



1 Introduction

- 1.1 This document contains the Terms for our Products and Services, unless stated otherwise in the Product/Service Specific Terms. In addition to these Terms, each of our Products/Services have terms and conditions which are specific to that Product/Service (Product/Service Specific Terms).
- 1.2 **These Terms and any Product/Service Specific Terms form an agreement between you and us, so please ensure that you understand all of them.**
- 1.3 **Important clauses which may limit our responsibility or involve some risk for you will be in bold or highlighted. You must pay special attention to these clauses.**
- 1.4 Remember that you must always comply with these Terms and applicable laws.

2 Definitions

We have defined some words for consistency. These words will begin with a capital letter, where indicated. Singular words include the plural and the other way around.

Word	Meaning
Access Codes	Any of the secret codes (letters and numbers) you use to gain access to the Products and Services, including, for example: your card number, digital identity, PIN, username, and user password.

Account	The bank account opened by us in your name at your request.
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Additional Card	Any additional Card linked to your Account.
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Additional Cardholder	The person to whom we issue an Additional Card at your request, for example a spouse, partner, child or employee.
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Agreement	The application form attached to and read together with these Terms, and the Product/Service Specific Terms and Conditions.
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ATM	An automated teller machine.
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AutoBank	A Stanbic Bank ATM.
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Business Day	Any day on which business is usually conducted in the Zimbabwe Republic, excluding Saturdays, Sundays and Public Holidays.
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Business, you or your	The person who applies for an Account, or in whose name an Account is opened, including any legal entity.
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Card	Any bank card we issue to you for your Account, including any Additional Card or replacement card.
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Companies Act	As referenced in the application form, to which these Terms are attached, means the Companies Act Chapter 24:03, as amended from time to time and including subordinate legislation.
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Constitutive Documents	As referenced in the application form to which these Terms are attached, means, in the case of a company, the memorandum of association, articles of association, certificate to commence business, certificate of incorporation and/or the memorandum of incorporation and registration certificate as the case may be, or in the case of close corporations, the founding statement, or in the case of a trust, the trust deed and letters of authority, or in the case of a partnership, the partnership agreement, if any.
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Group	Standard Bank Group Limited, its subsidiaries and their subsidiaries.
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Instrument	Any item such as a cheque book or Card for Operating on your Account.
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Merchant	A supplier of goods or services.
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MLPCA	The Money Laundering and Proceeds of Crime Act Chapter 9:24.
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Operate	The managing of your Account and Transacting. Operation has a similar meaning.
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Personal Information	Information about an identifiable, natural person and or where applicable, a juristic person, including but not limited to information about race, gender, sex, pregnancy, marital status, nationality, ethnic or social origin, colour, sexual orientation, age; physical or mental health; well-being; disability; religion; conscience; belief; culture; language; birth; education; medical, financial; criminal or employment history; any identifying number, symbol, email, postal or physical address, telephone number; location; any online identifier; any other particular assignment of the person; biometric information, Account
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related information; personal opinions; views or preferences of the person or the views or opinions of another individual about the person; correspondence sent by the person that is implicitly or explicitly of a private or confidential nature; or further correspondence that would reveal the contents of the original correspondence; and the name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person.

PIN	A confidential personal identification number used for Operating on your Account, including a customer selected PIN (CSP).
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Process	Any operation or activity, automated or not, concerning Personal Information, including: alteration, blocking, collation, collection, consultation, degradation, destruction, dissemination by means of transmission, distribution or making available in any other form, erasure, linking, merging, organisation, receipt, recording, retrieval, storage, updating, modification, or the use of information. Processing and Processed will have a similar meaning.
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Products	The various types of non credit transactional accounts as well as savings and investment accounts we offer our customers, including services linked to an Account. Services has a similar meaning.
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Sanctions	Trade, economic or financial sanctions, regulations, embargoes or restrictive measures imposed or administered or enforced by a Sanctioning Body.
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Sanctioned Entity	A person (natural or juristic) who has been sanctioned by a Sanctioning Body.
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Sanctioning Body	The United Nations Security Council, any regulator or any other authority we recognise, and any such authority that may bring an enforcement action against the Bank, including any restriction on the ability of the Bank or any other member of the Standard Bank Group to conduct business with its current or future correspondent banks in a jurisdiction in which such authority exists.
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Stanbic Bank, Bank, we or us	Stanbic Bank Zimbabwe Limited (Registration Number 3387/89), a company duly incorporated with limited liability in accordance with the laws of Zimbabwe and/or its successors in title or assigns.
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Transaction	Any debit or credit on your Account made whether or not an Instrument, PIN, or device is used. It includes any payment for goods or services, deposit, withdrawal or transfer of money or value. Transact and Transacting have a similar meaning.
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3 Delivery of Instruments and starting to Operate your Account

- 3.1 If we approve your application, you may Operate your Account on these Terms, provided any further requirements have been met. We will inform you of such requirements.
- 3.2 We may give you Instruments for Operating your Account when you open it.
- 3.3 We will notify you when an Instrument is available at your branch for you to collect or available for delivery, where applicable.
- 3.4 You will only be able to Operate your Account after you have collected any Instrument needed for this.
- 3.5 You may return any Instrument that does not work properly at any time, and we will replace it free of charge.

4 Your Account

- 4.1 Your Account will only be activated once you have deposited the minimum balance required to open the Account. If your Account is not activated, the Account number could be re-allocated to another customer.
- 4.2 You are responsible for ensuring that your Account is activated.
- 4.3 You may apply to set your daily and monthly withdrawal limits.
- 4.4 You may not Operate your Account for the purpose of directly or indirectly benefiting a Sanctioned Entity.
- 4.5 If we suspect that your Account has been used fraudulently, negligently, unlawfully, for money laundering activities, or the financing of terrorist and related activities, we may:

4.5.1	restrict activity on; or	8.2.2	When you make a debit Card Transaction, you must enter your PIN or sign a Transaction slip or both.
4.5.2	suspend access to your Account immediately, without notice to you.		
5	Deposits and withdrawals on your Account	8.3	Additional Cards
5.1	Deposits	8.3.1	We may issue Additional Cards on your Account if you request this. These Terms apply to any Additional Cards and any Additional Cardholder must agree to these Terms before they may be issued an Additional Card.
5.1.1	We will accept deposits made into your account in the form of cash, cheques and any other forms of payment instruments that are payable to you.	8.3.2	Either you or the Additional Cardholder are liable for the full amount owing on your Additional Card or we can recover the full amount from both of you in whatever share we may choose. In law this is referred to as being jointly and severally liable.
5.1.2	Provided that the cheques are duly settled, the proceeds of cheque deposits will only be available for use four working days from the date that the respective cheque is deposited in your Account and the amount of the cheque will provisionally be credited to your Account pending payment of the cheque.		
5.2	Withdrawals	8.4	Security and lost or stolen cards
5.2.1	Withdrawals from your Account may only be made by you and or any other person whom you duly authorise to do so and shall be subject to identity verification;	8.4.1	You must at all times remain vigilant with your Card and Access Codes, because the fraudulent use of banking credentials is a constant and growing occurrence, for example – fraudulent emails, websites, phone calls, SMS's etc).
5.2.2	Amounts standing to the credit of your Account may not immediately be available for withdrawal by you. The withdrawal of funds from your Account, regardless of the currency of the funds standing to the credit of your Account or the currency of the funds subject to the withdrawal request, is not unconditional and may be delayed and subject to:	8.4.2	You are responsible for the safekeeping and proper use of your Cards. You must not disclose your Access Codes to anyone. You must memorise your Access Codes or keep them in a safe place, separate from your Card.
5.2.2.1	the availability of such currency notes;	8.4.3	If you compromise the safety of your Card or any of your Access Codes, you risk that a third party could access and/or Transact on your Account. The third party could fraudulently use your Card and/or Access Codes to apply and/or register for new services such as electronic banking (which includes internet banking, mobile App banking, cell phone banking, or telephone banking). This will allow such third parties to, for instance: apply for a credit facility such as an overdraft or loan, apply for an overdraft limit increase and change facilities, credit limits, or ATM limits. Such fraudulent activities can be performed through different banking service channels, including but not limited to ATMs; AutoBanks; and also our electronic banking channels using devices such as cell phones, tablets, computers, laptops, etc.
5.2.2.2	any interruption, interception or suspension to the banking system;	8.4.4	If we receive an instruction from you, using your Access Codes, we are not required to check the authenticity of that instruction and this will be the case even if the instruction is a fraudulent one, unless it is proven that we clearly knew the instruction was fraudulent.
5.2.2.3	compulsion by any authority to apply or convert the amounts credited to your Account to other asset classes or currencies which may not be freely exchangeable, redeemable, convertible, negotiable or otherwise immediately available for withdrawal by you; and, or	8.4.5	You must notify us immediately if you realise your Card or Access codes have been lost, stolen or compromised. We will do our best to stop the Card soon after you notify us.
5.2.2.4	withdrawal limits or restrictions as well as prior notification requirements that may be imposed by the Bank from time to time.	8.4.6	When the Card is disabled, it will no longer function. Furthermore, on our electronic banking channels, nobody will be able to view or Transact on your Account, or view or Transact on any other accounts as these are all linked to your Card. Should you wish for certain accounts to remain accessible and operable on certain channels, you must instruct us to do this and you will do this at your sole risk.
5.2.3	The Bank reserves the right to process withdrawals from your Account in one or more other currency or currency unit recognised in Zimbabwe at that time as legal tender. Any conversion from one currency or currency unit to another shall be at the rate of exchange quoted by the Bank and alternatively, if such rate of exchange is not quoted by the Bank, at the rate of exchange recognised by the Reserve Bank of Zimbabwe for conversion of such currency or currency unit into the other.	8.4.7	You will be responsible for all Card Transactions until you notify us that your Card or your Access Codes have been lost, stolen or compromised.
6	Payments to and from your Account	8.5	Processing of Card payments
6.1	Payments from your Account shall be subject to receipt by the Bank of instructions on the same from you, or a duly authorised signatory to your Account or your duly authorised representative, as well as the availability of funds in your Account to fulfil the instruction.	8.5.1	We will charge your Account for payments we make on your behalf related to Card Transactions.
6.2	By agreeing to these Terms you authorise the Bank to debit your Account for the amounts and related charges relating to Payments which you, or any other authorised signatory to your Account or your duly authorised representative, instruct us to make from your Account.	8.5.2	Any dispute between you and a Merchant will not affect our right to be paid by you. We will not be responsible for any losses or costs related to a dispute.
6.3	You may stop the payment of a cheque issued by you against your Account provided that it has not been presented for payment and that the Bank has not made a commitment to pay it.	8.5.3	You must resolve any dispute between you and a Merchant, as we will not get involved.
6.4	We may accept your instruction to cancel payments of debit orders against your Account and the onus shall rest upon you to cancel the underlying contract (s) to such debit orders and you undertake to indemnify the Bank of any cost, loss or damage it may incur in the event of any legal action being instituted against it in respect of the cancellation of debit orders upon your instruction.	8.5.4	You may not stop any Card Transaction. You may dispute a Card Transaction, but must then prove that it was not authorised at all.
6.5	Should we have reasonable grounds to suspect that you have violated any anti-bribery and corruption legislation or contractual provisions, we shall have the right to request additional information prior to processing transactions related to you.		
6.6	We shall have the right to not process a transaction where it is suspected that the transaction is in relation to an incidence of corruption or relates to a bribe and the originator of the transaction cannot provide satisfactory information to the contrary.	9	Managing your Cheque Book
7	Statements on your Account	9.1	You undertake to look after, as well as use, any cheque book and any cheque form provided to you by the Bank with the utmost care.
7.1	Subject to payment of a fee, we will provide you with an Account statement upon your request. You can also get a provisional Account statement at any ATM or through our electronic banking channels.	9.2	You undertake to ensure that:
7.2	If you believe there is a discrepancy on your Account statement, you must write to us or visit your branch, within 60 (sixty) days of the date of the statement.	9.2.1	all uncompleted cheque forms are kept in safe custody at all times.
7.3	If you do not tell us about any discrepancies within these 60 (sixty) days, we will treat your Account statement as correct.	9.2.2	we are immediately informed upon discovery by you that any cheque book or cheque form issued by us to you has been stolen or lost.
8	Using your Card	9.2.3	cheques are filled and signed in ink or any other inedible writing material.
8.1	General Card Terms	9.2.4	the amount of the cheque is written in a manner whereby unauthorised addition of letters or figures is prevented.
8.1.1	You must sign all your Cards in permanent ink when you receive them. Use the space on the back of the Card.	9.2.5	any cheque and alteration thereto is signed by you or a duly authorised signatory to your Account or a duly authorised representative.
8.1.2	The Cards may not be used for any unlawful purpose.	9.2.6	upon closure of the Account, destroy any uncompleted cheque forms relating to the Account.
8.1.3	We will always be the owner of the Cards.	10	Set Off
8.1.4	If you lose your Card and require a new Card, you will be required to pay for the new Card.		In addition to any other general lien or similar right which we may be entitled to by law, we may at any time, without notice to you, combine or consolidate all or any of your Accounts held with us or liability owed by you to us, and set off or transfer any sums standing to the credit of any one or more of such Accounts in or towards settlement of any liability which you owe to us in respect of any other Account which you hold with us or any other liability which you owe to us in any other respect whether such liabilities are actual, contingent, primary, secondary, joint or several.
8.1.5	Only you may use your Card.	11	Fees, interest, limits and pricing
8.1.6	You may not transfer your Card to anybody else.	11.1	The information about the charges (fees, taxes, duties, penalties and the like) that we apply in regards to our Products and Services is contained in our schedule of fees found in the pricing brochure (brochure) which we
8.1.7	We will give you a PIN to allow you to Operate with your Card.		
8.1.8	You must comply with exchange control regulations as well as any other relevant laws when processing Transactions over your Account outside Zimbabwe.		
8.1.9	You can use your Card at any AutoBank, and for certain Transactions, you can use your Card at other ATMs that have a Zimswitch sign, but you will be required to pay an additional fee for using such machines.		
8.2	Debit Card Transactions		
8.2.1	You may use your debit Card to Transact at any Merchant who will accept it.		

	publish, and is valid and binding from 1 January to 31 December of each year, unless we communicate otherwise.	16	Customer Conduct and Sharing of Information about Suspected Unlawful Conduct
11.2	The fees for our various Products and Services are available on our website at www.stanbicbank.co.zw or, on request at any enquiries desk in any one of our branches for a physical copy.	16.1	If we suspect that your Account is being used for unlawful purposes, we may also provide your Account and contact details, as well as details of any conduct on your Account that caused our suspicion, to the Zimbabwe Republic Police or any other interested third party.
11.3	We may review all charges in line with our annual review cycle or at any other time at our discretion. Subject to applicable Laws, we may change the fees for our Products and Services on 30 (thirty) days prior written notice.	16.1.1	You shall undertake to adhere to all relevant legislation.
11.4	We will charge you additional fees for using an ATM that does not belong to Stanbic Bank.	16.1.2	The Bank shall have the right to report any violation or suspected violation of any legislation to the relevant regulatory body or law enforcement agency and subsequently act according to the guidance of such authorized body or agency.
11.5	All interest rates are quoted 'per annum' (per year).	16.1.3	Such guidance referred to above may include transactions not being processed until the conclusion of any investigations instituted, account activity being suspended, seizure of funds in your account (s) or account closure as per Clause 18 below.
11.6	We will never charge you more interest than is allowed by law.		
11.7	Where payable by us to you, interest is calculated on the daily balance in your Account and paid monthly, or otherwise, as agreed with us.		
11.8	We will not pay you interest on any account unless such payment is specified as a feature of that specific Product. Interest will be payable in respect of overdrawn balances on your Account, which rates are available upon request at any enquiries desk in any one of our branches.	16.1.4	You hereby explicitly indemnify the Bank against any actions, proceedings, claims and / or demands that may be brought against the Bank, as well as against losses, damages, costs and expenses which the client / counterparty may incur or sustain in connection with the seizure, blocking or withholding of any funds by the Bank on instruction from an authorized body.
11.9	You will be liable for all fees, charges, duties/taxes, and interest we bill you in accordance with these Terms and the latest brochure from time to time, as well as costs for recovering any outstanding amounts you owe us. This includes legal fees on the attorney-and-client scale, collection commission and tracing fees.	16.1.5	The Bank shall have the right, should we have reasonable grounds to suspect that a third-party used your account and violated legislation or contractual provisions, to terminate the agreement
12	Confidentiality	17	Credit and related checks
12.1	We will treat all your Personal Information as private and confidential even when you cease to be a customer of the Bank.	17.1	We may enquire about your financial position at any time and you must provide us with any financial or other important information which we may ask for from time to time.
12.2	We shall only disclose your Personal Information to third parties if:	17.2	We may make enquiries about your credit record with any credit reference agency or any other party.
12.2.1	we are required by law, or any regulator whom we recognise, to do so;	17.3	We may provide credit reference agencies with regular updates regarding the conduct of your Account including any failure on your part to meet these Terms or the terms of any banking facility that we may grant to you.
12.2.2	it is in the public interest to do so; or	17.4	We may provide other banks, upon their request, with bank reports relating to the conduct of your Account, or any other account you may hold with us.
12.2.3	you consent to us doing so.	17.5	We may share your information with third-parties including but not limited to credit reference agencies for the purposes of pre- scoring or any other determination so as to offer you and or allow you to apply for credit facility products and any other products which may be suitable to you.
13	Data Protection	18	Ending your relationship with us
13.1	You consent to us collecting your Personal Information from you and where lawful and reasonable, from public sources for credit, fraud and compliance purposes, as well as the purposes set out below.	18.1	You may not cede or transfer any of your rights or obligations (duties) in this Agreement without our prior written consent.
13.2	If you give us Personal Information about or on behalf of another person (including, but not limited to, account signatories, shareholders, principal executive officers, trustees and beneficiaries), you confirm that you are authorised to: (a) give us the Personal Information; (b) consent on their behalf to the Processing of their Personal Information, specifically any cross-border transfer of Personal Information into and outside the country where the products or services are provided; and (c) receive any privacy notices on their behalf.	18.2	If you decide to close your Account, you must go to your branch with proof of your identity and, where applicable, a resolution in line with the governance structures of the Business.
13.3	You consent to us Processing your Personal Information:	18.3	If you close your Account, it must be fully compliant with MLPCA before you may withdraw your money from it.
13.3.1	to provide products and services to you in terms of this agreement and any other products and services for which you may apply;	18.4	Subject to clause 18.5, we may close your Account by 90 (ninety) days prior written notice to you (Termination Notice).
13.3.2	to carry out statistical and other analyses to identify potential markets and trends, evaluate and improve our business (this includes improving existing and developing new products and services);	18.5	We need not give you notice or reasons in the following circumstances and may close your Account immediately if we:
13.3.3	in countries outside the country where the products and services are provided. These countries may not have the same data protection laws as the country where the products or services are provided. Where we can, we will ask the receiving party to agree to our privacy policies;	18.5.1	believe or suspect it is being used fraudulently, negligently, unlawfully, or for money laundering activities, or the financing of terrorist and related activities, or in violation of the anti-bribery and corruption laws of the Country. In addition to this, the Bank will have the right to report this violation of antibribery and corruption laws to the relevant law enforcement agency/body and subsequently act according to the guidance of such authorised body/agency.
13.3.4	by sharing your Personal Information with our third-party service providers and insurers locally and outside the country where the products or services are provided. We ask people who provide services to us, including our insurers, to agree to our privacy policies if they need access to any Personal Information to carry out their obligations; within the Group;	18.5.2	believe or suspect that your Operation of the Account directly or indirectly benefits a Sanctioned Entity;
13.5	You consent to us retaining your personal information after account closure for a period deemed necessary for the purpose of data analytics. This data retention will be conducted in accordance with applicable data protection laws and regulations to ensure the confidentiality and security of your information. If you wish to object to or withdraw consent to the processing of all or part of your Personal Information in line with the above processing activities, or to make changes to your Personal Information in our possession, please engage the Bank using our contact details in section 25 of these Terms and Conditions.	18.5.3	are notified that you are a Sanctioned Entity; or
13.3.6	You acknowledge that we are required by various laws, including but not limited to MLPCA, to collect some of your Personal Information and you agree to share this information with us.	18.5.4	must do this for any other legal reasons.
13.4	You consent to us seeking and processing your personal information from third-party service providers locally and outside the country and you consent to the provision of your personal information by third-party service providers for the purposes of providing products or services to you.	18.6	If we close your Account, we may claim repayment of any money that you owe us. You must pay any amounts owing to us by the date in the Termination Notice.
13.6	Our Processing practices are provided in our privacy statement which is available on our website at www.stanbicbank.co.zw or at any enquiries desk in any one of our branches.	18.7	We will notify you in writing if we believe that you have not Transacted on your Account for at least 90 (ninety) days. We will allow you an opportunity to begin using your Account again, after which, if you have not begun using it again, we will send you a Termination Notice to close the Account.
13.7	If you are unsure about your tax or legal position because your Personal Information is Processed in countries other than where you live, you should get independent advice.	18.8	If your Account is closed, you must immediately:
14	Electronic Banking Channels	18.8.1	cut your Card into pieces so that it cannot be used again. If you do not cut your Card up, you will be responsible for all Card Transactions after your Account is closed; and
	Should you subscribe for any one of our electronic banking channels the terms and conditions thereto are available at our website at www.stanbicbank.co.zw or at any enquiries desk in any one of our branches.	18.8.2	destroy all unused cheques so that they cannot be used. If you do not destroy the unused cheques, we will not be responsible for any losses or damages suffered by any person if these cheques are used fraudulently.
15	Identity and fraud related checks	19	Direct Marketing
	We may carry out identity and fraud checks on you and share information relating to your application to us for your Account and on the conduct of your Account generally, with credit reference agencies as well as other banks.	19.1	If you open an Account because of direct marketing, you may cancel this Agreement and close the Account without reason or penalty, within 5 (five) Business Days after it is opened. This is known as a "Cooling-Off" period.
		19.2	If you wish to close the Account in the Cooling-Off period, you must go to your branch and tell us in writing.
		19.3	You must also return all Instruments to us when you close your Account. If you used the Instruments, we may charge our normal charges for their use.

19.4	By agreeing to these Terms and Conditions you consent to us communicating other companies' products, services and special offers to you through various channels including email and SMS. You also consent to us contacting you or using your personal information for research purposes and to market our products, services and special offers to you. Your personal information may also be shared within the Standard Bank Group for marketing purposes and other Standard Bank Group companies may then market their products, services and special offers to you. You may at any point withdraw this consent in whole or in part by submitting a request to us in writing or via telephone through our customer service centre or by visiting one of our branches.	23	Disclaimers
20	Address for notices	23.1	If we close, or suspend access to, or restrict activity on, your Account for any reason, we will not be responsible for any loss resulting from any act or omission by us or any third party for whom we are responsible. This includes claims arising in contract, delict or statute for direct, indirect, consequential or special damages, including loss of profit.
20.1	Your physical (street) address on your application form is your chosen address for receiving any legal notices and documents. You must write to us immediately if your address changes.	23.2	We will not be responsible for any loss incurred by you where we are complying with the laws and regulations applicable to us.
20.2	We may choose to send notices that are not legal notices regarding your Account to the email address, if any, which you give on your application form or to the postal address you give on your application form.	23.3	We are not responsible for any loss, Service interruption or delay resulting from circumstances beyond our reasonable control, such as any type of restriction placed on a Transaction by a Sanctioning Body, a governmental authority, or any other third party, power cuts or a failure, malfunction or delay in any electronic data terminal, ATM, network, or other system.
20.3	We will assume that you have received any notice we send you within 14 (fourteen) days of posting, or on the same day if delivered by hand or sent by fax or email.	23.4	You agree to compensate us, on demand, in full in respect of all losses and costs (including legal costs) that we may incur as a consequence of:
20.4	You must notify us immediately of any change of address.	23.4.1	Your becoming subject to sanctions imposed by any Sanctioning Body;
20.5	We choose as our address for purpose of legal proceedings and legal notices at which address all processes and notices arising out of or in connection with this Agreement, its breach or termination may validly be served upon or delivered to us, as: Stanbic Centre 59 Samora Machel Avenue Harare Zimbabwe	23.4.2	Your attempting to make a payment or to Operate your Account, or do anything, that directly or indirectly benefits a Sanctioned Entity; and
	Attention: The Legal Executive	23.4.3	the seizure, blocking, or withholding of any funds in relation to you by any Sanctioning Body, or other third party.
21	MLPCA	24	SUMMARY OF STANBIC BANK ZIMBABWE LIMITED'S (THE BANK) COMPLAINTS HANDLING PROCEDURE (THE PROCEDURE)
21.1	We are required by MLPCA to request certain information about you and any persons related or associated to you, and to verify that information with documents which we will request from you when we believe it is necessary or appropriate.	24.1	The Bank has a Complaints Handling Procedure which is to be found on the Bank's website. The Procedure establishes clear guidelines and procedures for handling complaints in the Bank. The Procedure complies with local regulations and enables the Bank to ensure effective service delivery to our customers.
21.2	If you do not comply with our requests or if you do not furnish the information or documents, we may refuse any application which you have made to us, or we may immediately close your Account.	24.2	Complaints may be lodged on matters relating to but not limited to:
21.3	If at any time, we suspect that your Account is no longer compliant with MLPCA, we may prevent transactions from being initiated or processed until your Account is fully compliant with MLPCA.	24.2.1	Financial loss due to the Bank's failure in the provision of a product and /or service;
22	General		<ul style="list-style-type: none"> • The Bank's failure to provide appropriate advice/information; • Poor service delivery; • The Bank's failure to meet standards and /or codes of conduct; and • Breach of Terms and Conditions.
22.1	We may change these Terms at any time by 30 (thirty) days prior written notice to you. Such change will not cancel this Agreement.	24.3	Making a Complaint
22.2	You may not change any provisions of these Terms.	24.3.1	You can submit your complaint to us through the following:
22.3	The relevant Product/Service Specific Terms will apply if there is any conflict between them and the Terms in this document.		<ul style="list-style-type: none"> • In writing (via letter or email @ zimccc@stanbic.com); • Via our website using the WebChat; • Verbally, in any of our branches ; • Telephonically using the toll free numbers provided.
22.4	Zimbabwean law governs these Terms.	24.4	All complaints received are recorded and tracked until they are resolved.
22.5	We may sue you in a Magistrate's Court, even if our claim against you is greater than would otherwise be allowed.	24.5	To assist us in resolving your complaint(s), we encourage you to explain your exact dissatisfaction with a product or service and where applicable, the financial loss that has been suffered as a result.
22.6	Any favour or concession we may allow you will not affect or substitute any of our rights against you.		Complaints Processing and Resolution
22.7	If you owe us money, a certificate, signed by any of our managers that states:		Complaints shall be acknowledged in writing within 48 hours of receipt and where a complaint cannot be resolved within 48 hours we will advise you of the delay and provide you with a regular update on the progress of the investigation of the complaint at intervals of not greater than seven (7) days.
22.7.1	the fact that the debt is payable;	24.6	Charges for Complaints
22.7.2	the amount payable;		There will be no charge to the complainant for complaint lodgment, investigation and resolution.
22.7.3	the applicable interest rate; and	25	Customer Support
22.7.4	the date from which such interest is calculated, will be enough proof of the facts stated on the certificate, unless you can prove otherwise. The appointment of the manager who signed the certificate does not have to be proved.	25.1	If you have any questions, complaints or require any assistance with regards to your Account, you may contact our Customer Contact Centre by sending an e-mail to zimccc@stanbic.com or by calling our toll free, or by calling either of the following toll-free numbers:
22.8	You must write to us immediately if your circumstances change or could create any risk for us.		Econet Subscribers: 08080216
22.9	The invalidity, illegality or unenforceability of any of the clauses of these Terms or any Product/Service Specific Terms shall not affect the validity, legality and enforceability of the remaining clauses of these Terms or any Product/Service Specific Terms.	25.2	NetOne: 08010043
			Telecel Subscribers: 0731950950/953/954
			Telone Subscribers: 08004339
			International callers: +263 242 79920051
			+263 8677004288
			In the event that you submit a complaint which is not resolved to your satisfaction within 48 (Forty Eight) Hours from the time of submission, please use the following escalation process.
			Call the Service Manager or Head of Service on the following number: +263 242 759471-4