



MICROPLAN DIGITAL LENDING FAQs

1. What is MicroPlan Digital Lending?

This is an online platform that one can access in the comfort of their home or office, to apply and/or manage their MicroPlan loan, from their mobile phone.

2. Who qualifies to register?

MicroPlan existing clients in the following categories who wish to top-up their loans are eligible:

- FBC and Non FBC account holders.
- Government Pension, Civil Servants, Uniformed forces
- ZNA & Air Force (FBC Bank and Building Society Account holders)
- NSSA Pensioners (FBC Bank and Building Society Account holders)
- University staff members: UZ, ZOU, HIT, MSU, NUST, BUSE, LSU, CUT, GZU

3. What type of a device do I need to register?

You will need to have a smart phone.

4. How do I register?

- i. Download the Microplan App on the Google Play Store or click <https://bit.ly/3XqGXkZ>
- ii. Read and accept the Terms and Conditions
- iii. Click on the Register button.
- iv. Enter your National I.D & Last Name.
- v. Enter your Status, Title and mobile number
- vi. Enter your address and upload a valid proof of residence
- vii. Take a selfie
- viii. Take a picture of your ID
- ix. Enter your signature and click on complete.

5. I do not have a smart phone, how do I apply for a loan?

You can visit any MicroPlan Branch nearest to you with the following required documents;

- i. Current payslip
- ii. Proof of residence



- iii. Confirmation of employment
- iv. 3 months stamped bank statement

6. I do not have an email address, how do I register?

The email address is optional for registration, however, you are required to input your national identification number and current mobile number.

7. How long does it take from registration to receiving my funds?

Not requiring SSB Booking	Requiring SSB Booking
2hrs – 48 hrs working hours	4hrs - 72hrs working hours*

*Timelines apply during the period when SSB is open for bookings.

8. At what point am I eligible for a loan top-up

You can apply for a loan top up after paying 50% of the running loan.

9. Is it mandatory to have an FBC account?

- No, it is not mandatory to have an FBC account except for ZNA & Airforce employees and NSSA pensioners.

10. What is the maximum loan amount I can apply for and the charges associated with my application?

The maximum loan amount you can apply for is three times your net salary.

NB: You can view the Business Conditions that are available on your dashboard to see the type of loans you qualify for and the charges associated to the loan required.

11. Is it possible to have my loan proceeds to be transferred directly to an organisation or individual of choice?

The application has fields that one can select to make direct payments, within FBC and to other banks, however the beneficiary account should belong to the applicant.



12. Is there a way I can check my loan account balance and can I pay it off?

Your current loan balance will be displayed on the dashboard and the figure is valid for 24 hours to clear the loan.

13. How do I pay for my loan?

You can make a payment via the following

ZWL Payments:

ZIPIT or RTGS to FBC 6415208860664

ECOCASH Biller Code 66954

USD Payments:

RTGS to FBC 6415208860774

14. Is there a 24-hour Customer Contact Centre?

Yes. You can reach us on the following platforms:

Toll free: 220 – 08080025/26

WhatsApp: 0772419693 / 0772155578 / 0772152647

Skype: FBC Help Centre

Facebook: FBC Holdings

Twitter: @FBCHoldings

LinkedIn: FBC Holdings

Email: help@fbc.co.zw