

BRANCH ADDRESSES AND CONTACT NUMBERS

Chipata Branch
Parenyatwa Road
Chipata
0977-834685

Ndola Branch
Rekays Mall Shop No. 1,
Building 3
Ndola Branch
0977-347221

Solwezi Branch
Plot 349 Independence
Avenue
Solwezi
0963-503232

Choma Branch
Kings Centre Mall
Town Centre Room 2
Choma
0955-091611

Kasama Branch
Plot 4594 Chester Building
Off Lwingu Road
Kasama
0978-491406

Kabwe Branch
58B Independence Avenue
Town Centre
Kabwe
0965-141613
077-0262190

Kitwe Branch
Mubuyu Propoerties Shop
No.5
Kabelenge Road
Kitwe
0975-960051

Chanik House Branch
2nd & 3rd Floor Chanik
House
Cairo Road
Lusaka
0211-239756

Central Park Branch
Cairo Road Northend
Lusaka
0973-180172

Mongu Branch
Nasser Complex Shop No.
M6 & M7
Lusaka Road
Mongu
0967 - 840577

Woodgate Branch
Woodgate House Lusaka
Lusaka
0967-787752

Mansa Branch
Society House Room 1&2
Mansa
0960-183185

Chingola Branch
Stezim Building
Room No. 4 Corner of
Kabundi
Kitwe Road
Chingola
0973-007820

Chinsali Branch
Shop No. 1
Chief Chewe Building Lubwa
Chinsali
0978-314279

Mulungushi Branch
Suite 2 Stand No. 19028/B
Mulungushi Building
Great East Road
Lusaka
0967-389032

Micro Finance Zambia Limited

part of
atlas Mara



PAYROLL BACKED LOANS

*Your Gateway to
Financial Freedom*

What are payroll backed loans?

These are salary backed loans which are deducted at the source.

What is the maximum loan amount one can get?

The maximum loan amount depends on one's net income; the higher the earnings, the higher the loan amount.

If one has a running loan, are they able to access another one?

Yes - one is able to obtain another loan from MFZ which is a parallel loan, provided they meet the affordability criteria. MFZ's systems are also designed to accommodate loan refinancing without violating the pre-agreed credit vetting rules.

When is one eligible to get a top up loan, and how much can they get?

One is eligible for a top up loan as soon as deductions are made and this also depends upon an individual's income and existing obligations. Visit your nearest MFZ branch to know the exact affordability rate.

Does MFZ buy off loans from other financial institutions?

Yes - MFZ is able to pay off loans from other financial institutions.

Is it possible for one to access a loan from a different branch from his/her base town?

Yes - this is made possible by our online and robust information technology platform.

Do MFZ products carry insurance cover?

Yes - MFZ products are covered under credit life insurance. Further details can be obtained from any MFZ branch.

What do our products cater for?

Our products are designed in such a way that they meet your needs. This could be education fees, car insurance, medical bills, funeral expenses, building materials, capital for small businesses and other financial needs

How does one qualify for a MFZ loan?

The primary requirement for the formally employed is a signed payroll agreement between MFZ and the prospective client's employer.

Advantages of MFZ products

- Instant cash
- Efficiency
- Mobile Services

What are the other requirements for clients in formal employment?

- 3 months latest pay slips
- 3 months Bank Statement
- National registration card
- Work ID, where applicable
- A signed loan pre-approval form