

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.
- Acquiring 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 account. 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 assess 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?

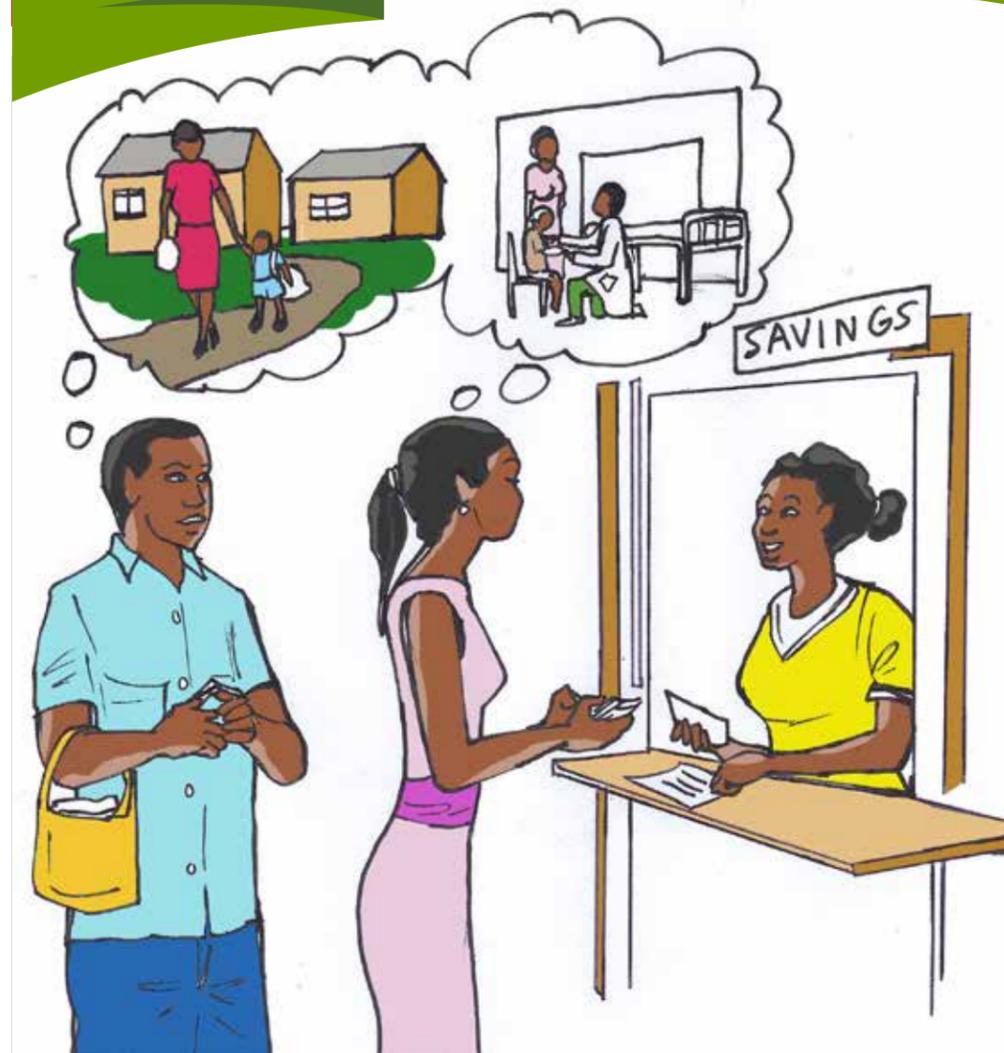
A. You must always notify your financial institution if you change your postal or residential address so that it can always contact you.

FINANCIAL EDUCATION FOR ZAMBIA



THACHIKIZENU VYAVIVULU HAKUTULIKA JIMBONGO (LUALE)

KNOW MORE ABOUT SAVINGS



THACHIKIZENU VYAVIVULU HAKUTULIKA JIMBONGO!

Kutulika jimbongo chinalumbununa kutumbikako jimbongo jimwe muli najo oholyapwa mangana mukajizachise kulutwe. Chinafwane nge njimi wachiwvale uze keshi kulya chipwe kulanjisa chivwale chenyi chosena naheko, oloze eji kutulikangako chimwe chakuzachisa kulutwe (chakutalilaho, eji kutulikangako chivwale chakutumba ngonde nayizaho).

Vathu veji kutulikanga jimbongo mujijila jakulisezaseza, kaha jila yawenyembo shina yakutulikila jimbongo kujikambanyi jatala vyajimbongo jakufwana nge nyambaulu. Vathu vamwe nawa veji kutulikilanga jimbongo javo kwishi yakahela, chipwe kuze veji kusachilanga mutwe hakusavala, chipwe kujihaka muchikasha nakujivumbika hamavu. Oloze jijila khaneji jakutulikilamo jimbongo japwa jajipi mwomwo jimbongo jeji kulyenyekanga, nakujimbala chipwe kujiva kuvеji. Jimbongo jakutulika ngana nawa kajeshi kuvulako. Jila yamwaza yakulaminamo jimbongo jenu yapwa yakujitwala kukambanyi yatala vyajimbongo mwomwo kuze navamitulikilajo kanawa kaha nawa najivulilako likha.

Shikaho kutulika jimbongo tuli nakuhanjika hano, shina kulamina jimbongo jenu kujikambanyi vasonekesa kufulumende jize jatala vyakulama jimbongo nakujilingisa jiseme, jikambanyi jakufwana nge jinyambaulu najikambanyi jeka jatala vyajimbongo.

<p>Munahase kushinganyeka ngwenu jimbongo mweji kuwananga japwa jajindende, kajeshi kutamo namukulanda vyuma mwasaka mukuyoyako. Oloze chochimwe munahase kutulikako jimwe. Numba tuhu kamweshi najimbongo jajivuluko, oloze chuma mwatela kufwila shina kutulikangako jimwe.</p>
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JIKAUNTI MUKA MUNAHASE KUSOKOLOLA?

Kwatwama jiakaunti jakulisezaseza jajivulu veji kuzachisanga vathu hakutulika jimbongo javo kujikambanyi jatala vyajimbongo jakufwana nge nyambaulu. Oloze tunahase kujihaka mumiyachi yajiakaunti yivali kaha yatwama kujikambanyi jatala vyajimbongo, majina ajo:

AKAUNTI VAVULUKA MU CHINGELESHI NGWAVO SAVINGS ACCOUNT:

Eyi yapwa akaunti yize munahase kupwa nayo kunyambaulu chipwe kukambanyi yatala vyakutulikila vathu jimbongo muze munahase kuhakanga jimbongo, kaha kujifumisamo kuvanga kusoneka lipapilo lyakutululwisa jimbongo kaha nawa veji kuhakilangako kalyaphoko. Kakavulu eyi akaunti kamwatela kututululangamo jimbongo kuswa kumweko mwomwo kaveshi kumihakilako kalyaphoko kakulumbunukako. Ngocho eyi akaunti ya savings account yeji kuhananga kalyaphoko hajimbongo jinasemunwina.

<p>Kutulika jimbongo chinalumbununa kutumbikako jimbongo jimwe muli najo oholyapwa mangana mukajizachise kulutwe.</p>
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AKAUNTI VAVULUKA MU CHINGELESHI NGWAVO CURRENT ACCOUNT:

Eyi yapwa akaunti yize munahase kupwa nayo kunyambaulu chipwe kukambanyi yatala vyakutulikila vathu jimbongo, muze munahase kuhakanga jimbongo, kaha kujifumisamo kuvanga kusoneka cheki chipwe nachitupa chajimbongo vavuluka mu Chingeleshi ngwavo debit card. Mujiakaunti josena eji munahase kufumisamo jimbongo jenu khala lwola nge vanasokolola kambanyi yatala vyajimbongo.

<p>Mwatela kuthachikiza kanawa jila yakutulikilamo jimbongo yize muli nakusaka kusakula.</p>

MWOMWO IKA MWATELA KUTULIKA JIMBONGO JENU?

Vyuma muka navisoloka nge namuzachisa mulikumbi lyangongo jimbongo jenu josena muli najo? Kuhinduka hamene kamweshi kupwa najimbongoko kaha kamweshi kuhasa jino kulanda vyuma muli nakusaka. Ngocho chapwa chamwaza kutulikako jimbongo muli najo oholyapwa mangana mukajizachise kulutwe.

Kutulika jimbongo chinahase kunganyalisa vathu mujijila jakulisezaseza. Talenu vyuma vimwe vyatela kumilingisa mutulikengako jimbongo jimwe kunyambaulu chipwe kukambanyi yeka yatala vyajimbongo.

- Nge namutulikisa jimbongo,
 - Namutulika jimbongo jenu mukukingiwa.
 - Jimbongo jenu najipwa likha kanawa nge jindando jinaputuka kuya helu
 - Namupwa najimbongo jajivulu jakuzachisa kukhala vyuma mwafwila.
 - Munahase kukumisa khala ukalu wakukasumuna naumiwana.
 - Namuthachikiza mwakuzachishila kanawa jimbongo jenu.
 - Munahase kuzachisa mapapilo akunyambaula mangana muthachikize jimbongo muli najo.

Jimbongo munatulika munahase kujizachisa kuvyuma vyavivulu vyakufwana nge:

- Kulanda chipwe kutunga zuvo.
- Kulanda minyau.
- Kufwetela vana venu kushikola chipwe kulifwetela enu vavene kushikola.
- Kuzakama vana venu chipwe visemi jenu vatushinakaji.
- Kupwa nalitayamende lyamwaza.
- Namupwa najimbongo nge vanamifumisa hamilimo.
- Kujizachisa nge kunasoloka ukalu.
- Kujizachisa hakuputuka kusekasana/jihoka jajindende.

<p>Nayenu munahase kutulikako jimbongo jakukazachisa kulutwe.</p>
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KALYAPHOKO

Munahase kuwanyinaho jimbongo jikwavo nge namutulikisa jimbongo jenu. Jimbongo namuwanyinaho vajivuluka ngwavo kalyaphoko. Kuvula chajimbongo jakalyaphoko veji kuhananga chapendamina hakambanyi munatulikisa jimbongo jenu.

Akaunti ya savings account yikhiko yatwama nakalyaphoko kakanene kuhambakana akaunti ya current account. Akaunti ya current account yatwama nakalyaphoko kuvanga kaha nge munahakemo jimbongo ojo vamitomena kuhakamo.

<p>Zachisenu kanawa jimbongo jenu mangana musaleko najimwe jakutulika.</p>

<p>Fwilenu kutulikako jimbongo jenu jimwe mweji kuwananga. Najikamikafwa mulwola lwaukalu.</p>

MUNAHASE KUTULIKA NGACHILI JIMBONGO KAHA MUNAHASE KUJITULIKILA KULIHI?

Kachi nge munasakula kutulika jimbongo jenu kaha munahase kutulikisa kunyambaulu chipwe kukambanyi yeka yatala vyajimbongo. Kwatwama vyuma vimwe mwatela kulinga hakusokolola akaunti kukambanyi yatala vyajimbongo. Yenu kujikambanyi jimwe vamilumbunwine hachihande echi chakutulikisa jimbongo kaha namusakula kambanyi ize

munasake kweseka namujimbu navamilweza. Vathu javo navawahilila kumikafwa musokolole akaunti nakuputuka kutulika jimbongo jenu.

<p>Tulikilenu jimbongo jenu kuchihela chakukingiwa.</p>
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MWAKUSAKWILA JILA YAMWAZA YAKUTULIKILAMO JIMBONGO

Kwatwama jijila jajivulu jakulaminamo jimbongo veji kuhananga kujikambanyi jatala vyajimbongo. Mwatela kushimutwila nakambanyi yamitulikila jimbongo chipwe muthu uze eji kumyeululanga hajimbongo mangana amilweze jila yimwaza yize yinamitela.

Vishina vimwe mwatela kushinganyekaho shina kalyaphoko veji kuhananga nge munasokolola akaunti navyuma vyeka veji kulingilanga vaze vatwama najiakaunti kukambanyi khaneyi.

IYA ATELA KUTULIKA JIMBONGO?

Khala muthu eji kuwananga jimbongo kaha ali nakusaka kulinga vyuma vimwe mukuyoya, kupwa najimbongo jalitayamende chipwe khala muthu ali nakusaka jimbongo jenyi jiseme mangana akalikafwe najo kulutwe atela kutulika jimbongo. Muthu numba apwa kanyike chipwe mukulwane atela kutulika jimbongo.

LWOLA MUKA MWATELA KUTULIKA JIMBONGO?

Mwatela kutulika jimbongo shimbu muli nakukwata jimbongo, nahalwola luze kamweshi nakuchimona kupwa chachikalu kutulikisa jimbongo. Munahase kwihula muthu alinangula amyeulule vyakutulika jimbongo mangana muthachikize vyavivulu kotalisa kuvyuma muli nakulinga.

MWAKUZACHISHILA JIMBONGO MUNATULIKA

Kachi nge munahane jimbongo jenu kukambanyi yatala vyajimbongo mangana vamitulikileko, kacheshi nakulumbununa nge enu mwatela kutwama kaha mbombomaneko. Mwatela nayenu kuzachisa jimbongo jenu mangana jivule. Kwatwama vyuma vimwe mwatela kulinga numba jimbongo jenu jisemunwine nakupwa jakukingiwa. Vyuma khana shina evi:

- Twalenunga jimbongo vamitulikile kuswa kumwe. Mwatela kupwa nachijililo chakutumbika jimbongo, keshi kutumbika kamwe kaha manuvulyamako.
- Tulikenu jimbongo jajindende chipwe jajivulu jize kajeshi kumihaka muukalu.
- Kachi nge musakula jila yakutulikilamo jimbongo jenu yize munazange, shinganyekenu jimbongo jingahi hajimbongo mweji kuwananga jize namutwalanga kuakaunti yenu mangana vamitulikile.
- Kanda kuhaka jimbongo josena mweji kuwananga muakaunti ya current account. Hakusaka mutuliike chipwe kulama jimbongo jimwe namuwananga, mwatela kumona ngwenu jimbongo jimwe jili nakufumanga muakaunti yenu ya current account nakuya muakaunti yenu ya savings account. Khala jimbongo najisalanga muakaunti yenu ya current account jikhiko namuzachisanga vyeshovyo munashinganyeka.
- Tambukilenunga kambanyi ize yamitulikila jimbongo jenu mangana muthachikize jimbongo muli najo. Jimbongo namutulika jatala kufuma hajimbongo mweji kuwananga kaha jize najisalaho jikiko namuzachisa vyeshovyo munasake. Chishina echi: Jimbongo mweji kuwananga, namufumisamo eji namutulika, kaha jize najisalaho jikhiko jakuzachisa.
- Sonekenunga jimbongo josena namuzachisanga. Hakuwana nge munathachikiza jimbongo mwatela kuzachisa, shikaho chapwa chamwaza kulya nakwesekela.
- Tulikenunga jimbongo jize najilitulangako. Kutulikanga K1 hakumbi hakumbi nachimikafwa mupwenga na K365 kusongo yamwaka.

<p>Munahase kupwa vasachitetahundu mukutulika jimbongo kachi nge namuhituluka mumijimbu vanamihane, nakwihula vihula, nakuthachikiza kanawa vyuma muli nakulinga.</p>
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VYUMA VIMWE NAVIMIKAFWA KUTALISA KUKUTULIKA JIMBONGO KUSOKOLOLA AKAUNTI

Jikambanyi jatala vyajimbongo jathachikiza ngwajo jikwechi mulimo wakuzachisa kanawa jimbongo jenu. Ngocho veji kutulikanga kanawa jimbongo jenu nakumona nge enu venyajo yenu kaha munahase kujitambula. Jila yimwe veji kulingilangamo ngocho shina yakuzachila hamwe nayenu hakutambula mijimbu yenu mangana vakinge jimbongo jenu. Ngocho chuma chatete mwatela kulinga nge munakusaka kusokolola akaunti shina kusoneka mijimbu yenu halipapilo navamihana kukambanyi nayimitumbikila jimbongo. Mwishu muli jindondelo jimwe mwatela kukavangiza hakusokolola akaunti kukambanyi yatala vyajimbongo:

- Hulisenu mukulwane wakambanyi amilumbunwine miyachi yajiakaunti vatwama najo.
- Nge vanamilweze mijimbu khana mukanwa chipwe yakusoneka halipapilo, wanenu lwola lwakushinganyeka hamijimbu khana nakumona nge munahase kulinga vyuma vanavuluka;
- Sakulenu akaunti yize yinamitela kweseka nachiyoyelo chenu.
- Muthu umwe azachila hakambanyi khaneyi yatala vyajimbongo mwamihana lipapilo musonekeho kaha mwamikafwa mwakulisonekela. Halipapilo khana hasakiwa mijimbu eyi:
 - Lijina;
 - Likumbi lyakusemuka /myaka yakusemuka;
 - Milimo mwazata;
 - Kuchihela mwatwama;
 - Kathachikijilo, kakufwana nge chitupa chamafwo amatamba (NRC), chitupa chakutambukisa mumafuchi eka, chitupa chahakusemuka, chitupa chakutambukisa minyau, chipwe vyeka

Kambanyi nayimitulikila jimbongo inahase kuthachikiza kanawa mijimbu yenu nakeyala yenu hakuhulisa khala muthu chipwe hakutala:
Mapapilo avyuma mweji kufwetanga vyakufwana nge malayiti, meya, shinga navyuma vyeka. Jikambanyi jimwe jatala vyajimbongo jinahase kwitavila khala mukuli uli mulijina lyamwenya zuvo mwatwama;
Mwatela kupwa namukanda wakufuma kuli muthu alinangula chipwe kumuthu amingisa milimo chipwe hashikola;
Chipwe mukanda wakufuma kumuthu atwama lyehi kukambanyi khaneyi;
chipwe Mukanda wakufuma kuli mwangana, nduna chipwe chilolo wafulumende amithachikiza.

<p>Mwatela kuthachikiza jila yakutulikilamo jimbongo yize muli nakusaka.</p>

FINANCIAL SERVICE PROVIDER

Nge munamanyisa vyosena kaha nawa vanamisokolwela lyehi akaunti yenu, navamihana mukanda wakusonekanga jimbongo namutulikanga (nge chinahase) nge munasokolola akaunti ya savings account chipwe kumihana mukanda wajicheki nge munasokolola akaunti ya current account.

Kambanyi yatala vyajimbongo nayilama nawa kusayina chenu chipwe chivwachiko chenu kupwa chinjikizo chenu chakuvetavisa vamihane jimbongo jenu kufuma muakaunti yenu chipwe kuli muthu uze munasonekela cheki.

<p>Namutambula kalyaphoko hajimbongo jenu munatulika.</p>
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<p>Kusokolola akaunti chapwa hichuma chachinene. Mwatela kuhulisa vihula vamilumbunwine omu jiakaunti vatwama najo navyuma vasaka novyo navamihana shimbu kanda musokolole akaunti.</p>
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KUHAKA JIMBONGO MUAKAUNTI YENU

Kachi nge munasokolola lyehi akaunti, mwatela kuyanga kunyambaulu chipwe kukambanyi yatala vyajimbongo kuswa kumwe, nakuhana jimbongo kuli muthu vetavisa azachilako mangana amihakilejo kuakaunti yenu. Jikambanyi josena jatala vyajimbongo jeji kukavangizanga jindongi mangana vathu vahase kuinga jimbongo javo. Navamihana lipapilo namusonekaho jimbongo muli nakusaka kuhaka wuakaunti yenu. Lipapilo limwe navangomalako nakumihanalyo. Eli lipapilo mwatela kulitulika nalikhiko. Hiunjihho wakusolola nge munahake jimbongo muakaunti yenu kaha nawa nalimikafwa muthachikize jimbongo munatulika.

KUTUTULULA CHIPWE KUFUMISA JIMBONGO MU AKAUNTI YENU

Nge munahake jimbongo muakaunti yenu, yipwa savings chipwe current account, munahase kufumisako jimbongo jimwe hamwe nahamwe.

KUFUMISA JIMBONGO MU AKAUNTI YA SAVINGS ACCOUNT

Hakusaka kutambula jimbongo mwatulikisa, munahase kuya kukambanyi mwatulikisa jimbongo kaha hanyima yakusoneka lipapilo lyakutambwisa jimbongo nakulihana kuli muthu vetavisa azachilaho, munahase kutambula jimbongo jenu.

KUFUMISA JIMBONGO MU AKAUNTI YA CURRENT ACCOUNT

Hakusaka kutambula jimbongo kuakaunti yenu ya current account, mwatela kusoneka cheki yize mwatela kuhana kukambanyi yamitulikila jimbongo chipwe kulweza muthu wekha amitambwile jimbongo. Munahase kutambula nawa jimbongo hakuya halikina vavuluka mu Chingeleshi ngwavo Automated Teller Machine (ATM). Likina lya ATM lyapwa likina lize munahase kutambwilaho jimbongo chipwe kuhaka jimbongo muakaunti yenu chakuzenekela muthu azachila kunyambaulu yenu. Kalyeshi kumyenyekela lwolako mwomwo kamweshi kuvandamina mumukana kunyambauluko. Hulisenu kambanyi yamitulikila jimbongo vya ATM kaha navamihana yimwe nakumulweza mwakuyizachishila.

<p>Munahase kuzachisa chitupa chenu cha ATM halikina lya ATM lyanyambaulu yenu chipwe lyanyambaulu yeka yize nayitavila chitupa chenu. Zachisenunga kanawa chitupa chenu cha ATM mwomwo nge namututululanga kuswa kumwe jimbongo halikina lya ATM namufweta jimbongo jajivulu.</p>

KUTULIKA JIMBONGO JENU

– VIHULA VYENU VANAVIKUMBULULA

Chihula. Mwomwo ika ngwatela kutulikila jimbongo jami kukambanyi vasonekesa kufulumende? Kukumbulula. Jikambanyi josena jatala vyajimbongo jize vasonekesa kufulumende veji kujitwaminyinanga kumithango yafulumende, shikaho nge namutulikisa jimbongo jenu kujikambanyi khaneji, jimbongo jenu najipwa jakukingiwa, kajeshi kulyenyeka chipwe kujimbala chipwe kujivako.

Chihula. Kachi nge nguli nakusaka kutambula loni, kutala ngunahase kuzachisa jimbongo jami ngunatulika kupwa chijikilo tahi? Kukumbulula. Kamweshi kuzachisa jimbongo munatulikanga kupwa chijikiloko oloze jinahase kukafwa vakakambanyi muli nakusaka kutambula loni vamone numba nge munahase kukindulwisa jimbongo namutambula. Kachi nge mweji kutulikanga jimbongo kuswa kumwe kahechi nachimikafwa vamihane loni.

Chihula. Mwomwo ika vathu veji kumbatanga lwola lwalusuku hakutambula jimbongo javo vanatulikanga? Kukumbulula. Kakavulu vathu veji kupwanga lwola lwalusuku kunyambalu mwomwo nyambaulu veji kukekesanga kanawa yimone numba nge ou ali nakutambula jimbongo ikhiye mwenyajo nyi muthu wekha. Veji kulinganga ngocho mangana vakinge jimbongo javathu.

Chihula. Uno ngwatela kuthachikiza mwakusayinyina lijina lyami numba ngupwenga naakaunti nyi? Kukumbulula. Nge kamwathachikiza kusayinako, munahase kuvwachika namunwe wenu washina hajicheki namuhananga chipwe hamapapilo akutambwisa jimbongo, oloze kusoneka vyajicheki cheji kwashiwanga kachi nge namulinangula mwakusayina lijina lyenu hajicheki jenu.

Chihula. Vyuma muka ngwatela kulinga nge ngunalumuna keyala yami? Kukumbulula. Chapwa chachilemu kulweza kambanyi yenu yatala vyajimbongo kachi nge munalukila kuchihela cheka chipwe nge keyala yenu yinalumuka mangana vahase kumituminanga kanawa mijimbu.

<p>LIUKA LYAKUNANGULA VATHU VYAJIMBONGO MU ZAMBIA</p>
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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 mattress, 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.

<p>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.</p>
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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.

<p>Saving means putting money aside from what you earn today, for future use or needs</p>
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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.

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