

CLIENT SERVICE CHARTER

Preamble

The Infrastructure and Development Bank of Zimbabwe (“the IDBZ”/ “the Bank”) which is governed by an Act of Parliament, the Infrastructure and Development Bank of Zimbabwe Act [Chapter 24:14] was established on the 31st of August 2005. The Bank, albeit with an expanded mandate, was set up as a successor organization to the Zimbabwe Development Bank (“ZDB”) (established under the Zimbabwe Development Bank Act No. 7 of 1983).

The Bank, which is categorised as a Development Finance Institution (DFI) was established primarily as a vehicle for the promotion of economic development and growth, and to improve the living standards of Zimbabweans through the development and financing of infrastructure which includes but is not limited to roads, dams, water reticulation, housing, sewerage, information technology, amenities and utilities. The Bank is also mandated to develop institutional capacity in undertakings and enterprises of all kinds in Zimbabwe and support development projects and programmes in all sectors of the Zimbabwean economy.

Client Service Charter Purpose

The Client Service Charter (“the Charter”) defines the service standard that clients and stakeholders should expect from the IDBZ and delimits the rights and obligations of the IDBZ clients and stakeholders.

The Charter helps Bank Management and Staff continuously improve service delivery to clients and stakeholders. It is a framework within which we seek to improve our customer relations culture and a means by which the Bank's performance can be monitored transparently.

Vision

“A Zimbabwe with a robust and inclusive infrastructure for sustainable growth and development.”

Mission Statement

“To promote national development and the delivery of resilient and sustainable infrastructure that improves the quality of life for all Zimbabweans through technical support in project development, provision of innovative financing solutions, and knowledge generation and sharing.”

Purpose Statement

“Uplifting livelihoods of all Zimbabweans through sustainable infrastructure development.”

Values

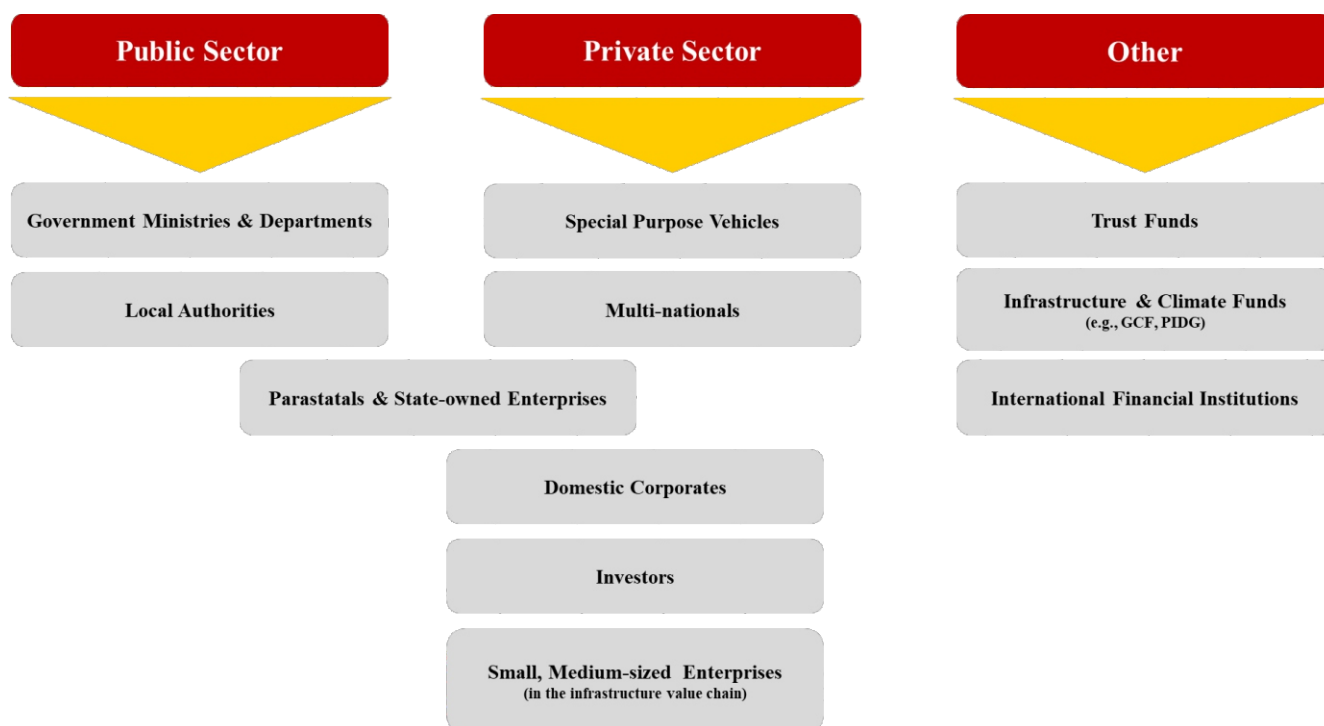
The Bank is committed to providing inclusive and sustainable infrastructure guided by the Triple P concept on sustainability. To this end, it strives to adhere to the following values:

- **Integrity** – The Bank undertakes its work in a transparent and honest manner.
- **Professionalism** – The IDBZ's work is characterised by high quality, expert knowledge, teamwork and proficiency.
- **Service Orientation** - The Bank's clients come first in all that it does, and it undertakes its work with passion and time-consciousness.
- **Transformational Innovation** – The IDBZ thrives to create business models that are profitable, competitive, and long-lasting.
- **Sustainability** – The Bank supports initiatives that are technically feasible, financially & economically viable, environmentally friendly, and gender & socially equitable.
- **Knowledge Generation & Sharing** – The IDBZ provides outstanding leadership and service through knowledge generation, sharing and advocacy.

Stakeholder Segmentation

The Bank's stakeholders are categorised as illustrated in Figure 1:

Figure 1: Stakeholder Segmentation



Key Products and Services

As a Development Finance Institution, the IDBZ offers products/services and financial solutions throughout the project cycle. The current suite of products/services on offer includes the following:

- Project and Infrastructure Finance (*Term Loans, Equity Participation, Mezzanine Finance, Loan Guarantees, Infrastructure Bonds*).
- Project Preparation and Development Support.
- Projects Implementation Support.
- Infrastructure Value Chain Financing (*Pre and Post Shipment Finance, Asset Finance, Order Financing, Bank Guarantees, Bridging Loans, Working Capital Facilities, Medium Term Loans, Structured Finance Packages*).
- International Banking and Exchange Control (*Offshore Financing, Drafts and Telegraphic Transfers, Letters of Credit; and Exchange Control Applications*).
- Treasury Products (*Term Deposits, Treasury Bills, Bankers Acceptances and Bonds*) and,
- Technical and Financial Advisory Services.

Quality Policy Statement

The IDBZ being a key player in the infrastructure and development sector, is committed to continuous improvement through a dedicated professional team, embracing modern processes and technologies which deliver customer-focused services for a satisfactory customer experience. The Bank shall endeavour to continually improve its service delivery by aligning with the guidelines of ISO 10002 (International Standard for Customer Satisfaction and Complaints Handling)

Quality Objectives

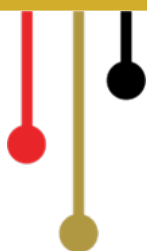
- To develop and maintain a dedicated, innovative and professional team.
- To utilise best practice in project development and financing.
- To embrace modern business processes and technology; and
- To enhance service delivery channels.

SERVICE STANDARDS

The Bank recognises that quality service to clients and stakeholders is paramount and therefore endeavours to provide its clients and stakeholders with the excellent service always.

The Bank is committed to:

- Providing memorable customer service experience.
- Delivering timely, accurate and efficient services.
- Continuously improving its processes and procedures.



- Innovating on products and service offerings.
- Treating all clients and stakeholders with respect and honesty; and
- Responding to queries and complaints promptly.

SERVICE DELIVERY

Our service to you will be premised on the following cardinal principles:

- Consistency
- Efficiency
- Accuracy; and,
- Relevance.

We endeavour to serve our clients and stakeholders in a manner that is:

- Professional
- Timely
- Fair
- Personal and,
- Courteous

Our Staff shall strive to:

- Be accessible.
- Provide guidance and assistance; and,
- Acknowledge and respond to your feedback.

GENERAL ENQUIRIES

Our response to communication from our clients or stakeholders will be as follows:

- i. All customers who submit their queries or lodge complaints to the Bank shall get a response within 2 working days.
- ii. When contacting us by telephone, we will answer all calls within three rings.

DATA PROTECTION AND PRIVACY

We prioritise the privacy of our clients and strictly adhere to the Cyber and Data Protection Act [Chapter 12:07] and all applicable privacy legislation. We implement robust security measures to safeguard personal data, ensuring compliance with regulatory requirements on data collection, processing, storage, and breach notification. Utmost care is taken to preserve clients' right to confidentiality within the confines of the law. We are committed to maintaining the highest standards of security and client confidentiality, ensuring that your information and interactions with us are always protected and respected.

FEEDBACK AND COMPLAINTS

We welcome feedback on our services. It helps us understand your experience and enables us to better meet your needs. We also know that you may want to make a specific complaint about our service. You can provide your feedback to us through our Communications Unit either by phone, email, website, fax or in person using the details provided below. Your complaint will be acknowledged within 48hrs.

The IDBZ Communications Unit is reachable on:

Tel: +263-242-750171-8.

E-mail: enquiries@idbz.co.zw or

Post: IDBZ House, 99 Gamal Abdel Nasser Road (formerly Rotten Row), Kopje,

P.O. Box 1720,

Harare

For more information, visit our website at www.idbz.co.zw