



06th May, 2016

Core Banking Implementation

Dear Esteemed Client,

In our continuous pursuit to offer superior service to our clients, Stanbic Bank Zambia Limited will be implementing a new Core Banking system called Finacle which will be launched in the last quarter of 2016.

Finacle is an advanced technology banking system and its implementation will allow Stanbic Bank to provide you with a superior customer experience through continuous innovation. Ultimately, this ensures that we will be able to add more value to you, our customer, so that you can enjoy the best possible delivery of products and services. Finacle has already been launched in seven (7) Standard Bank countries successfully.

We would like to reassure you that all your assets and interests will continue to be protected during this period of change. All the necessary measures and efforts have been put in place to minimise business disruption and customer service. We will keep you informed on the progress made on this exciting project.

Developments that directly affect you will be shared in the next few weeks. We would like to take this opportunity to thank you, for your continued support and loyalty and assure you that we have your best interests at heart as we continue to move you forward and drive Zambia's growth.

For more details please call 8200 or visit your nearest branch

We look forward to serving you better.

Yours Faithfully

A handwritten signature in black ink, appearing to read "Charles Mudiwa".

Charles M Mudiwa
Chief Executive
Stanbic Bank Zambia limited