www.zenithbank.com/internetbanking/>), enter your details, and change your password as prompted.

What services are available on Internet Banking?

Account Management: View balances, transaction history, and account statements.

Funds Transfer: Transfer funds within Zenith Bank and to other banks.

Bill Payments: Pay utility bills, subscriptions, and more.

Card Services: Manage your cards, including activation and PIN changes.

Cheque Services: Request cheque books and stop cheques.

How can I reset my Internet Banking password?

Online Reset: On the [Internet Banking login page](<https://www.zenithbank.com/internetbanking/>), click 'Forgot Password' and follow the instructions.

Customer Service: Contact ZenithDirect at 0700ZENITHBANK for assistance.

How do I download and register on the Zenith Bank Mobile App?

1. Download the App:

Android Users: Visit the Google Play Store.

iOS Users: Visit the Apple App Store.

2. Registration:

Existing Internet Banking Users: Log in with your Internet Banking credentials.

New Users: Select 'Register', enter your account number, and follow the prompts.

What should I do if I experience issues with Online or Mobile Banking?

Contact ZenithDirect: 0700ZENITHBANK or email zenithdirect@zenithbank.com.

Visit any Zenith Bank branch: Speak with a customer service representative.

5. Loan & Credit Services

What types of loans does Zenith Bank offer?

Personal Loans: For personal expenses such as education, medical bills, or travel.

Mortgage Loans: For purchasing or renovating property.

Auto Loans: For purchasing vehicles.

SME Loans