



Mortgages



It's **Possible** to build | buy | renovate
your dream home, Now!

OUR PRODUCTS

OUR INDIVIDUAL & COMMERCIAL SOLUTIONS

LAND PURCHASE FINANCE

Loan used to finance the purchase of a plot or land.

CONSTRUCTION

A loan for construction purposes where the whole property or part of it is still to be constructed. This also includes constructing on bare land.

OUTRIGHT PURCHASE

A loan for the purchase of an existing property or properties.

HOME IMPROVEMENT

A loan for refurbishments, renovations and extensions to an existing property.

EQUITY RELEASE

Unlocking the value of your property through an Equity Release loan

BALANCE TRANSFER

Where the customer has an existing Mortgage Loan with another institution, the Society may take over that existing Mortgage and refinance other Loans depending on the customer's financial capacity to meet the monthly repayments.

DIASPORA MORTGAGE

This is a mortgage designed to meet the needs of Zambians living overseas.

BENEFITS

- Competitive variable interest rates
- One stop shop (survey and legal services done in house)
- One flat fee for arrangement, legal and valuation fees.
- Repayment period from 2 to 30 years
- Enjoy a 90 days repayment holiday option on Construction Mortgages
- Enjoy a one month interest free Salary Advance on Mortgages
- Flexible loan amounts

* Terms and Conditions Apply

FOR MORE INFORMATION

Visit your nearest Branch

Contact Us on 686 on Zamtel and Airtel or +260 954 292 904

Email: mortgage@znbs.co.zm

www.znbs.co.zm



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