

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.

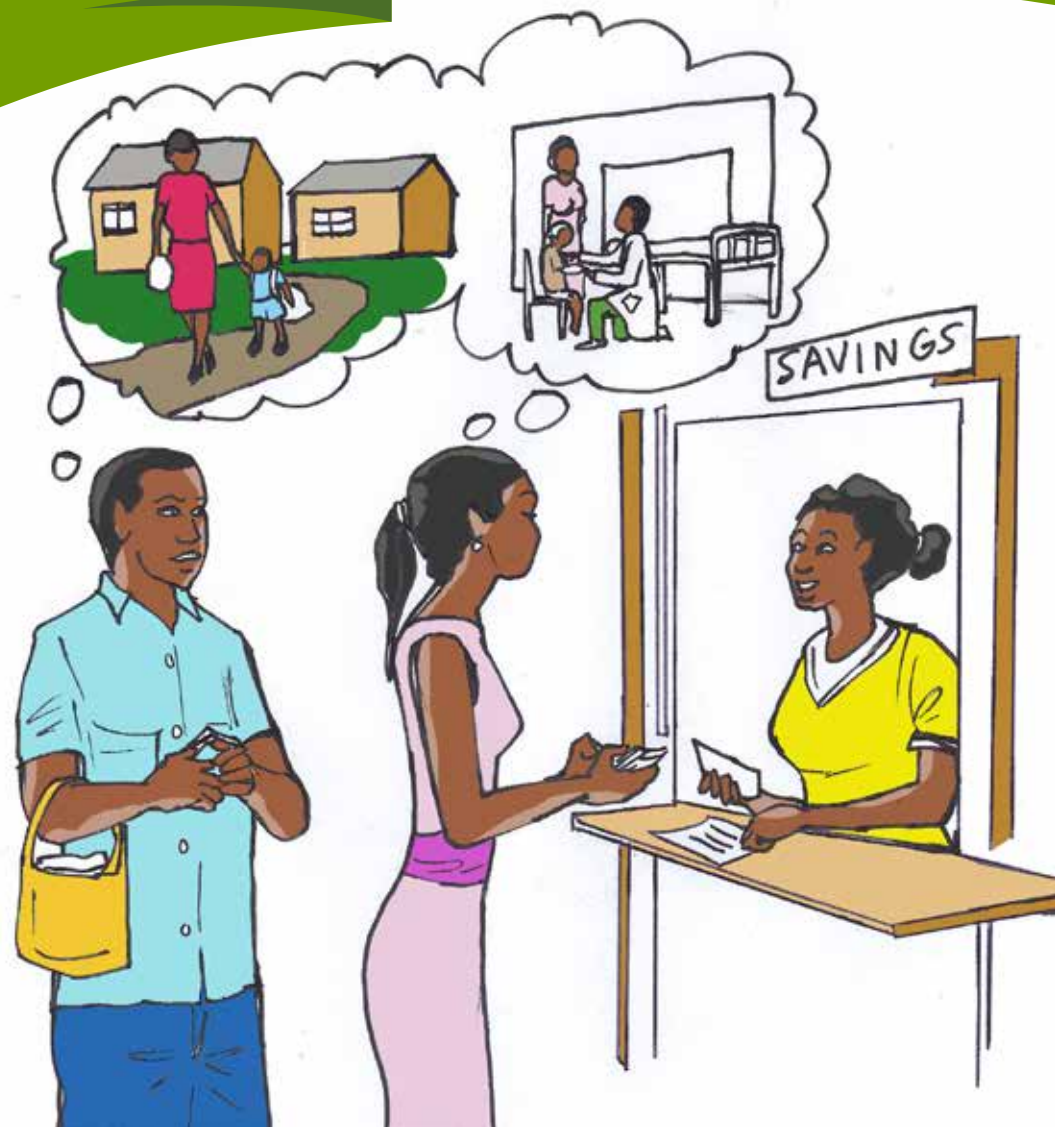
FINANCIAL EDUCATION FOR ZAMBIA



DZIŴANI ZAMBILI ZA MMENE MUNGASUNGILE NDALAMA ZANU

(NYANJA)

KNOW MORE ABOUT SAVINGS



DZIŴANI ZAMBILI ZA MMENE MUNGASUNGILE NDALAMA ZANU

Kusunga ndalama kumatanthauza kuika ndalama penapake zimene mungakhale nazo panthawi ino n'colinga cakuti mukazigwilitsile nchito mtsogolo. Zili monga mmene mlimi amene amalima cimanga amacitila. Iye samadya cimanga conse cimene amakolola cakako, koma amasunga cimanga cina kaamba ka mtsogolo (mwacitsanzo amasunga cimanga cina monga mbeu).

Anthu amasunga ndalama pogwilitsila nchito njila zosiyanasiyana, ndipo njila yofala kwambili imene amagwilitsila nchito ndi mwa kusungitsa ndalama zao ku kampani yosunga ndalama monga ku bank mu akaunti yocedwa Savings Account. Ena amasunga ndalama zao mwa kuziika m'matilesi, kuika pansi pa pilo kapena kuzifocole pansi m'citini. Komabe, njila zina zimenezi si zabwino kwenikweni cifukwa ndalama nthawi zambili zimaonongeka kusoŵa kapena kubedwa. Ndipo ndalama zimene zimasungidwa mwa njila imeneyo sizimaculuka. Njila ya nzelu ndi kusungila ndalama zanu ku kampani yosunga ndalama cifukwa kumeneko ndalama zanu zimatetezedwa ndipo zimaculuka. Conco, tikamanena nkhani yosunga ndalama pano, tikutanthauza kusunga ndalama zanu ndi kapani yosunga ndalama yodziŵika ndi boma imene imadziŵa kuteteza ndalama ndi kuziculukitsa monga ku mabanki akuluakulu kapena ang'onoang'ono.

<div><div></div><div>Mwina mumaona kuti ndalama zimene mumalandila ndi zocepa poyelekezela ndi zinthu zimene mumagula. Koma mungayesebe kusungako ndalama. Kaya muli ndi ndalama zambili kapena ai, muyenela kuphunzila kusunga ndalama.</div></div>

KODI NDI MITUNDU INGATI YA MAAKAUNTI IMENE MUMADZIŴA?

Pa mitundu ingapo ya maakaunti amene makapani osunga ndalama monga ma banki ali nao. Maakaunti onsewa angokhala mbali ya maakaunti awili ochuka amene mungapeze ku mabanki. Maakaunti amenewo ndi:

AKAUNTI YOCEDWA SAVINGS ACCOUNT:

Iyi ndi akaunti imene mumakhala nayo ku banki mmene mungaike ndalama zanu kapena kutapamo ndalama pampuyo posaina ka fomu kutapila ndalama ndipo mumapatsidwa ciongola dzanja pa ndalama zimene zatsala ku banki. Kawilikawili, nzosatheka kutapa ndalama mu makaunti aconco pafupipafupi. Zimakhala conco n'colinga cakuti ciongola dzanja cidziculuka. Motelo, ciongola dzanja mu Savings accounts cimapatsidwa malinga ndi ndalama zimene zili mu akaunti imeneyo.

<div><div></div><div>Kusunga ndalama kumatanthauza kuika ndalama penapake zimene mungakhale nazo panthawi ino n'colinga cakuti mukazigwilitsile nchito mtsogolo.</div></div>

AKAUNTI YOCEDWA CURRENT ACCOUNT:

Imeneyi ndi akaunti imene mumakhala nayo ku banki kapena kampani imene ingakusungileni ndalama ndiponso kumene mungatenge ndalama mwakugwilitsila nchito cheke kapena khadi yocedwa debit card. Mungatenga ndalama nthawi iliyonse imene mufuna malinga ngati banki imeneyo ndi yotsegula mukakhala ndi maakaunti amenewa.

<div><div></div><div>Tsimikizani kuti mwadziwa bwino akaunti imene mwasankha</div></div>

N'CIFUKWA CIANI MUYENELA KUSUNGA NDALAMA?

N'ciani cingacitike ngati mungaononge ndalama zonse zimene mungapeze lelo? Ndiye kuti mawa mungakhale wopanda ndalama ndipo simungakwanitse kupeza zinthu zimene zimafuna ndalama. N'cifukwa cake ndi nzelu kusunga ndalama zina zimene mungapeze lelo kuti mukazigwilitsile nchito nthawi ya mtsogolo.

Kusunga ndalama ndi kothandiza kwa anthu ambili m'njila zambili. Taonani zifukwa zina pansipa zimene zisonyeza ubwino wosungila ndalama ku banki kapena ku kapani inayake imene imasunga ndalama.

- Ndalama zanu zimakhala zotetezeka.
- Mphamvu ya ndalama yanu imakhalapobe ngakhale zinthu zikwele mtengo.
- Mumakhala ndi ndalama zambili kuti mugule cimene mufuna.
- Mungagwilitsile nchito ndalama yanu pamene mukuifunitsitsa.
- Simuononga ndalama mwacisawawa.
- Mungagwilitsile nchito tu ma banki sititimenti twanu kuti muone ndalama zimene muli nazo.

Ndalama zimene mungasunga mungazigwilitsile nchito pa zinthu monga:

- Kugula kapena kumanga nyumba.
- Kugula galimoto.
- Kulipilila ana anu sukulu kapena ngati mufuna kupitiliza sukulu yanu.
- Kusamalila ana anu kapena makolo anu okalamba.
- Kuti musadzavutike mukapuma pa nchito kapena kuti mukasiya kugwila nchito.
- Kuti musadzavutike mukakhala pa ulova.
- Kuti musadzavutike pakabuka za mwadzidzidi.
- Kuti musadzavutike ndalama mukafuna kuyamba ka bizinesi.

<div><div></div><div>Inunso mungasunge ndalama kuti mukazigwilitsile nchito mtsogolo.</div></div>
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CIONGOLADZANJA

Mungalandile ciongola dzanja pa ndalama zimene mungasungitse ku banki. Ndalama zimenezi zimacedwa ciongola dzanja kapena kuti interest m'cingelezi. Kukuluka kwa ndalama za ciongola dzanja zimene mungapatsidwe zimasiyanasiyana malinga ndi banki.

Mukhoza kulandila ciongola dzanja cambili ngati muli ndi akaunti yocedwa savings account kuposa mu current account. Mukhoza kukhala ndi ciongola dzanja cambili ngati muli ndi akaunti ya current account kokha ngati mungasungize ndalama zofika pa mlingo winawake m'kukuluka kwake.

<div><div></div><div>Muzigula zinthu mosamala kuti muzisalako ndi ndalama zosunga.</div></div>

<div><div></div><div>Muzicita khama kusunga ndalama zanu zina. Zingadzakutandizeni pa nthawi ya zovuta.</div></div>
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MMENE MUNGASUNGILE NDALAMA ZANU NDI KUMENE MUNGAZISUNGILE

Mukafuna kusunga ndalama, muyenela kuzisungila ku kapani yosunga ndalama monga ku banki. Pali zimene muyenela kucita kuti mutsegule akaunti ku banki. Mungafunse ma banki angapo kuti akuuzeni za maakaunti amene ali nao, kenako mungasankhe banki imene mwakonda pogwilitsila nchito mfundo zimene mwamva. Anthu amene amagwila nchito ku banki angakuthandizeni kutsegula akaunti kuti muyambe kusungila ndalama ku banki imeneyo.

<div><div></div><div>Muzisunga ndalama zanu pamalo otetezeka.</div></div>
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MMENE MUNGASANKHILE AKAUNTI YABWINO

Ku ma banki osiyanasiyana kuli maakaunti osiyanasiyana. Muyenela kukamba ndi anthu a ku banki kapena munthu wina amene angakuthandizeni kusankha akaunti imene ingagwilizane ndi mikhalidwe yanu.

Zinthu zina zimene muyenela kuganizilapo zingaphatikizepo kukuluka kwa ciongola dzanja cimene mungapeze mukatsegula akaunti imeneyo ndi mapindu ena amene anthu okhala ndi akaunti imeneyi amalandila.

NDANI ANGASUNGE NDALAMA?

Aliyense amene amalandila malipilo ku nchito ndipo akufuna kugula cinthu cinacake, kukhala ndi ndalama akasiya kusewenza kapena ngati afuna kuti ndalama zake ziculuke kucitila zobwela mtsogolo angacite bwino kusunga ndalama. Munthu wa msinkhu uliwonse akhoza kusunga ndalama.

NDI LITI PAMENE MUNGASUNGE NDALAMA?

Muyenela kusunga ndalama pamene mulandila malipilo a ku nchito, ndipo mulibe mavuto a ndalama. Mungafunse munthu wina wogwila nchito ku banki kuti akuthandizeni mmene mungasungile ndalama kuti mukhale wokhutila ndi kumvetsetsa zimene mufuna kucita.

MMENE MUNGASAMALILILE NDALAMA ZIMENE MWASUNGITSA BANKI

Mukaika ndalama zanu ku banki sizitanthauza kuti muyenela kukhala manja lende. Muyenela kuthandiza ndalama zanu kukuluka. Pali zinthu zina zimene muyenela kucita kuti ndalama zanu ziziculuka ndi kutetezedwa. Zimenezo zimaphatikizapo:

- Kuikamo ndalama zina mu akaunti. Muyenela kudziwa kuti mukaika ndalama kamodzi ku banki sikuti kwatha. Mufunika kumaikamo nthawi ndi nthawi.
- Kaya muli ndi ndalama yocepa kapena yaikulu, muyenela kuphunzila kuiika ku banki ndipo zimenezi n'zosavuta.
- Mukasankha akaunti imene mwakonda, muyenela kulinganiza ndalama zimene zingazicotsedwa pa malipilo anu a pa mwezi zoti zizipita ku banki mu akaunti yocedwa savings account.
- Musazisunga ndalama zanu zonse mu akaunti yocedwa current account. Kutu musunge ndalama zina zimene mwalandila, konzani zoti ndalama zanu zizitumizidwa kucoka ku current account kupita ku savings account kudzela m'njila yocedwa automatic transfer. Muzigwilitsila nchito ndalama zotsala ku current account pa zofuna zanu za tsiku ndi tsiku malinga ndi bajeti yanu.
- Muzipita ku banki imene mwasungilako ndalama kawilikawili kuti mudziŵe mmene ndalama zanu zikuyendela. Ndalama zimene mumasunga zimacokela pa malipilo amene mumalandila ku nchito, ndipo zotsala zimakhala zimene mufuna kugwilitsila nchito. Zimene tikutanthauza ndi izi: Malipilo–zosunga=ndalama zotsala zimene mungagwilitsile nchito
- Nthawi zonse, muzilemba ndalama zimene mwagwilitsila nchito. Popeza mukudziŵa ndalama zimene mungaononge, ndi nzelu kupewa kuwawanya ndalama.
- Musazitaya ndalama za ma koini. Mukamasunga kakoini ka K1 tsiku lililonse, pakutha kwa caka mudzakhala mutasunga ndalama zokwana K365.

<div><div></div><div>Mudzakhala akatswili pakusunga ndalama ngati muzitsatila mfundo zimene mwapatsidwa, kufunsa mafunso, ndi kutsimikiza kuti mukudziŵa zimene mukucita.</div></div>
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KUSUNGA NDALAMA—MFUNDO ZOTANDIZA

KUTSEGULA AKAUNTI

Kutenga nchito ku ma banki amadziŵa kuti ali ndi udindo waukulu wosamalila ndalama zanu. Conco, io amaonetsetsa kuti ndalama zanu ndi zotetezedwa kotelo kuti ndinu nokha muzikhala ndi ufulu watengako.

Njila imodzi imene amagwilitsila nchito kuti ateteze ndalama zanu ndi mwa kukhala ndi cidziŵitso conse cokhudza inu. Conco cinthu coyamba cofunika kucita musanatsegule akaunti yanu ndi kulemba zinthu zonse zokhudza inuyo pa fomu imene a banki adzakupatsani. Pansipa pali zinthu zofunika zimene muyenela kucita potsegula akaunti ku banki:

- Coyamba funsani amene amagwila nchito ku banki kumeneko za mitundu ya ma akaunti imene bankiyo ili nayo.
- Akakuuzani zimenezi mwa pakamwa kapena mokusonyezani zolembedwa, dekhani ndipo sinkhasinkhani pa zimenezi, ndipo linganizani akaunti imene muli nayo kale komanso ndalama zimene muli nazo mutumba panopa;
- Sankhani akaunti imene igwilizana ndi mtumba mwanu.
- Wogwila nchito ku banki adzakupatsani fomu imene mudzafunikila kulemba ndipo ameneyo adzakuthandizani mmene mungailembele. Pa fomupo mumafunika kulembapo:
 - Dzina;
 - Tsiku lobadwa/zaka zanu;
 - Nchito imene mugwila;
 - Adilesi yanu;
 - Cipaso monga NRC, pasipoti, cetifiketi imene munapatsidwa pamene munabadwa, lisensi yoyendetsela galimoto ndi zina zotelo.

A ku banki angafune kutsimikizila cidziŵitso cimene mwawapatsa ndiponso adilesi yanu mwa kugwilitsila nchito njila zotsatilazi:

- Mwakuona papepala ya bilu yanu iliyonse monga ya magetsi, ya madzi, ya telefoni, kapena ya malo anu. Ma banki ena amavomela kuona mapepa a bilu amene ali ndi dzina la eni malo kumene mucita lenti nyumba;
- Kutenga cikalata cacidziŵitso kwa akuluakulu ena, kapena kalata yocoka kwa okulembani nchito kapenanso ku sukulu;
- Kasitomala wodziwika wa banki, kapena;
- A mfumu kapena wogwila nchito ku maofesi a boma kapena akuluakulu aboma amene akudziŵani bwino.

<div><div></div><div>Muyenela kudziŵa bwino mtundu wa akaunti imene mufuna.</div></div>
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FINANCIAL SERVICE PROVIDER

Mukamaliza kucita zonse zimene tandandalika pamwambapa ndipo mwatsegulitsa akaunti yanu, mudzapatsidwa kabuku ka ku banki (ngati kwanuko kakali kugwila nchito) ngati mwatsegula savings account koma ngati mwatsegula current account, mudzapatsidwa cheke buku.

Ogwila nchito ku bankiyo adzafuna kuti mulembe sigineca yanu penapake komanso cidindo ca cala canu. Amatelo kotelo kuti akhale ndi mphamvu zokupatsani ndalama za mu akaunti yanu kapena munthu wina amene mwasainila cheke.

<div><div></div><div>Mumalandila ciongoladzanja pa ndalama zimene mumasunga ku banki.</div></div>
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<div><div></div><div>Kutsegula akaunti ndi nkhani yaikulu. Conco, musanatsegulitse akaunti, onetsetsani kuti mwadziŵa bwino maakaunti amene bankiyo ili nayo ndi mapindu ake.</div></div>
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KUIKA NDALAMA MU AKAUNTI YANU

Mukatsegulitsa akaunti yanu, ndinu aufulu kupita ku banki kumeneko kapena kampani yopatsa ndalama nthawi zonse ndi kupatsa wogwila nchito kumeneko woyenelela ndalama zimene mufuna kuti akuonjezeleni mu akaunti

yanu. Banki iliyonse ili ndi malamulo okhwima amene amathandiza kuti ndalama zonse zimene makasitomala ao amalipila zikuikidwa mu maakaunti ao.

Mudzapemphedwa ku kulemba ka fomu kocedwa pay-in slip pomwe mudzaonetsa ndalama zimene mufuna kuika ku akaunti yanu. Muyenela kusunga bwino pay-in-slip yanu, cifukwa umakhala umboni wanu wakuti munaika ndalama ku akaunti yanu ndi kukuthandizani kudziŵa ndalama zimene muli nazo ku banki.

KUCITA WITHDRAWAL-KUTAPA KAPENA KUTENGA NDALAMA KUCOKA MU AKAUNTI YANU

Mukaika ndalama mu akaunti yanu kaya ndi savings kapena current account, muzitengako kapena kutapako zimene mukufuna nthawi ndi nthawi.

KUTAPA KAPENA KUTENGA NDALAMA MU SAVINGS ACCOUNT

Kuti mutenge ndalama mu savings account, mungapite ku banki yanu ndi kutenga ndalama zimene mufuna pambuyo pofiling'a ndi kupatsa ka fomu kochedwa withdrawal form kwa wogwila nchito woyenelela.

KUTAPA KAPENA KUTENGA NDALAMA MU CURRENT ACCOUNT

Kuti mutenge ndalama mu current account yanu, muyenela kulemba cheke cimene mungagwilitsile nchito kutenga ndalama mu banki kapena mungauze munthu wina kukutengelani.

Mungatengenso ndalama zanu pogwilitsila nchito makina ochedwa Automated Teller Machine (ATM). ATM ndi makina amene mungagwilitsile nchito kutenga kapena kuika ndalama ku banki popanda kuonana ndi wogwila nchito kumeneko. Makina amenewa ndi abwino cifukwa mumaombola nthawi, cifukwa simumakhala pa mzela kuyembekezela kuti muonane ndi anthu a ku banki. Funsani ogwila nchito ku banki yanu za ATM ndipo io adzakhala okondwa kukuthandizani kuti mudziŵe moigwilitsila nchito.

<div><div></div><div>Mukhoza kugwilitsila nchito khadi yanu ya ATM pa makina a ATM a banki yanu kapena pa makina a ATM a banki ina imene ingakuloleni kulowetsa khadi lanu. Pewani kugwilitsila nchito khadi yanu ya ATM kawilikawili potenga ndalama kapena kucita zinthu zina kuti asakuduleni ndalama zambili.</div></div>
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KUSUNGITSA NDALAMA ZANU-MAYANKHO A MAFUNSO ANU

Funso. N'cifukwa ciani ndiyenela kuika ndalama zanga ku ma banki odziŵika ndi boma?

Yankho. Zocitika zonse za ma banki odziŵika ku boma zimayendetsedwa ndi mabungwe a boma. Conco ngati musungitsa ndalama zanu ku ma banki amenewo, ndiye kuti ndalama zanu ndi zotetezedwa ndipo sizingaonongedwe, kusoŵa, kapene kubedwa.

Funso. Ngati ndifuna kutenga Ioni, kodi ndigagwilitsile nchito ndalama zimene zili ku banki monga cikole?
Yankho. N'zosatheka kugwilitsila nchito ndalamazo monga cikole, koma ndalamazo zingathandize a ku banki kumene mufuna kubweleka ndalama kudziŵa ngati mungathe kubweza Ioniyo.

Funso. N'cifukwa ciani ma kasitomala amacedwa kupatsidwa ndalama zao akafuna kutengako za ku akaunti yao?
Yankho. Nthawi zambili, zimakhala kuti nthawi imene kasitomala akuyembekezayoy ndi nthawi pamene wogwila nchito ku banki akufufuza mosamala kuti atsimikizile kuti amene akufuna kutenga ndalamayo ndiye mwini wake osati munthu wina. Amacita conco kuti ateteze ndalama za kasitomala.

Funso. Kodi ndiyenela kudziŵa mosainila dzina langa ndisanatsegulitse akaunti?

Yankho. Mukhoza kugwilitsila nchito cidindo ca cala canu m'malo mwa sigineca yanu pa ma cheke amene mungapatse munthu kapena pa ma withdrawal forms amene mungalembe. Koma cheke kuti cikhale cosavuta, muyenela kudziŵa kusaina cheke canu.

Funso. Kodi ndiyenela kucita ciani ndikasintha adilesi yanga?

Yankho. Nthawi zonse muyenela kudziŵitsa banki yanu ngati mutasintha adilesi yanu yolandilila makalata kapena ya kumene mukhala kotelo kuti a ku banki azikupezani mosavuta.

<div><div></div><div>MAPHUNZILO A MU ZAMBIA OKHUDZA ZA NDALAMA</div></div>

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.

<div><div></div><div>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.</div></div>
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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.

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