

Multi Channel Banking Services

We provide our customers with the option of banking at a branch, over the phone, via ATM, POS, through the Internet, or even at your doorstep. The options are there, the choice is yours.

BANK ON-SITE

We welcome you to visit our select few physical locations, always impeccably furnished so you can “bank-in-comfort” irrespective of city, location, or department. Beside Kazanchis, Bole, CMC, Arada, Birsate Gabriel, Bole Medhaniale, Gotera, Wollo Sefer, Lebu, Jackcross, Meskel Flower, Merkato, Gerji, Kaliti, Shala, Tele Medhaniale and Hayahulet locations in Addis Ababa, you now also find us in Adama, Dire Dawa, Hawassa, Bahir Dar, Gondar, Mekelle, Humera, Bishoftu, Shire- Endeselase, Ziway, Debre Birhan, Shashemene, Dessie and Kombolcha.

BANK BY PHONE

Check balances, access foreign exchange rates, and even transfer funds using your phone. For SMS-based access, dial *844# and for our menu-based phone service call our IVR line at 8700. For customer service agents, call 011-550-1111.

BANK VIA ATMS- CARDLESS

Cash withdrawals, balance inquiries, and transfers to other accounts are available 24 hours a day, 7 days a week. VISA and MASTERCARD are accepted Plus cardless ATM services.

BANK ONLINE

You can check balances, transfer funds, and (soon) pay your bills with just a click of a mouse, from anywhere and at anytime.

BANK AT YOUR DOORSTEP

Our Doorstep Banking service provides you with cash pick-up, cash delivery, and cheque pick-up services to/from your company's offices. This service is also available to Z-Club customers. Terms and conditions apply.



Personal
BANKING

**Earn
Interest**
Every day



www.zemenbank.com
customerservice@zemenbank.com

Bank Hours:
8:00 am – 7:00 pm Monday-Friday
8:00 am – 5:00 pm Saturdays

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WWW.ZEMENBANK.COM



Zemen Bank is all about giving customers choices and conveniences. For us, banking is not limited to just branches and we see it as "something you do, not somewhere you go."

At Zemen Bank, our commitment to customers is simple: to provide a truly "red-carpet" service to all our banking clients, be they corporate or individuals, big or small. We do this by delivering a set of distinctive banking products tiered as per your needs.

DEPOSITING YOUR FUNDS

Personal Banking

As Zemen Bank's personal Banking customer, you will earn an interest rate of 7%. Customers opening this account are offered free banking service including Online Banking access, ATM card and SMS Banking. To benefit you need to maintain average monthly balance of birr 5,000.



Prestige Banking

Prestige Banking customers are allocated a personal banking representative and earn 7.25% on their savings. To benefit, you need to maintain average monthly balance of birr 100,000.



Z-Club Banking

Z-Club offers the highest level of banking service available. A specialist banker is assigned to you to help with all your financial needs. To benefit you should maintain average monthly balance of Birr 500,000. The Z-Club account brings with it the most preferential rate of 7.5%, free cash collection/delivery service and the privilege of using our dedicated floor, including conference room and offices.



Certificates of Deposit

For customers interested in placing their deposit at Zemen on a long-term basis, we offer higher and unbeatable interest rate for deposits with 6 month and higher maturity dates with options of getting your Interest up front. Contact our bankers for the latest prevailing rates.



Bank in Comfort from anywhere, anytime.

Whether you're working hard or out relaxing, we are at your service.

Luxury (n): something desirable or costly but difficult to obtain. It is often said that true luxury is the luxury of having free time... something hard to achieve in today's busy world. Zemen Bank's state-of-the-art services, including 24 hour access to cash through ATM, extended banking hours, Internet and Phone Banking, are all designed to give you just one thing - THE LUXURY OF TIME.



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Local Knowledge - International Standards



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Local-Knowledge, International Standards