

Client Experience Newsletter

2026 • 1st Edition

Welcome to our 2026 1st Edition of the Crown Bank Client Experience Newsletter



Welcome to the first edition of the 2026 Crown Bank Client Experience Newsletter.

At Crown Bank, our clients are at the heart of everything we do. Your trust, loyalty, and continued partnership inspire us to continuously improve the way we serve you. This newsletter is designed to keep you informed about the initiatives, innovations, and enhancements we are implementing to make your banking experience simpler, faster, and more rewarding.

Over the past year, we have strengthened our focus on creating meaningful client experiences by streamlining processes, embracing digital innovation, and enhancing service delivery across all touchpoints. Our commitment is to provide banking solutions that are convenient, accessible, and tailored to your evolving needs.

As the financial landscape continues to change, we remain dedicated to building lasting relationships founded on trust, transparency, and service excellence. Every improvement we make is driven by our desire to better serve you and

help you achieve your financial goals with confidence.

In this edition, we highlight key developments, service enhancements, and client-centred initiatives that reflect our ongoing commitment to excellence. We are excited to share our progress and the steps we are taking to create even greater value for you.

Your feedback remains invaluable to us. By listening to your insights and acting on your suggestions, we continue to build a more responsive, innovative, and client-focused bank.

Thank you for choosing Crown Bank as your trusted financial partner. We appreciate the opportunity to serve you and look forward to strengthening our relationship throughout 2026 and beyond.

Message from Head Wealth & Retail Banking

As we reach the midpoint of the year, I would like to extend my sincere appreciation for your continued trust, loyalty, and partnership. Your insights and feedback remain instrumental in shaping how we refine and elevate the experience we deliver across every touchpoint.

The banking industry continues to evolve rapidly, driven by technological advancement and changing customer expectations. We remain focused on delivering innovative solutions that make banking simpler, more convenient, and more secure for our clients.

This commitment is reflected in the initiatives we continue to pursue to deliver relevant, reliable, and customer-centric solutions that meet your evolving financial need.

One of our key priorities this year has been strengthening our digital banking capabilities. Following valuable client feedback, we have invested significantly in enhancing our Internet Banking platform. These improvements are designed to deliver a more stable, secure, and intuitive banking experience, supported by new features and enhanced functionality that will provide greater convenience and control. We look forward to sharing the official launch date and further details in due course.

Innovation also remains central to our strategy. On 16 April 2026, we successfully launched the Yo!FBC Mobile App, bringing a new level of convenience to everyday banking. We encourage you to download the app from the Google Play Store or Apple App Store and explore its features, designed to help you manage your finances quickly, securely, and conveniently from one platform.

In line with our commitment to addressing the diverse needs of

our clients, we have also introduced our Safe Custody Service. This state-of-the-art facility provides a secure environment for the safekeeping of valuable documents and treasured possessions. Please speak to your Relationship Manager or visit your nearest Crown Bank branch to learn more about how this service can support your safekeeping needs.

As digital banking adoption continues to grow, so too does the risk of fraud and cybercrime. While Crown Bank continues to invest in robust security systems and fraud prevention measures, protecting your information remains a shared responsibility. By staying alert and following safe banking practices, together we can create a safer banking environment for all.

Looking ahead, we remain committed to enhancing our service offering and introducing solutions that better meet your banking needs. We are excited about the opportunities ahead and look forward to continuing to serve you.

Thank you for choosing Crown Bank as your trusted banking partner.

Your Journey, Our Commitment.



Protasius Jokonya



**Scholastic Kudzai Munyikwa**

Message from Head Client Experience

We believe that exceptional banking goes beyond products and services it is about the experiences we create and the relationships we build with our clients every day. Our commitment is to ensure that every interaction you have with us is seamless, meaningful, and reflective of the high standards you expect and deserve.

Client-centric growth remains a key pillar of Crown Bank's strategy. As we continue to grow and evolve, we remain committed to understanding our clients, responding to their needs, and continuously improving the experiences we deliver across all our service channels. We believe that sustainable growth is achieved by creating value for our clients and fostering relationships built on trust, consistency, and service excellence.

As the voice of our clients within the organisation, the Client Experience function is dedicated to ensuring that your needs, expectations, and feedback help shape the way we serve you. Over the past year, we have continued to strengthen our service culture, enhance processes, and collaborate across the Bank to improve the overall client experience.

A key highlight for the first half the year was the successful hosting of our second annual Client Appreciation Week, held from 23 to 27 March 2026. The initiative provided a valuable platform for meaningful engagement with our clients, allowing us not only to celebrate the relationships we have built together, but also to gain deeper insights into your experiences, expectations, and evolving needs. The positive feedback received and the

enriching conversations held throughout the week reinforced the importance of listening, learning, and continuously improving the way we serve you.

Behind every great client experience are dedicated teams committed to serving you. Our frontline staff across our branches, contact centre, and service channels work tirelessly to ensure that your banking needs are met with professionalism, care, efficiency, and respect. Whether you are visiting a branch, engaging with us digitally, or speaking with one of our service teams, we are here to support you every step of the way.

We also encourage you to make full use of our various service touchpoints to share both compliments and complaints. Your feedback is valuable to us. Every compliment helps us recognise and reinforce excellent service, while every concern presents an opportunity for us to improve. Feedback received from our clients is reviewed and considered at the highest levels of the Group because we believe that listening to our clients is fundamental to delivering exceptional experiences. We want to hear from you.

On behalf of the Client Experience team, I would like to sincerely thank you for your continued loyalty, trust, and support. We are privileged to serve you and appreciate the confidence you place in Crown Bank. Your partnership inspires us to continuously raise the bar and deliver experiences that truly matter.

**We look forward to continuing this journey together.
Your Journey, Our Commitment**



Introducing Our Managing Director

We are delighted to introduce Agnes Kanhukamwe, the new Managing Director of Crown Bank effective 1 June 2026.

A distinguished and accomplished banking professional, Agnes brings over 25 years of experience within the FBC Group, combining deep institutional knowledge with extensive leadership expertise and a strong understanding of the financial services landscape. Prior to her appointment as Managing Director, Agnes served as Finance Director for Crown Bank, where she played a pivotal role in strengthening the Bank's financial performance, governance framework, and strategic direction.

Her appointment marks an exciting new chapter for Crown Bank as we continue our journey of growth, transformation, and service excellence. It also reflects the FBC Group's commitment to promoting diversity, inclusion, and the advancement of women in leadership. As an organisation, we recognise the value that diverse perspectives bring to innovation, decision-making, and sustainable growth, and we remain committed to creating opportunities for women to lead and excel across the Group. Throughout her career, Agnes has demonstrated a remarkable ability to drive business performance, build high-performing teams, and deliver sustainable value for stakeholders. Her leadership is characterised by strategic vision, innovation, operational excellence, and an unwavering commitment to excellence.

As Managing Director, Agnes is focused on strengthening Crown Bank's position as a trusted financial partner by fostering a culture of high performance, accelerating innovation, and enhancing the products, services, and experiences we provide to our clients. Her vision aligns closely with the Bank's strategic priorities of sustainable growth, operational excellence, and client-centricity.

Agnes is passionate about empowering people, nurturing strong relationships, and creating an organisation that is responsive to the evolving needs of its clients and the communities it serves. Under her leadership, Crown Bank will continue to pursue opportunities that drive growth, create value for clients, and strengthen its position as a leading financial institution.

We are confident that her wealth of experience, strategic leadership, and forward-thinking approach will further strengthen Crown Bank's foundation and inspire continued innovation across the organisation.

**Agnes Kanhukamwe**

You Matter Most: Celebrating Our Clients, Strengthening Our Partnerships

Client Appreciation Week

We proudly hosted the second edition of our **Client Appreciation Week**, from 23 to 27 March 2026, building on the success of its inaugural launch in 2025. This flagship initiative continues to reflect our unwavering commitment to our brand promise, **"You Matter Most,"** and to celebrating the valued relationships we share with our clients.

Building on the strong foundation established in its inaugural year, this year's programme was thoughtfully enhanced to create more meaningful engagement, deeper connections, and greater value for our clients. It provided an important platform for us not only to express our appreciation, but also to listen, learn, and better understand our clients' evolving needs and expectations.

Through a blend of interactive engagements, knowledge-sharing sessions, and personalised touchpoints, we continue to strengthen our partnerships

Client Appreciation Key Highlights



Blessing Nyathi making sure that Clients are treated as Kings at Crown Bank Bulawayo



Kudakwashe Mandima and Masline Goredema with Mr. Andy Mhlanga, at Gwebi Farm.

Community Engagement Building Financial Confidence

Global Money Week

Crown Bank remains committed to creating a positive impact beyond banking by supporting initiatives that strengthen financial awareness, education, and inclusion within our communities.

In recognition of Global Money Week 2026, held under the theme "Smart Money Talks," our team joined efforts to educate young people on the importance of making informed financial choices and developing responsible money management skills.

Through interactive discussions and practical learning sessions, participants gained valuable insights into saving, budgeting, financial planning, and staying safe when using digital financial services. These engagements encouraged students to think critically about their financial futures, adopt positive financial habits, and appreciate the role of financial knowledge in improving access to and responsible use of financial services.

This initiative also supported the broader financial inclusion agenda by helping equip future generations with the knowledge, confidence, and practical skills needed to participate meaningfully in the formal financial system, achieve long-term financial well-being, and contribute to stronger, more inclusive communities.



Crown Bank official introducing Global Money Week and encouraging students to participate in smart money conversations.



Crown Bank officials responding to students' questions on saving, budgeting, and responsible money management.

Employee Wellness: Investing in Our Greatest Asset – Our People

We recognize that our employees are the driving force behind our success. A healthy, motivated, and resilient workforce is essential for delivering exceptional service to our customers and achieving our strategic objectives.

As part of our commitment to employee well-being, the Bank continues to implement initiatives that promote physical, mental, and emotional wellness. Recently, staff members participated in onsite baseline medical checks, providing an opportunity to proactively monitor their health and encourage healthy lifestyle choices.

These wellness initiatives align with the Bank's Culture Transformation pillar of **Employee Wellness**, which seeks to create a supportive work environment where employees can thrive both personally and professionally. By prioritizing staff wellness, we are fostering a healthier, more engaged workforce that is better equipped to serve our customers and contribute to the Bank's continued growth and success.

Healthy employees build stronger teams, deliver better customer experiences, and drive sustainable business performance.



Physiotherapist desk



Staff members undergoing a blood sugar level and BP checks



Fraud Awareness: Protecting Yourself and Your Finances with Crown Bank



Safeguarding your financial wellbeing is our highest priority. As digital banking grows, fraudsters continue to evolve their tactics, targeting clients of financial institutions with increasingly sophisticated schemes. **Awareness remains your strongest line of defense.** By understanding common fraud attempts, you can take proactive steps to protect yourself and your money.

Fraud is no longer limited to specific seasons or periods of high activity - it is a year-round risk that requires constant vigilance. As financial transactions increasingly move across digital platforms, fraudsters continue to exploit moments of distraction, trust, and urgency to deceive unsuspecting individuals. Staying alert every day is essential to protecting your personal information, your accounts, and your financial wellbeing.

Common Types of Fraud Affecting Bank Clients

- **Phishing Emails & Text Messages**

Fraudsters send emails or SMS messages that appear to come from your bank, prompting you to click a link or "verify" your details. These links lead to fake websites designed to steal login credentials. Criminals also create fake online profiles to manipulate individuals emotionally — often through deceptive romantic relationships. Never send money to anyone you have only met online.

- **Phone Scams (Vishing)**

Scammers impersonate bank staff, regulators, or government officials and pressure you to share personal details or authorise transactions. They often use urgent language like "your account will be frozen" to coerce quick action. No legitimate bank will ever request sensitive information over the phone.

- **Card Skimming & Cloning**

Fraudsters may install skimming devices on ATMs or tamper with POS machines to capture card information. Hidden cameras are sometimes used to steal PINs. Always inspect machines before use and shield your PIN while entering it.

- **Account Takeover**

Criminals gain access to online banking platforms using stolen login details, often obtained through weak passwords or compromised devices. Once inside, they may transfer funds or alter account information.

- **Fake Investment & Loan Offers**

These scams promise guaranteed high returns or quick, easy loans. Victims are often asked to pay upfront fees or provide personal information - only to realise the investment never existed.



- **Social Engineering, Identity Theft & Impersonation**

Scammers manipulate individuals into revealing sensitive information, which is then used to open fraudulent accounts or apply for credit. They may sound credible and often possess partial details about you. Always verify any communication by contacting the official Crown Bank call center or visiting your branch.

- **Fake Online Shopping & Digital Investment Platforms**

Fraudsters create counterfeit e-commerce sites or investment platforms offering unrealistic discounts or returns. Always verify the authenticity of online platforms before making payments. When in doubt — do not proceed.

How to Stay Protected

- **Verify Communications:**

Crown Bank will never ask for your PIN, password, OTP, full card number, or full account number via email, SMS, or phone. If in doubt, contact us directly.

- **Check URLs Carefully:**

Ensure you are on the official Crown Bank website or app before entering any details.

- **Use Strong Passwords:**

Create unique passwords using a mix of letters, numbers, and symbols. Avoid reusing passwords across platforms.

- **Monitor Your Accounts:**

Regularly check your statements and transaction alerts for any suspicious activity.

- **Secure Your Devices:**

Keep your mobile phone and computer updated with the latest software and antivirus protection.

- **Report Suspicious Activity Immediately:**

If you suspect fraud, contact Crown Bank's 24/7 Call Centre so we can act quickly to protect your account.

	Facebook Link	:	https://www.facebook.com/share/164thhJzUE/?mibextid=wwXlfr
	X Link	:	https://x.com/crown_bank?s=21
	Linked In Link	:	https://www.linkedin.com/company/crownbankzw/

For more fraud prevention tips, visit our website – www.fbc.co.zw

For any enquiries, please contact our 24-hour Call Center:

- **Landline** : 242 253281-3,
- **Econet Tollfree** : 220,
- **Email** : contactus.zw@fbc.co.zw
- Or speak to your Relationship Manager.

You can also visit our social media platforms on Facebook, X and LinkedIn.

Crown Bank's Commitment

We remain dedicated to protecting our clients through secure platforms, proactive monitoring, advanced fraud detection systems, and continuous awareness campaigns. While we continue to invest in technology and client education, your vigilance remains an essential part of fraud prevention. As we embrace the convenience of digital banking, we encourage you to always practice safe and responsible banking habits. Together, we can build a stronger, more resilient defense against fraud.



Bancassurance: Banking and Insurance Made Simple

Bancassurance offers a simple and convenient way to access insurance solutions through your trusted banking relationship. It brings banking and insurance services together seamlessly, making it easier for you to protect what matters most—whether it is your vehicle, personal assets, business interests, or future plans. Through this service, Crown Bank continues to provide added convenience, security, and peace of mind by connecting you to insurance options that support your lifestyle and financial protection needs. Speak to your Relationship Manager or visit your nearest Crown Bank branch to learn more about the Bancassurance solutions available.

Motor Insurance

What Is Motor Insurance?

Motor insurance covers various types of private and commercial vehicles which are used for social, domestic, personal, business, and commercial purposes.

There are four basic forms of cover namely: Road Traffic Act (RTA), Full Third Party (FTP), Full Third Party Fire and Theft, and Comprehensive.

Road Traffic Act

It is a compulsory vehicle insurance that covers liability for death or bodily injury to others plus damage to property of others up to the policy limit.

Full Third Party

It is a vehicle insurance policy that covers an increased third-party liability limit for bodily injury to others or damage to the property of others.

- Third Party Bodily Injury/Death
- Third Party Property Damage

Full Third Party Fire and Theft

- Third Party Bodily Injury/Death
- Third Party Property Damage
- Damage or Loss caused by Fire or theft

Comprehensive Cover

This insurance covers full third-party, fire and theft plus accidental damage to insured's vehicle, medical expenses, and towing charges.

Contact your relationship manager to get covered today.

Crown Bank Personal Loans Turning Aspirations into Reality

Life is full of important milestones and opportunities that often require financial support. Whether it is funding a wedding, paying school fees, renovating a home, or financing a personal project, the Crown Bank Personal Loan is designed to help clients achieve their goals with ease and convenience.

The facility offers unsecured financing, allowing clients to access funds without providing collateral. With flexible repayment options and competitive interest rates, clients can enjoy a convenient borrowing experience tailored to their needs. The loan also includes insurance cover, providing peace of mind and financial protection.

Key Features

- Loan tenure ranging from 3 to 48 months
- No collateral required
- Competitive interest rates calculated on the outstanding balance
- Loan top-up available after six successful monthly repayments
- Balance takeover option from other banks
- Insurance cover against death, involuntary retrenchment, and temporary or permanent disability
- Simple and convenient application process

Documents Required

- Completed application form
- Proof of income
- National ID
- Current proof of residence

Visit your nearest Crown Bank branch or contact your Relationship Manager today and let us help you finance your next goal with confidence.



DID YOU KNOW?

TAILORED FINANCING CAN FUEL YOUR BUSINESS GROWTH

Ambitious businesses **do not** wait for growth — they finance it strategically.

Whether you are managing day-to-day operations, investing in new equipment, expanding your premises, or pursuing major contracts, access to the right financing can make all the difference. Our Business Banking segment offers a comprehensive suite of financing solutions designed to help corporates and enterprises scale, expand, and remain competitive.

- **Working Capital Solutions**

Keep your operations running smoothly with flexible funding that helps manage cash cycles, inventory, supplier payments, and day-to-day business expenses.

- **Term Loans**

Support long-term growth with structured financing for expansion, new projects, business development, or capital investments.

- **Business Mortgages**

Invest in your future with financing for commercial property acquisition, construction, or development aligned to your business ambitions.

- **Guarantees**

Strengthen your credibility and secure key contracts with guarantee facilities that provide assurance to suppliers, clients, and project partners.

- **Asset Financing**

Acquire essential equipment, machinery, commercial vehicles, or other productive assets without placing unnecessary pressure on your cash reserves.

In today's competitive landscape, the right funding at the right time can be the difference between maintaining pace and leading the market. Let Crown Bank partner with you to turn your vision into measurable growth.

[Speak to our Business Banking team today and discover how we can structure financing that works for your ambitions.](#)



New Product Spotlight At Crown Bank

Introducing Safe Custody Service

Protect What Matters Most

In an increasingly complex world, safeguarding valuable possessions has never been more important. While many treasured items can be insured or replaced, some things—such as important documents, legal certificates, family heirlooms, jewellery, and other irreplaceable valuables—require a higher level of protection. To meet this need, Crown Bank is pleased to introduce **Safe Custody Services**, a secure, confidential, and professionally managed solution designed to give our clients complete peace of mind.

Our state-of-the-art vault facilities provide a safe environment for storing valuable items, protected by stringent security measures and controlled access protocols. Whether you need a secure place for title deeds, passports, wills, contracts, share certificates, jewellery, or other treasured possessions, Crown Bank Safe Custody offers the protection you can trust.

Why Choose Crown Bank Safe Custody?

- Industry-grade vault security and strict access controls
- Confidential and professionally managed storage facilities
- Protection against loss, damage, theft, or unauthorized access
- Convenient access through your Relationship Manager or nearest branch
- Peace of mind knowing your most valuable possessions are secure

More Than Storage – Confidence and Security

Safe Custody is more than just a storage solution; it is an investment in security and peace of mind. By entrusting Crown Bank with your valuables, you can focus on what matters most, knowing that your important possessions are protected by a trusted financial institution.

Secure Your Space Today

Demand for Safe Custody facilities is expected to be high, and available spaces are limited. We encourage clients to speak with their Relationship Manager or visit their nearest Crown Bank branch to learn more about this exclusive service and reserve your Safe Custody facility.



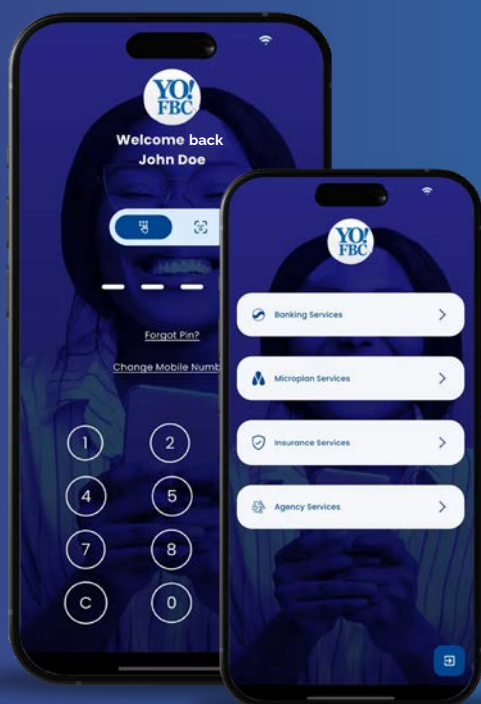
Meet Yo! FBC: Your Bank, Your Money, Your Way

Banking just got simpler, faster and more exciting with Yo! FBC — the new and improved mobile banking application designed to give you more convenience, more control and more ways to manage your money from wherever you are.

Launched in April this year, Yo! FBC is now available for download on both Android and iOS. As we transition from the FBC Mobile Banking platform, we invite all retail clients to register today and enjoy a richer, easier and more flexible digital banking experience.

Why switch to Yo! FBC?

- **One login.** Multiple accounts. **Multiple currencies.**
Access all your linked accounts through one secure login and enjoy a seamless view of your banking profile.
- **Quick and easy self-registration**
Get started in a few simple steps without visiting a branch.
- **More ways to send and receive money**
Make RTGS and ZIPIT payments with ease, giving you greater flexibility whenever you transact.
- **International transfers made convenient**
Send money internationally directly from the app, wherever you are.
- **Schedule payments ahead of time**
Plan and automate future payments so you never miss an important transaction.
- **Loan information at your fingertips**
View your loan balances, repayment schedules and upcoming instalments anytime.
- **Account information when you need it**
Check balances, view mini-statements and access full account statements on the go.
- **Card management made easy**
Add and manage your cards directly from the application.
- **More everyday convenience**
Yo! FBC is packed with smart features to make daily banking easier. You can select beneficiaries from your phone contacts, auto-save lengthy transactions, access additional utility payment services, pay selected university fees online, download proof of payment anytime and access financial assistance services.



Meet Yo! FBC: Your Bank, Your Money, Your Way (continued)

Click To Download The App



Download and register today

Yo! FBC is available on:

- Google Play Store for Android users
- Apple App Store for iPhone and iOS users

Simply search for "Yo! FBC", download the app and complete your registration to start enjoying banking that is smarter, faster and built around your lifestyle.

More Convenience. More Control. More Banking.

Join the growing number of customers who have already made the switch to Yo!FBC and experience digital banking that moves with you.

Need help with registration?

Contact our 24-hour Call Centre on Landline: 242 253281-3 | Econet Toll-free: 220 | Email: contactus.zw@fbc.co.zw | or speak to your Relationship Manager.

Yo!FBC — Banking Made Simple. Banking Made Yours.

Connect with Crown Bank: Your Dedicated Support Channels



We take pride in delivering a premium banking experience defined by responsiveness, professionalism, and care. We understand that your time is valuable, and your feedback is essential to shaping the services we provide. Whether you have a query, a suggestion, a concern, or you want to block your cards, our team is committed to assist promptly and efficiently.

You may reach us through the following channels:

1. Email:

For general enquiries, feedback, or service requests, please contact us at: contactus.zw@fbc.co.zw

2. 24/7 Call Centre:

- **Econet Toll-Free Line:** 220
- **Tel:** +263 242 704 481-82
- **TelOne Lines:** +263 242 254 281-3
- **WhatsApp/Call:** +263 772 419 693 / +263 772 152 647

3. Escalation Contacts:

If your matter requires further attention, you may contact the following senior representatives:

- **Africa Unity Square Branch Manager:** +263 8677 015 069 / +263 772 201 987
- **Bulawayo Branch Manager:** +263 8677 015 026 / +263 774 165 245
- **Head, Business Banking:** +263 8677 015 035 / +263 775 519 293
- **Head, Client Experience, Analytics and Performance Management:** +263 8677 015 299 / +263 775 519 230
- **Head, Wealth and Retail Banking:** +263 8677 015 062 / +263 772 910 030
- **Managing Director:** +263 8677 015 135

4. Regulatory Recourse:

Should you wish to escalate your concern beyond the bank, may contact the **Reserve Bank of Zimbabwe** at:

- **Tel:** +263 242 703 000
- **Toll-Free (TelOne):** 0800 6009
- **Toll-Free (Econet):** 0808 6770

Your satisfaction is our priority. We remain committed to providing you with a banking experience that is not only efficient but also personal, secure, and distinguished.

Conclusion

We trust this edition of our Client Experience news bulletin has offered valuable insights into the evolving landscape of convenience banking. As your financial priorities advance, we remain committed to supporting your journey with tailored solutions and a consistently high standard of service.

Thank you for banking with Crown Bank where your experience is our priority and your success is our commitment.

