Both of these accounts allow you to withdraw money at any time the financial institution is open.

Make sure you understand the savings arrangement you are going into

WHY SHOULD YOU SAVE?

What happens if you earn money today and spend all of it today? You start tomorrow with no money and you may then be unable to meet your financial needs. It is, therefore, good to save some of the money you earn today for tomorrow.

Saving can be beneficial to different people in different ways. Below are some of the reasons why it is good to save with a bank or other financial institution.

By saving,
- You keep your money safe.
- You, at least partly, preserve the value of your money against inflation.
- You accumulate funds to achieve your financial goals.
- You can meet a sudden need for cash.
- You put a check on your spending and manage your personal finances properly.
- You are able to use your bank statements to prove your financial standing.

The money you save can be used for many things including:
- Acquiring or constructing a house.
- Acquring a car.
- Paying for the education for your children and your own further education.
- Caring for your children or ageing parents.
- Ensuring a comfortable retirement.
- Providing yourself financial support during periods of unemployment.
- Providing for other emergencies.
- Providing start-up capital for a small business

You too can save for the future.

INTEREST

You can earn additional money on the money you save. This is called Interest. The interest paid on savings accounts vary from one financial institution to another.

Savings accounts attract higher interest than current accounts. Current accounts normally attract interest only when a certain amount of deposit is reached.
Spend wisely so you have money left to save.
Make a conscious effort to save some of your earnings. It will prove useful in times of need.

HOW AND WHERE YOU CAN SAVE?

Once you decide to save your money you can do so with a financial institution such as a bank or another financial institution. There are processes for opening an account with a financial institution. Contact a few financial institutions for information about their savings arrangements and select your preferred financial institution based on the information you receive. Their staff will be happy to assist you to open an account and start saving with them.

Keep your money in a safe place.

HOW TO CHOOSE THE RIGHT KIND OF SAVING PRODUCT

There are many saving products offered by different financial institutions. You need to talk to a financial institution or to your personal financial advisor to determine the kind of saving product that is best suited to your particular need.
Some of the factors to consider may include the interest rate offered on the account and additional services offered to account holders.

WHO CAN SAVE?

Anybody who receives income and wants to achieve any financial goal, ensure retirement income or wants to generate extra resources to protect his or her future well being is advised to save. Age does not place a limit on who can save.

WHEN SHOULD YOU SAVE?

You should save while you are earning an income, and at a time that it will not put financial burden on you. You may obtain professional advice to help you save so you feel satisfied that you understand the commitment you are making.

HOW TO MANAGE YOUR SAVINGS?

The fact that you have given your money to a financial institution to manage for you does not mean that you should take a back seat. You have to be part of the management and growth of your money. There are some things you have to do to ensure the growth and security of your money. They include the following:
- Save regularly. It is important to view saving as a process, not a one-time event.
- Save small or large amounts which should not be a financial burden on you.
- Once you have decided on a saving arrangement that appeals to you, arrange for an amount of money to be regularly withdrawn from your income and transferred into your savings account.
- Don't put all your earnings into a current account. To keep/save some of the money you have earned, set up an automatic transfer from your current account to your savings account. Use what remains in the current account as your spending money according to your budget.
- Stay in contact with the financial institution you save with so that you can monitor your savings. What you save is subtracted from how much you make and the balance is how much you have available to spend. Formula: Earnings – Savings = Amount for spending
- Always keep a record of your expenses. Since you have more control over how much you spend, it is wise to take a critical look at your expenses.
- Save your loose change. Putting aside loose change of K1 a day over the course of the year will allow you to save K365.

You will be a successful saver if you review the information you are given, ask questions, and make sure you understand what you are doing.

SAVING - SOME USEFUL TIPS
OPENING AN ACCOUNT

Financial institutions recognise the important responsibility they take on in managing your money. They, therefore, take steps to ensure that your money is safe and only you can have access to it.
One of the ways in which they do this is by working with you to secure your money with your personal details. The initial process in opening an account, therefore, involves providing information about yourself on documentation provided by the financial institution. Below, we present the basic steps for opening an account with a financial institution:

Ask an official of the institution about the different forms of accounts they offer.
Once you receive the information either orally or in writing, take a bit of time to think about it and relate it to your current situation and your financial need;
Select the account option that best fits your life situation.
The staff of the financial institution will give you a form to complete and will help you to complete it. This form usually requires the following information:

a. Name;
b. Date of birth/age;
c. Occupation;
d. Address;
e. Identification e.g. National Registration Card, passport, birth certificate, driving licence, etc

The financial institution may verify your personal information and address using any one or more of the following methods:
- Utility bills such as an electricity, water, telephone or property rate bill. Some financial institutions may also accept any of the mentioned bills in the name of your landlord;
- Obtaining a reference from a professional or a letter from your employer or school;
- A known customer of the regulated institution; or
- A customary authority, civic or community leader that knows you.

Make sure you understand which type of saving products you need.

FINANCIAL SERVICE PROVIDER

Once you go through the formalities and have an account opened for you, you will be given a savings book (where applicable) for a savings account or a cheque book for a current account.
The financial institution will also record your signature or thumbprint as your mark that authorizes them to pay money out from your account to you or anyone you sign a cheque for.

You earn interest on the money you save.

Opening an account is a serious decision. Make sure you ask questions about particular savings products of the financial institution and its offerings before opening your account.

DEPOSITING (OR PAYING) MONEY INTO YOUR ACCOUNT

Once your account is set up you can go to your bank or your deposit taking financial institution regularly and pay your money to an accredited officer who will add it to the money in your acccount. Every financial institution has very strict processes for ensuring that monies paid in by their customers are properly credited to their accounts. You will be asked to complete a pay-in-slip on which you will record the amount you are paying. A copy of the pay-in-slip will be stamped and given to you by the accredited officer. Keep the pay-in-slip well. It is your proof that you have paid money into your account and will also help you keep track of your savings.

WITHDRAWAL - TAKING MONEY FROM YOUR ACCOUNT

Once you have put money in your current account, be it a savings or current account, you can withdraw amounts you need from time to time.

WITHDRAWAL FROM SAVINGS ACCOUNT

To take money from your savings account, you can go to your financial institution and collect the money after completing and handing over a withdrawal form to an accredited officer.

WITHDRAWAL FROM CURRENT ACCOUNT

To withdraw money from your current account, you have to write a cheque which you can cash from your financial institution or ask someone else to cash.
You can also withdraw money from a machine called an Automated Teller Machine (ATM). An ATM is a machine through which you can transact business with your bank without a bank official present. It can save you time because you do not have to wait in a queue at the bank. Ask your financial institution about an ATM and they will be happy to help you use one.

You can use your ATM card at your bank's ATM machine or any other bank's ATM machine that can accept your card. Plan the use of your ATM card well as frequent withdrawals at an ATM machine costs you more money.

SAVING YOUR MONEY
– YOUR QUESTIONS ANSWERED

Q. Why should I save only with licensed financial institutions?
A. The operations of all licensed financial institutions are regulated by government agencies, therefore if you save with them, your money is protected against damage, loss, or theft.

Q. If I want a loan, can I use my savings as collateral?
A. You may not necessarily use your savings as collateral but they may enable the financial institution you intend to borrow from to asses your capability to repay the loan. A good record of saving will increase your chances of obtaining a loan.

Q. Why do customers face delays when they want to withdraw money from their savings?
A. In most cases, the time spent by the customer at the bank are the times needed by the financial institutions to check thoroughly to ensure that the withdrawal request is being made by the customer and not by someone else. This is done to protect the customer's money.

Q. Do I have to know how to sign my name before I can operate an account?
A. You can use thumbprint in place of signature for cheques you issue and withdrawal forms you fill, but clearance of your cheque is made easier if you learn how to sign your cheques.

Q. What should I do if there is a change in my address?
A. You must always notify your financial institution if you change your postal or residential address so that it can always contact you.

FINANCIAL EDUCATION FOR ZAMBIA

Bank *of* Zambia

SEC

Republic of Finland

Finanzgruppe
Sparkassenstiftung für internationale Kooperation

FINANCIAL GROWTH AND PROSPERITY

National Strategy on Financial Education

ISHIBILENIPO NA FIMBI PA FYA KUSUNGA INDALAMA

(BEMBA)

KNOW MORE ABOUT SAVINGS

ISHIBILENIPO NA FIMBI PA FYA KUSUNGA INDALAMA!

Ukusunga indalama cipilibula ukubika pa mbali indalama shimo isho mufola pali lelo pa kuti mukashibomfye ku ntanshi. Caba kwati ni filya shibulimi acita nga asombola amataba muli uno mwaka elyo asungako yamo aya kwisabomfya umwaka uleisa (ku ca kumwenako kuti ayasunga yaisaba e mbuto sha mwaka wa bulimi uuleisa).

Kwaliba inshila ishingi isho abantu basungilamo indalama, kabili inshila iyaseeka sana ya kusungila mu co beta mu Cisungu ati savings account ku kampani ka cipao pamo nga ku banki. Bamo basungila indalama muli mateleshi, mu musao elyo bambi bashibika mu cipe elyo bashiika mu mushili. Lelo ishi nshila sha kusungilamo indalama te sha kucetekela pantu ilingi line indalama shilonaika, shilaluba nangu kuti shaibwa. Kabili indalama ishisungwa muli uyu musango umutengo wa shiko tauya pa muulu iyo. Inshila isuma iya kusungilamo indalama kupeela akampani ka cipao pantu indalama kuti shasungwa bwino kabili umutengo wa shiko kuti uleya na pa muulu.

Kanshi ilyo tulelanda pa kusunga indalama muli cino icipande ninshi tulelanda pa kusungisha indalama ku twampani twaishibisha ifya kusunga bwino indalama sha bantu pamo nga ma banki no twampani tumbi utwa cipao kabili utulenga umutengo wa ndalama ukuya pa muulu.

Limbi kuti mwatila indalama mufola shinono kabili sha kushitamo fye ifyo mufwaya cila bushiku, nalyo line kuti mwaesha ukusungako shimo. Te mulandu nangu isho mulesunga shinono; icikankaala kufwaya ukubelesha ukulasunga indalama.

MA AKAUNTI YA MUSANGO NSHI AYABAKO?

Kwaliba ama akaunti ayapusana-pusana ayo mwingasungilamo indalama. Yonse aya yaba fye misango yapusana-pusana iya ma akaunti ayakalamba yabili ayo utwampani tusunga icipao twakwata, amashina ya aya ama akaunti ni:

AKAUNTI BETA MU CISUNGU ATI SAVINGS ACCOUNT:

Iyi ni akaunti ya ku banki nangu ku kampani akasungila abantu icipao umo mwingabika indalama kabili umo mwingafumya indalama ukupitila mu kulemba akapepala ka kufumishapo indalama imiku iingi muli iyi akaunti pa mulandu wa kutila bafwaya nsonsela balemibikilapo ilekulako. Kabili muli iyi akaunti ya Savings account balabikilako nsonsela pa ndalama mwasungishako.

AKAUNTI BETA MU CISUNGU ATI CURRENT ACCOUNT:

Iyi ni akaunti ya ku banki nangu ku kampani akasungila abantu icipao umo mwingabika indalama kabili umo mwingafumya indalama ukupitila mu kulemba cheki nangu kardi.

Muli aya ma akaunti yonse yabili kuti bamisuminisha ukufumya indalama inshita iili yonse cikulu fye banki nangu akampani kamisungila icipao nakesuka.

Ukusunga indalama cipilibula ukubika pa mbali indalama shimo isho mufola pali lelo pa kuti mukashibomfye ku ntanshi.

Shininkisheni ukuti namumfwikisha ifyo akaunti mulefwaya ukubikamo indalama yaba.

CINSHI MUFWILE UKUSUNGILA INDALAMA?

Bushe ciba shani nga mwafola indalama lelo elyo shonse mwashibomfya lelo line? Ninshi mailo tamwakatwate indalama kabili mukafilwa ukushita ifyo mufwile ukushita. Kanshi cisuma ukusungako indalama isho mwafola lelo pa kuti mukashibomfye mailo.

Ukusunga indalama kulawamina abantu abapusana-pusana mu nshila ishapusana-pusana. Pano panshi pali imilandu iisuma iya kusungila indalama ku banki nangu ku kampani akasungila abantu icipao.

Nga mulesunga indalama,
- Indalama shenu shilaba ishacingililwa.
- Kuti mwasungililako eyefilya umutengo wa ndalama shenu ilyo imitengo ya fintu fimbi ileya pa muulu.
- Kuti mwakwata indalama ishingi isha kucita ifyo mukwete amapange ya kucita.
- Kuti mwakwata indalama sha kubomfya nga kwaima ifya mu kampampa.
- Teti mulebomfya indalama icibomfye-bomfye kabili kuti muleshibomfya mano-mano.
- Kuti mwabomfya amapepala bapeela ku banki ku kulanga indalama mukwete pa kuti bambi bashininkishe ukuti mwalikwata indalama ku banki.

Indalama musunga kuti mwashibomfya ku fintu ifingi pamo nge fi:
- Ukushita nangu ukukuula ing'anda.
- Ukushita motoka.
- Ukulipilila abana benu ku sukulu nangu ukuilipilila mwe bene ilyo mulelundako amasambililo.
- Ukusungilamo abana benu nangu abafyashi abaleya balekota.
- Ukwisaikalilamo ilyo mukapoka penshoni.
- Ukushibomfya pa nshita imbi ilyo mukaba pa bulofwa.
- Ukushibomfya ilyo kwaba ifya mu kampampa.
- Ukushibomfya ilyo mulefwaya ukutampa amakwebo ayanono

Na imwe bene kuti mwasunga indalama sha kwisabomfya ku ntanshi.

NSONSELA

Pa ndalama musunga kuti mwanonkelapo indalama na shimbi. Ishi ndalama bashiita ati Nsonsela. Nsonsela iyo bapeela nga mwakwata akaunti iyo beta ati savings accounts ilapusana-pusana ukulingana ne banki nangu kampani kasungila abantu icipao ako mwabikamo indalama.

Muli akaunti ya Savings accounts nsonsela ilakulako ukucila iyo bapeela muli akaunti ya current account. Muli akaunti ya Current account ilingi line bapeela fye nsonsela nga ca kuti indalama mwabikamo shafula ukufika pa cipendo bapima abene.

Nga mulebomfya mano-mano indalama ninshi mukashalako na shimo isha kusunga.

Mule-esha na maka ukusungako indalama shenu. Mukashibomfya ku ntanshi ilyo muleshikabila.

KUTI MWASUNGA SHANI INDALAMA KABILI NI KWISA MWINGASUNGISHA?

Nga mwapingulapo ukuti muli no kusunga indalama kuti mwasungila ku kampani kasungila abantu icipao pamo nga ku banki nangu ku kampani kambi akasungila icipao. Kwaliba ifya kukonka pa kwisula akaunti ku kampani kasungila icipao. Ipusheni ku twampani tusungila abantu icipao utwingi no kwipusha ifyo babomba nu kusunga indalama elyo mukasalepo uko mulefwaya ukulingana na fintu mukomfwa pa fyo bakamyeba. Ababomfi babo bakatemwa sana ukumyafwa pa kuti mukesule akaunti no kutampa ukusungisha indalama kuli bena.

Sungileni indalama shenu mu ncende iyacingililwa.

IFYO MWINGASALA INSHILA ISUMA IYA KUSUNGILAMO INDALAMA

Kwaliba inshila ishingi isha kusungilamo indalama isho utwampani tusungilako abantu icipao tubomfya. Mufwile ukulanda na ba kampani kasungilako abantu icipao nangu uumipandako amano no fya ndalama pa kwishiba inshila ya kusungilamo indalama iyingamiwamina ukulingana ne fyo mulefwaya.

Fimo ifyo mwingatontonkanyapo ni nsosela iyo bapeela elyo na fimbi ifyo bacitilako abantu abasungishako indalama.

NI BANANI BENGASUNGA INDALAMA?

Uuli onse uukwata indalama kabili nakwata amapange ya kushita fimo, uulefwaya ukwisashibomfya ilyo apoka penshoni nangu nga alefwaya ukupangilapo na shimbi pa kuti teshile mu kucula ku ntanshi kuti asungako indalama. Te mulandu ne myaka ya kufyalwa umuntu akwete kuti asunga indalama.

NI LILALI MUFWILE UKUSUNGA INDALAMA?

Mufwile ukusungako indalama lilya mucili mulebomba no kupanga nangu ukufola indalama, pa nshita iyo ukusunga indalama tatampa ukwafya sana. Kuti mwaipushako abaishibisha ifya ndalama pa kuti bamipandeko amano ica kuti na mu lintu mulesunga indalama ninshi namumfwikisha ifyo mulecita.

IFYA KUSUNGA BWINO INDALAMA?

Nga mwabika indalama ku kampani kasungilako abantu icipao te kweba ati nomba mufwile ukwikala fye mwasuulako. Na imwe mufwile ukuipoosamo mu kusunga indalama no kulenga shifulileko. Pali ifyo mufwile ukucita pa kuti indalama shilefulilako kabili pa kuti shibe ishacingililwa. Fimo ifyo mwingacita ni ifi:
- Mulebikamo libili-libili. Ukusunga indalama cintu ca mutatakuya, te ca kucita fye umuku umo capwa.
- Mulebikamo ishinono nangu ishingi pantu ici tacakabe icayafya sana.
- Ilyo mwasala akaunti mulefwaya, pekanyeni ukuti lyonse balefumya icipendo ca ndalama ico mwapingulapo mwe bene ukufuma pa sho mufola no kutwala muli akaunti yenu iya savings account.
- Mwikabika indalama shenu shonse muli akaunti ya current account. Nga mulefwaya ukusungililako indalama shimo isho mukwete, kuti mwabeba ukuti indalama nga shafika pa cipendo cimo muli akaunti ya current account shifwile ukuya muli akaunti ya savings account. Ishashala muli akaunti ya current account esho mwakulabomfya ukulingana ne fyo mulembele ukuti e fya kushita.
- Mulelanshanya na ba ku kampani kasungila abantu icipao uko mwasungisha indalama pa kuti muleishiba ifilecitika ku ndalama shenu. Indalama musunga shifuma mu ndalama mupanga elyo ishashalapo e shakubomfya. Nga ni nsamushi ni fi: Indalama mupanga – Indalama musunga = Ishakubomfya
- Lyonse mulelemba ifyo mushita. Apo namukwatapo amaka pa ndalama mupoosa, cisuma sana ukubikako amano ku fyo mubomfya indalama.
- Mulesunga ne shibwelako. Nga mulesunga indalama ishibwelako nga mwashita ifintu, nalimo K1 cila bushiku, ninshi pa mpela ya mwaka kuti mwasunga K365.

Mukakumamo ukusunga bwino indalama nga mwabelenga ifyebo bamipeela, ukwipusha amepusho, no kushininkisha ukuti namumfwikisha ifyo mulecita.

UKUSUNGA INDALAMA – UTWA KUMYAFWAKO PA KWISULA AKAUNTI

Utwampani tusungila abantu icipao twalishiba ukuti ukumisungila indalama mulimo uukalamba sana. Kanshi balashininkisha ukuti indalama shenu nabashisunga bwino no kuti ni mwe fye mweka mufwile ukushikwata.

Inshila imo bacitilamo ifi kubombela pamo na imwe pa kuti bacingilile indalama shenu ukubomfya ishina lyenu, adresi yenu, ne fyapalako. Kanshi pa kwisula akaunti, mufwile ukubebako fimo pa lwa mwe bene no kufilemba pa mapepala bamipeela kuli abo mulefwaya ukwisulako akaunti. Pano panshi, natubikapo ifingacitika nga mulefwaya ukwisula akaunti ku kampani kasungilako abantu icipao nangu ku banki:
- Ipusheni umubomfi wa ako akampani nangu banki ama akaunti ayapusana-pusana ayo bakwata.
- Nga bamyeba atemwa pa kanwa fye nangu bamilembela, mupooseko inshita ukutontonkanyapo elyo mumone iingamiwamina ukulingana ne ndalama mukwata;
- Saleni akaunti iingamilinga ukukonkana ne fyo ifintu fyaba mu mikalile yenu.
- Ababomfi ba ako akampani nangu banki bakamipeela ipepala lya kulemba kabili bali no kumyafwilishako ifya kulemba. Ilingi line pali ilyo ipepala ku bafwaya mwalembapo ifyakonkapo:
  a. Ishina;
  b. Ubushiku mwafyelwe /imyaka mukwete;
  c. Incito mubomba;
  d. Adresi;
  e. Ica kwishibikilwako pamo nga akakope ka National Registration Card, pasipoti, icipepala ca kufyalilwapo, lasenshi ya kwenseshapo motoka, na fimbipo

Aba kampani ka cipao nangu banki kuti bafwaya ukushininkisha ifyo mwalemba na adresi mwabapeela kabili kuti babomfya inshila shakonkapo nangu na shimbi:
- Amapepala musonkelelapo amalaiti, amenshi, lamya nangu ing'anda. Utwampani tumo tulasumina nga mwabapeela ifyo abene ba ng'anda musonkela balipililapo amenshi, amalaiti, nangu lamya ifyaba mwi shina lyabo;
- Kuti bafwaya uubomba incito imo amimininako nangu kalata ukufuma uko mubomba nangu ku sukulu;
- Uubikisha indalama uko kwine uo baishiba; nangu
- Imfumu, umulashi wa ku citente mwikala uwamishiba bwino.

Shininkisheni ukuti namwishiba akaunti ifyo mulefwaya.

FINANCIAL SERVICE PROVIDER

Ilyo mwalemba fyonse ifya kulemba-lemba kabili bamiswila akaunti, bali no kumipeela ibuuku lya ku banki (bamo balapeela) nga mwaisula akaunti ya savings account nangu ibuuku lya cheki nga mwaisula akaunti ya current account.

Aba kampani ka kusungishako icipao bali no kumyeba ukusaina kabili bakasenda siginecha yenu nangu bakamyeba ukufwatika ne cikumo pa kuti ifi fikabe e cishibilo ca kuti bafwile ukumipeela indalama ukufuma muli akaunti yenu nangu ukupeela uuli onse uo mwalembela cheki no kusainapo.

Pa ndalama musunga balamupeelelapo na nsonsela.

Ukwisula akaunti cintu icakankaala sana. Kanshi ilyo tamulaisula akaunti, shininkisheni ukuti mwaipusha amepusho pali akaunti mulefwaya ukwisula ku kampani kasungila abantu icipao elyo no kwishiba fimbi ifyabimbwamo.

UKUBIKA INDALAMA MULI AKAUNTI YENU

Ilyo mwaisula akaunti kuti muleya libili-libili ku banki nangu ku kampani kasungila icipao ako mwaisulako akaunti no kuyabikako indalama ukupitila mu kupeela umubomfi wabo indalama isho ali no kumibikila muli akaunti yenu.

Utwampani tonse utusungila abantu icipao twalikwata inshila shakosa isha kushininkisha ukuti indalama isho umuntu atwalako bashibika muli akaunti ya uyo wine muntu.

Bali no kumipeela akapepala ako muli no kulembapo ubwingi bwa ndalama mulebika muli akaunti yenu. Umubomfi uulepoka indalama shenu ali no kumapo inshimbi pa kapepala kamo no kumipeela. Sungeni bwino aka akapepala. E bushininkisho bwa kuti namubikamo indalama muli akaunti yenu kabili pali utu tupepala epo mwakulamona indalama muletwalako ku akaunti yenu.

UKUFUMYA INDALAMA MULI AKAUNTI YENU

Ilyo mwakwata indalama muli akaunti yenu, nampo nga ni akaunti ya savings nangu iya current, nomba kuti mulefumyako indalama mu nshita mu nshita.

UKUFUMYA INDALAMA MULI AKAUNTI YA SAVINGS

Nga mulefwaya ukufumya indalama muli akaunti ya savings, kuti mwaya ku kampani ako mwasungishako indalama no kulemba akapepala bakamipeela elyo mwapeela umubomfi wabo, nao akamipeela indalama mulefwaya.

UKUFUMYA INDALAMA MULI AKAUNTI YA CURRENT

Nga mulefwaya ukufumya indalama muli akaunti ya current, mufwile ukulemba cheki no kutwala ku kampani ka cipao ako mwasungishako indalama nangu kuti mwapeela umuntu umbi cheki ayamisendelako indalama.

Pa kufumya indalama kuti mwabomfya na cilya beta mu Cisungu ati Automated Teller Machine (ATM). ATM ni mashini iyo mwingabomfya ukufumya indalama ukwabula umubomfi wa ku banki ukusangwapo. Nga mulebomfya iyi mashini kuti mwapusushako inshita pantu tamwakengile mu banki no kutantama. Ipusheni aba mu banki mwasungisha indalama pali ATM kabili bakamisambilisha ifya kubomfya iyi mashini.

Kuti mwabomfya kardi yenu iya ATM pali mashini ya ATM iya banki mwabikamo indalama nangu pali mashini ya ATM iili yonse iingasumina kardi yenu. Mulepekanya bwino imibomfeshe ya kardi yenu iya ATM pantu nga mulefumya-fumya indalama ukubomfya mashini ya ATM, kuti muleonaula indalama ishingi.

UKUSUNGA INDALAMA SHENU – UKWASUKA AMEPUSHO YENU

ILIPUSHO. Mulandu nshi mfwile ukusungila indalama ku kampani kasungila icipao akalembeshiwa ku buteko?
UBWASUKO. Pantu imibombele ya twampani tusungila abantu icipao tonse ilangalilwa ne fipani fya buteko, kanshi nga eko mulesungisha indalama, indalama shenu kuti shacingililwa ica kuti teti shonaike, teti shilube nangu ukwibwa.

ILIPUSHO. Nga ndefwaya ukupoka loni, bushe kuti nabomfya indalama nakwata ku banki nge ciikatilo?
UBWASUKO. Limbi teti mubomfye indalama nge ciikatilo lelo akwengeni ka ndalama ako mulefwaya ukupokako loni kuti kamona indalama mwakwata ku banki no kwishiba nga kuti mwabwesha loni. Nga mulacita bwino sana mu kusunga indalama ku banki ilingi line kuti bafwaya ukumipeela loni iyo mulelomba.

ILIPUSHO. Mulandu nshi kubela ukukokola ilyo umuntu alefwaya ukufumya indalama muli akaunti yakwe yakwe?
UBWASUKO. Ilingi line, inshita uulefwaya ukufumya indalama alepembela ukuti bamupeele indalama ninshi ababomfi ba mu banki balefwailisha pa kuti bashininkishe ukutila uulefwaya ukufumya indalama e mwine wa akaunti iyo ine kabili te muntu umbi iyo. Ico bacitila ifi ni pa kutila bacingilile indalama shenu.

ILIPUSHO. Bushe mfwile naishiba ifya kulemba ishina lyandi pa kuti nkesule akaunti?
UBWASUKO. Nga tamwaishiba ukulemba ishina kuti mulefwatika fye icikumo pa ma cheki nangu pa mapepala ya kufumishapo indalama, lelo cilanguka ukupoka indalama ukubomfya cheki nga ca kutila mwalishiba ukulemba ishina.

ILIPUSHO. Kuti nacita shani nga nayalula adresi yandi?
UBWASUKO. Lyonse mufwile ukwishibisha aba ku banki nga mwayalula adresi ya ku poshiti ofeshi nangu nga mwakuuka pa kuti lyonse baleishiba ukwa kumisanga.

UKUSAMBILISHA ABENA ZAMBIA PAFYA NDALAMA

KNOW MORE ABOUT SAVING!

Saving means putting money aside from what you earn today for future use. It is like a maize farmer not consuming all the maize harvested during a current season, but reserving some for future use (e.g. for planting the next season).

People save money in different ways, of which the most common is a savings account with a financial institution such as a bank. Some also save their money by keeping it in a matress, under their pillow or even bury it in a container. However, some of these methods of saving are largely unsafe as the money often ends up damaged, lost or stolen. Monies saved in such a manner also do not increase in value. A wiser approach is to put what one saves under the care of a financial institution where the savings are protected and increase in value.

Therefore when we talk of saving here, we mean keeping your money with a licensed financial institution that specializes in protecting monies and increasing their value such as commercial banks or financial institutions.

You may think your income is too low to cover your daily expenses, but you can still make an attempt to save. It doesn't matter if you are small; the aim is to get into the saving habit.

WHAT TYPES OF ACCOUNTS ARE AVAILABLE TO YOU?

There are many different kinds of accounts used in saving money in an institution like a bank. All of them are variations of two main types of account offered by financial institutions, namely:

SAVINGS ACCOUNT:

This is an account with a bank or a deposit taking financial institution into which deposits are made and and from which funds can be withdrawn by the filling of a withdrawal form and which pays interest on balances held. Generally, withdrawals out of such an account are not made very frequently so that the benefit of interest on balances can be enhanced. Savings accounts – therefore pays interest on balances held.

Saving means putting money aside from what you earn today, for future use or needs

CURRENT ACCOUNT:

This is an account with a bank or a deposit taking financial institution into which deposits are made and from which withdrawals are made by cheque or debit card.