



***.... And indeed, we shall walk
the talk, and stay the course.***



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Governor's Foreword

"This charter outlines the Reserve Bank's commitment to upholding the highest standards of service delivery, leveraging the immense skills and vast experience endowed in its dedicated staff."



The Reserve Bank of Zimbabwe (hereafter referred to as 'the Reserve Bank') affirms its commitment to the provision of high-quality services to all its Stakeholders, through efficient, timely, transparent and responsive processes. The Reserve Bank's approach to Stakeholder service provision is consistent with international best practice, in line with its over-arching Vision of becoming an 'Innovative World-Class Central Bank'.

This Stakeholder Service Charter is a testament to the Reserve Bank's dedication to providing exceptional service to all its stakeholders, including Government Ministries, Departments and Agencies (MDAs), financial institutions, regional and international organisations, businesses and Business Member Organisations (BMOs) and the generality of Zimbabweans. Considering the rapidly evolving financial landscape, the Reserve Bank attaches a high premium on continued efforts aimed at fostering confidence and trust in its service delivery to fulfil stakeholder expectations.

This charter outlines the Reserve Bank's commitment to upholding the highest standards of service delivery, leveraging the immense skills and vast experience endowed in its dedicated staff. In addition, the Reserve Bank commits to provide leadership in the digitalization of financial services through fostering responsible innovation and fintech adoption across the financial services sector.

Importantly, the Reserve Bank remains attentive to the needs of its stakeholders and is committed to addressing concerns and continuously improving its services. The Reserve Bank will ensure transparency by upholding an open communication policy and benefit from valuable stakeholder feedback.

The Reserve Bank attaches great importance to sustainable banking practices as part of efforts to create strong, resilient and profitable financial institutions. In this regard, the Reserve Bank has adopted a sustainability-centric strategic thrust which it has also extended to regulated entities under its purview.

The Reserve Bank remains dedicated to fostering inclusivity throughout its policies and operations, working to ensure that financial services are accessible, fair, and attuned to the diverse needs of all stakeholders.

The Reserve Bank's continued efforts to enhance the quality of stakeholder service delivery will effectively contribute to macroeconomic stabilisation in line with the objectives of Vision 2030 and the National Development Strategy (NDS 1 and 2). The Reserve Bank invites all stakeholders to engage as it embarks on this journey in pursuit of stakeholder service delivery excellence.

Together with our stakeholders, we will build a stronger and more resilient economy.

....And indeed, the Reserve Bank shall continue to 'walk the talk' and 'stay the course'.

A handwritten signature in dark ink, appearing to be 'J. Mushayavanhu'.

Dr J. Mushayavanhu
GOVERNOR

August 2025

➤ SECTION 1

THE MANDATE OF THE RESERVE BANK



The primary mandate of the Reserve Bank of Zimbabwe (RBZ), as outlined in Section 6 of the Reserve Bank Act [Chapter 22:15], is to maintain price stability, develop and implement monetary policy, and promote a stable financial system.



To fulfil its mandate, the Reserve Bank is guided by a Board of Directors and a Monetary Policy Committee (MPC). The Board is tasked with formulating the Reserve Bank's policies and overseeing its administration and operations. Meanwhile, the MPC is responsible for making monetary policy decisions designed to achieve low and stable inflation, while also promoting the safety, integrity, sustainability, and inclusivity of the country's financial sector.



At the operational level, the Reserve Bank's mandate is executed by the Governor's Executive Committee (GExCO), which oversees the daily management, control, administration and direction of the Central Bank across its various Divisions.

► SECTION 2

THE RESERVE BANK'S SUSTAINABILITY PLEDGE

The Reserve Bank recognizes that sustainable economic development is inseparable from responsible environmental stewardship, inclusive social progress, and sound governance. The Reserve Bank is committed to integrating Environmental, Social, and Governance (ESG) considerations into its policy frameworks, regulatory oversight, and institutional operations.

In alignment with Zimbabwe's national development priorities and global sustainability goals, the Reserve Bank pledges to:

- ✓ Promote financial inclusion by expanding access to banking services for marginalized communities, including women, youth, and the rural population;
- ✓ Strengthen governance and transparency within the financial sector through robust regulatory standards and ethical conduct;
- ✓ Enhance climate risk assessment across the financial system to safeguard stability and resilience in the face of environmental shocks;
- ✓ Promoting ESG-aligned strategies and initiatives across the financial sector and adopting sustainable practices within the Reserve Bank's own operations; and
- ✓ Support green finance initiatives that channel capital towards climate-resilient agriculture, renewable energy, technology advancement and sustainable infrastructure.



› SECTION 3

VISION, MISSION AND CORE VALUES



Our Vision

To be an Innovative
World-Class Central Bank.



Our Mission Statement

To Ensure Price and Financial
Stability through Prudent,
Innovative, Evidence-Based
Monetary Policies that
Preserve the Value of the
Local Currency and Promote
Sustainable and Inclusive
Growth for the Prosperity and
Resilience of Zimbabwe.



Our Core Values

Mutual-Respect & Teamwork
Integrity
Sustainability
Transparency
Innovativeness
Commitment
(MISTIC)

➤ SECTION 4

PURPOSE OF THE CHARTER

- The purpose of this Stakeholder Service Charter is to articulate the Reserve Bank's commitment to high-quality service delivery by clearly defining service standards, setting expectations, and promoting transparency regarding its responsibility to stakeholders.
- The Charter also enhances stakeholder engagement through effective communication and serves as a guiding reference for the Reserve Bank staff to ensure the provision of consistent service which is aligned with its Vision, Mission and Core Values. Ultimately, the Charter aims to foster confidence, trust and accountability while supporting the overall objectives of the Reserve Bank.

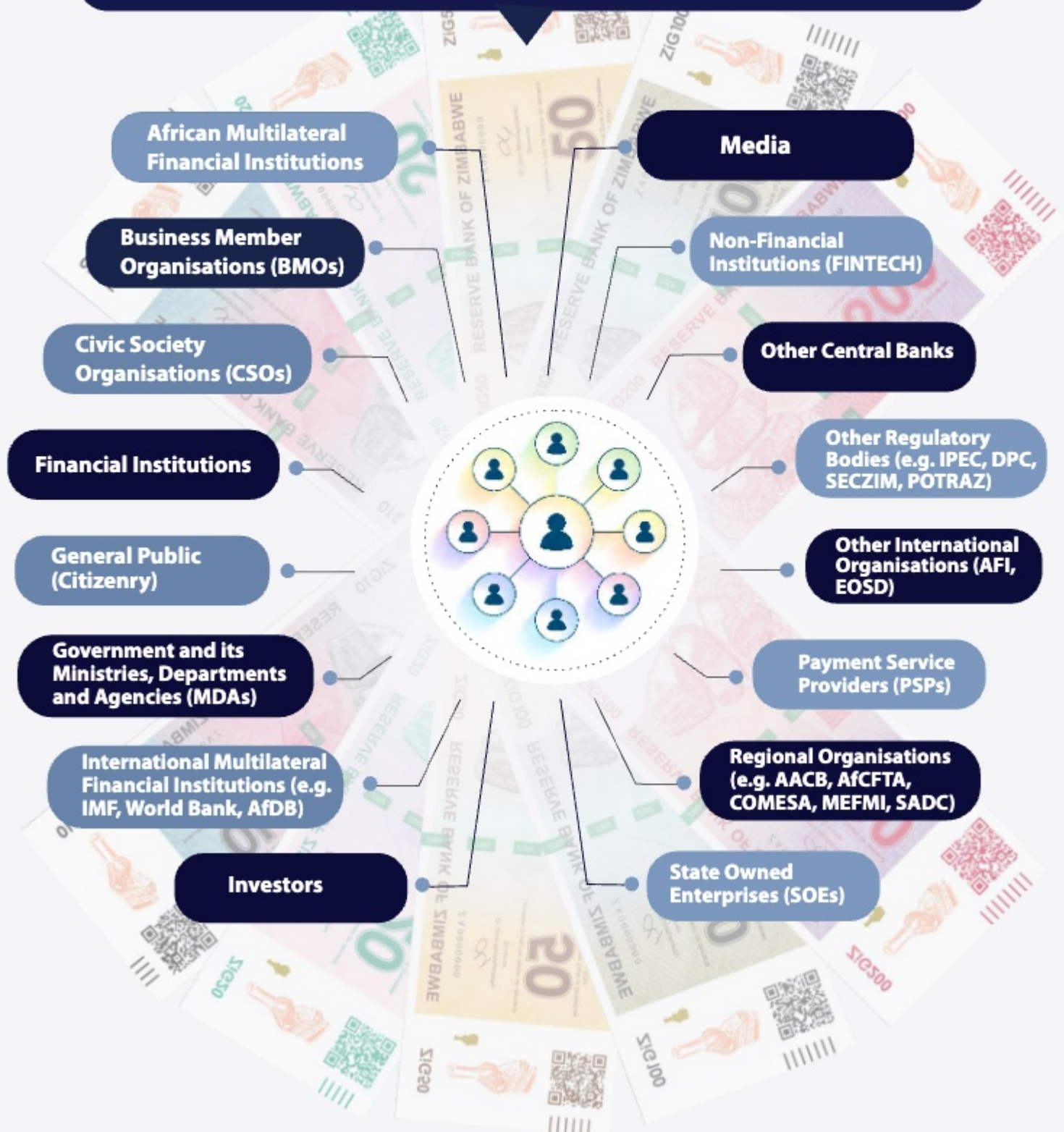


► SECTION 5

RESERVE BANK'S STAKEHOLDERS

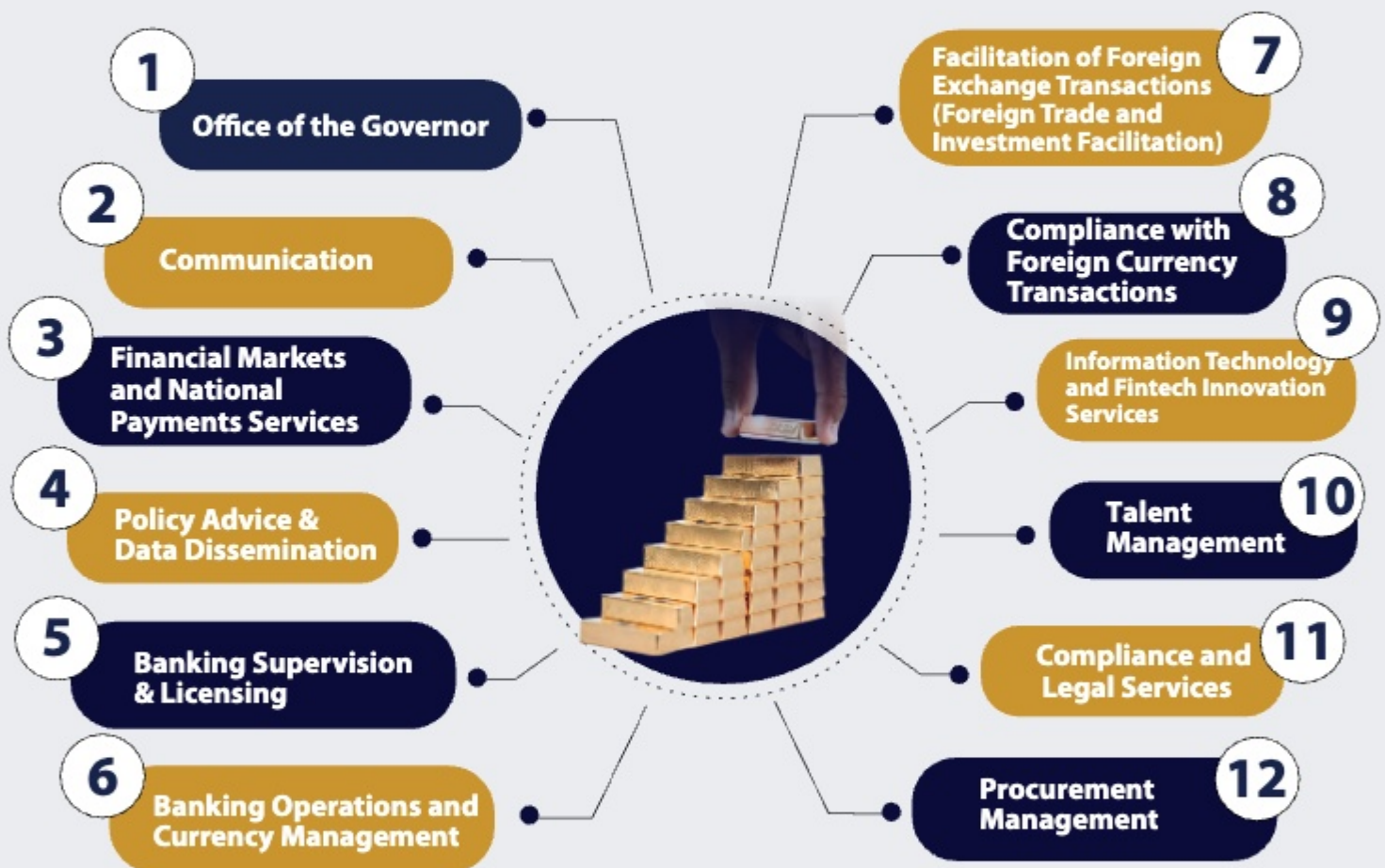


The Reserve Bank's stakeholders (in alphabetical order) include, but are not limited to the following:



› SECTION 6

SERVICES PROVIDED BY THE RESERVE BANK



Office of the Governor

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
1.1	✓ Issue Monetary Policy Statement	✓ Bi-Annually
1.2	✓ Audited financial statements.	✓ Audited financial statements will be produced and approved by 31 March of the following year and published in the Annual Report.
1.3	✓ Reserve Bank Annual Report	✓ End May of every year.
1.4	✓ Monetary Policy Committee Resolutions	✓ At least quarterly and as and when required. ✓ Communicate to be issued by end of day of the meeting.
1.5	✓ Monetary Policy Stakeholder Consultation Meetings	✓ Bi-Annually January and July to inform formulation of the Monetary Policy Statements.
1.6	✓ Participate in domestic, regional and international for a	✓ Actively participate in all domestic, regional and international fora.
1.7	✓ Governor's correspondence	✓ Feedback and responses to be provided within 48 hours.
1.8	✓ Regulatory collaboration.	✓ Regular collaboration with other regulatory bodies.
1.9	✓ National Development Policy Formulation.	✓ Contribute to National Development policy formulation e.g. NDS2.
1.10	✓ Policy Advice to Government	✓ Ad Hoc as needed.
1.11	✓ Governance	✓ Commitment to good corporate Governance. ✓ Board meetings to be held as scheduled. ✓ Submission of all statutory reports including minutes and resolutions of Board Meetings and the Budget.
1.12	✓ Policy Briefs and other Statutory obligations.	✓ Ad Hoc as needed e.g. Parliamentary appearances.
1.13	✓ Present to Cabinet Committee on Financial and Economic Affairs (CFEA) report.	✓ Bi-Annually
1.14	✓ Data protections and integrity	✓ Uphold the highest standards of data protection and integrity
1.15	✓ Sustainability Standards	✓ Adopt Sustainable business practices and strategies

Communication

Communication has become an integral component of modern monetary policy management. The Reserve Bank has adopted communication as part of its monetary policy toolkit to help shape expectations, enhance transparency and increase the effectiveness of monetary policy.

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
2.1	✓ Phone and walk-in enquiries.	<ul style="list-style-type: none">✓ Answer phone calls within 3 rings.✓ Acknowledge presence upon arrival.✓ Where we are unable to provide solution immediately, the Reserve Bank will provide response within 48 hours, and where it is complex, we shall keep the stakeholder informed of progress until closure.
2.2	✓ Provide stakeholder feedback channels.	✓ Avail convenient and reliable feedback channels to all stakeholders such as Hotlines for customer complaints,
2.3	✓ Responding to media and stakeholder inquiries via email. Social media and other digital channels or written correspondence.	✓ Respond within 48 hours.
2.4	Dissemination of information.	<ul style="list-style-type: none">✓ Ensure that the Reserve Bank website has up to date information.✓ Ensure that critical information is available in local languages (Shona and Ndebele).
2.5	✓ Publication of economic reviews	✓ Timely publication of reports on, Weekly, Monthly and Quarterly basis.

Financial Markets & National Payments Services

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
3.1	✓ Facilitates settlement of high-value interbank transactions through Real-Time Gross Settlement System (RTGS).	✓ Actioning of payment instructions on the same day.
3.2	✓ Issuance of Government Securities.	✓ Respond to Treasury Bills issuance instructions within 24 hours. ✓ Provide timely market intelligence on canvassed interest rates and tenor.
3.3	✓ Administration of Reserve Bank facilities.	✓ Broadcasting of facility modalities to all banks. ✓ Respond to loan and funding applications within 48 hours.
3.4	✓ Lender of last resort	✓ To swiftly provide liquidity support to solvent but illiquid commercial banks.
3.5	✓ Gold Buying and Royalties collection	✓ Settlement for gold purchases within agreed timeframes (e.g., T+2) ✓ 100% compliance with gold purity and weight verification standards
3.6	✓ Business continuity and real-time monitoring of the payment systems.	✓ Recovery time of the payment systems is within 4-hours.
3.7	✓ Efficient National Payments System (NPS).	✓ Maintain >95% NPS uptime.
3.8	✓ Licensing of Payment Service Providers (PSPs).	✓ Within 90 days of submission of all information.
3.9	✓ Maintenance of RTGS Settlement, and Collateral Accounts.	✓ Daily updating of RTGS net movements. ✓ Timeous processing of collateral withdrawals, i.e. on the same day of instruction.

Policy Advice & Data Dissemination

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
4.1	✓ Disseminate key macroeconomic and financial statistics in line with international standards.	✓ Weekly, Monthly and Quarterly as per the published Statistical Release calendar
4.2	✓ Collaborate on National Development Policy Formulation and Implementation.	✓ Participate in bi-annual Macroeconomic Working Group Meetings to produce consistent forecasts.
4.3	✓ Research Papers	✓ Evidence-Based research papers are published on the website under the RBZ Working Paper series.
4.4	✓ Collaboration with International Financial Institutions (IFIs), regional organisations and other Central Banks, on Financial and Monetary issues.	✓ Respond to correspondence within 48 hours. ✓ Timely provision of information and data requests by external stakeholders. ✓ Participate in statutory meetings to represent the country.

Banking Supervision & Licensing

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
5.1	✓Licensing of: <ul style="list-style-type: none"> - Banks, - Credit-Only Microfinance Institutions (COMFI), - Deposit-Taking Microfinance Institutions (DTMFIs), and - Credit Reference Bureaux. 	✓ Applications will be processed within 6 months of receipt of all documents in support of the application and decision to be communicated within 10 working days from the date the decision is made. ✓ Decision on Issuance of COMFI license within 60 days following submission of all documents in support of the application. ✓ Decision on issuance of Credit Reference Bureaux license within 60 days following submission of all documents in support of the application.
5.2	✓Supervision and Regulation of banks, credit-only microfinance institutions, and Deposit-Taking Microfinance Institutions.	✓As per Risk Based Supervision Guideline.
5.3	✓Approve the appointment of Senior Management and Board of Directors of institutions under supervision.	✓Decision to be communicated within 30 working days of receipt of all documents in support of the application.
5.4	✓Effective collaboration on Anti-Money Laundering, Counter Financing of Terrorism and Proliferation Financing (AML/CFT/CPF) with other domestic and regional financial sector regulators.	✓As per specified submission dates for the required information ✓Timely submission of information requested and supervisory action.
5.5	✓Sustainable banking practices.	✓Ensure all banks adopt sustainable banking practices.
5.6	✓Annual Reports	✓Reports to Minister within 6 months
5.7	✓Applications from the Bank	✓Respond with 30 days
5.8	✓Credit Registry	✓Ensure Uptime of 95%

Banking Operations and Currency Management

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
6.1	✓ Issuance of banknotes and coin through commercial banks.	<ul style="list-style-type: none"> ✓ Timely provision of adequate cash and denomination mixes in line with demands from banks to meet their clients' requirements. ✓ Ensure that banks at all times hold optimal cash in proportion to their deposits.
6.2	✓ Banker to Government and selected MDAs	<ul style="list-style-type: none"> ✓ Receipt of tax revenue (pay-overs) and processing of Treasury Bills on behalf of Government. ✓ Providing banking services and facilitating transactions for other MDAs.
6.3	✓ Cleanliness of the Notes	✓ Ensure that notes in circulation meet the clean-note-policy of the Reserve Bank.



Facilitation of Foreign Exchange Transactions (Foreign Trade and Investment Facilitation)

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
7.1	✓Facilitation of the export declaration through Forms CD1/CD3/GSD/TRAS1/TRAS2 and PTS1.	<ul style="list-style-type: none"> ✓This requires that the CEPECS system is available to users 24 /7; and ✓Any assistance with regards to the activation of passwords and user profiles is provided within 24 hours.
7.2	✓Applications for registration of exporters and importers	✓An application for the registration as an exporter or importer shall be processed within 72 hours from the time of receipt of the same.
7.3	✓Turnaround time for applications on export or import transactions.	✓An application on export or import transaction shall be processed within 72 hours from the time of receipt of the same.
7.4	✓Registration of exporters, international marketing agreement.	✓Process Applications for the registration of entities as exporters so that they can access the CEPECS system, within 1 hour.
7.5	✓Sharing information with Regulatory Agencies such as ZIMRA, ZimParks, Zimbabwe Tourism Authority.	✓Requests for information on the facilitation of foreign trade and investment by the regulatory authorities are processed within 24 hours to 72 hours.
7.6	✓Collaboration with Government Ministries, Departments, Agencies (MDAs) and other Stakeholders on Capital Flows Administration and Management.	✓Committed to always ensure effective collaboration.
7.7	✓Issuance of Guidelines to the Market on Foreign Exchange Transactions	<ul style="list-style-type: none"> ✓Issue Guidelines on the same day of policy pronouncements ✓Ensure that the Guidelines are always up-to-date and relevant.
7.8	✓Training and Capacity Building of Authorised Dealers' staff.	✓Committed to conduct the training and capacity building sessions on Capital Flows Management at least twice a year.

Compliance with Foreign Currency Transactions

Service No.	Service Provided to Stakeholders	Service Standards & Commitment
8.1	✓Licencing of Authorised Dealers and Authorised Dealers with Limited Authority.	✓Within 3 months upon receiving all required documents.
8.2	✓Training and capacitation of Authorised Dealers and Authorised Dealers with Limited Authority.	✓Conduct training twice a year.
8.3	✓Handling cases referred for further investigations.	✓Finalize investigations within 90 days.
	✓Exchange control Compliance rating system	✓Submit a report after existing within one month.

Information Technology and Fintech Innovation Services

No.	Service Provided to Stakeholders	Service Standards & Commitment
9.1	<p>✓ IT Infrastructure & Connectivity Service: Secure access to payment systems, RTGS, and central banking IT platforms for licensed participants.</p>	<ul style="list-style-type: none"> ✓ Onboarding of new participants: Within 30 working days of compliance approval. ✓ Scheduled maintenance windows: Pre-notified at least 7 days in advance. ✓ Incident resolution: Critical issues resolved within 4 hours, minor issues within 48 hours. ✓ System availability: ≥ 98% uptime annually.
9.2	<p>✓ Digital Transformation & Systems Modernisation: Collaborative initiatives to support modernization of financial infrastructure (ISO 20022 adoption, API integration, cloud migration strategies).</p>	<ul style="list-style-type: none"> ✓ Technical integration guidelines: Published at least 3 months before implementation deadlines. ✓ Support response for transformation projects: Within 10 working days.
9.3	<p>✓ Regulatory Sandbox: Controlled environment where Fintechs and financial institutions test new solutions under regulatory oversight.</p>	<ul style="list-style-type: none"> ✓ Application Acknowledgement: Within 48 Hours ✓ Assessment & Eligibility Decision: Within 30 working days ✓ Sandbox Testing Period: Within 6 months, extendable subject to performance. ✓ Decision & Exit Reports: Within 30 working days of sandbox testing completion.
9.4	<p>✓ Innovation Sandbox: Technical test environment for prototypes and proofs-of-concept (PoCs), with APIs, mock datasets, and simulated financial infrastructure</p>	<ul style="list-style-type: none"> ✓ Access approval for innovators: Within 15 working days. ✓ Provision of sandbox APIs/datasets: Within 15 working days post-approval. ✓ Technical support response time: Within 48 hours. ✓ PoC evaluation report: Within 20 working days of test completion.
9.5	<p>✓ Advisory & Consultation Services : Issue guideline on Information Technology, Digitalisation, Fintech</p> <p>Innovation ,Cyber Security ,Business Resilience, regulatory compliance, innovation best practices, and policy alignment. to Fintechs, banks, and other stakeholders.</p>	<ul style="list-style-type: none"> ✓ Response to consultation requests: Within 30 working days ✓ Policy/Regulatory Guidance Notes: Published bi-annually or when frameworks change.

Talent Management

No.	Service Provided to Stakeholders	Service Standards & Commitment
10.1	✓ Recruitment Policies	✓ Ensure fair and inclusive recruitment (Diversity, Equity and Inclusion). ✓ Job opportunities are posted on the career's portal.
10.2	✓ Collaborate with external stakeholders on labour related issues.	✓ Effective collaboration with external stakeholders on labour issues.

Compliance & Legal Services

No.	Service Provided to Stakeholders	Service Standards & Commitment
11.1	✓Collaborate with MDAs on drafting of relevant laws and regulations related to banking, finance, exchange controls, and currency management.	<ul style="list-style-type: none"> ✓Provide legal advice related to banking, finance, exchange control rules and regulations and monetary policy within 14 days. ✓Timely provision of appropriate layman's draft legislative instruments on banking, national payment systems, finance, exchange controls, and currency management.
11.2	✓Collaborate with international institutions/ regional and international organisations on legal issues and development programmes.	✓Alignment of domestic laws with regional and international laws.
11.3	✓Provide information and legal interpretation of cases under investigation.	✓Respond to applications within 10 days and finalise RBZ investigations within 90days.

Procurement Management

No.	Service Provided to Stakeholders	Service Standards & Commitment
12.1	✓Procurement	✓Fair, compliant and transparent procurement processes. ✓Safeguarding the integrity of the Reserve Bank in procurement processes ✓Efficient
12.2	✓Approved Suppliers' list	✓Publishing of approved suppliers' list twice a year

➤ **SECTION 8**

REVIEW OF THE CHARTER

Consistent with the Reserve Bank Strategy Plan (2025-2029), this Charter will run for five years and be reviewed annually. The regular reviews to the Charter will incorporate feedback from stakeholders and reflect changes in the Reserve Bank's mandate or operational environment.

➤ **SECTION 9**

STAKEHOLDER SATISFACTION INDEX

The Reserve Bank regularly conducts stakeholder satisfaction surveys aimed at assessing stakeholder experience to facilitate continuous improvement. Stakeholders will be informed when the Reserve Bank conducts stakeholder satisfaction surveys.

› SECTION 10

COMPLAINTS HANDLING AND FEEDBACK

- ✓ The Reserve Bank values opinions and feedback from its stakeholders to enhance the quality of its services. Stakeholders' contributions will be kept confidential and used solely for their intended purposes. The Reserve Bank, therefore, encourages stakeholders to share their thoughts through various means which include, written correspondence, phone calls, website, in-person visits, or any other suitable method.
- ✓ The Reserve Bank commits to deliver a high standard of service to its stakeholders. If stakeholders are not satisfied with the service, they have the right to file a complaint. The Reserve Bank further commits to addressing such concerns, fairly, swiftly, transparently, and ensuring proper accountability and equity.

Stakeholders with complaints regarding unsatisfactory service delivery by the Reserve Bank, should:

- a) Provide name and contact details
- b) State the business area or person dealt with (where applicable)
- c) Clearly specify which aspect of the service they are dissatisfied with
- d) Indicate what resolution they are seeking
- e) Provide factual and accurate details regarding the complaint.
- f) Indicate whether the same complaint has been lodged before

RBZ COMPLAINTS HANDLING PROCESS

A For complaints specific to a particular Division or Unit

Complaints pertaining to a specific issue, should, initially be directed to the respective Reserve Bank Division or Unit responsible for the issue through the Division-specific complaints handling procedure in line with the Statutory Provisions.

Complaint- Subject Matter	Specific Complaints Handling Link	Statutory Provision
Banking Supervision and Licencing	https://www.rbz.co.zw/documents/acts/ZIMBABWE_Banking_Act_2023_updated.pdf	Banking Act Chapter 24:20
National Payments System	https://www.rbz.co.zw/documents/acts/nationalpaymentsystem_act.pdf	National Payments System Act Chapter 24:23 Section 19

B For General Complaints

Complaints of a general nature can be directed to the Reserve Bank's Corporate Affairs Division through the following platforms;

Email: complaints@rbz.co.zw

Telephone: 263-242-703000

Hotline: 0808888

Fill in the online complaints form: [\(link\)](#);

GENERAL COMPLAINTS HANDLING STAGES

A

Dissatisfied with Our Service?



Stakeholder lodges complaint to the Director- Corporate Affairs through the complaints reporting channels provided. Stakeholders can also log their complaints in the physical register placed at the main reception.

The Director, Corporate Affairs will formally acknowledge receipt of the complaint within two (2) working days.

The complaint should be resolved within five (5) working days.



B

Still Not Happy?



If the stakeholder believe that the complaint has not been adequately addressed by the Director, he/she may escalate it to the Deputy Governors.

Receipt of the complaint will be formally acknowledged within two (2) working days and resolved within five (5) working days.



C

Further Recourse



If the stakeholder believes that the complaint has not been adequately addressed, he/she may escalate it to the Governor.

Receipt of the complaint will be formally acknowledge within two (2) working days and resolved within five (5) working days.

› SECTION 11

CODE OF CONDUCT AND ETHICS

All Reserve Bank employees are bound by a strict Code of Conduct and Ethics. This code governs all professional and personal conduct and is the foundation of the Reserve Bank's institutional integrity. It includes a specific emphasis on stakeholder interactions, ensuring that all Reserve Bank staff act with impartiality, professionalism and utmost confidentiality, which



› SECTION 12

RESERVE BANK OFFICE CONTACT, LOCATION AND OFFICE HOURS

The Bank has two main offices based in Harare and Bulawayo as below:

Headquarters

80 Samora Machel Avenue,
Box 1283, Harare, Zimbabwe
Tel: +263867700477,
+26324270300

Regional Branch

93 Leopold Takawira Avenue
Box 399 Bulawayo, Zimbabwe
Tel: +2638677002046,
+263 29272141-5

Reserve Bank of Zimbabwe Stakeholder Service Time

Reserve Bank services to Stakeholders are available from **8:00 am – 4:30pm**, from **Monday to Friday, 8:00am -11:30am on Saturdays**, all excluding public holidays.

For emergency cases, Reserve Bank lines are available 24 hours including weekends and public holidays.

Emergency Toll-free Number: **0800 6009**

Emergency Email: **communications@rbz.co.zw**

› SECTION 13

Snippets from Stakeholder Consultations on Monetary Policy Formulation 2025



“ We commend the Reserve Bank for its inclusive and consultative approach to monetary policy formulation. This participatory model exemplifies effective communication, ensuring that monetary policy measures are relevant, well-understood, and responsive to the challenges facing different sectors of the economy. ”

Farmers Union

“ We acknowledge the availability and timely settlement of invoices for foreign payments on the willing-buyer, willing-seller foreign exchange interbank market. This development has greatly enhanced business confidence and improved the ease of transacting across borders. ”

Confederation of Zimbabwe Industries



“ We encourage collaboration between the Reserve Bank and the Estate Agents Council (EAC) to establish a comprehensive repository of information on the real estate sector, enhancing data-driven decision-making and market transparency. ”

Estate Agents Council

Voices from our Valued Stakeholders 2025

“ We appreciate the establishment and the recent widening of the Targeted Finance Facility (TFF), which has played a pivotal role in augmenting credit availability and bolstering productive sector activities. ”

Bankers Association of Zimbabwe



“ It is indeed refreshing to see the policy consistency by the Reserve Bank. We can see the genuine effort to 'walking the talk', and this is beginning to send positive signals to the market. We support the implementation of awareness campaigns to increase the visibility and understanding of ZiG, thereby promoting its wider adoption and usage. ”

Consumer Council of Zimbabwe

“ We fully support a phased approach to de-dollarisation, as it offers a sustainable path forward. Involving key stakeholders across the economy, will build confidence, inclusivity, and shared ownership of the transition. ”

Retailers Association of Zimbabwe



Voices from our Valued Stakeholders 2025

“ We have noted and commend the RBZ for the prevailing stability in ZiG, which should be sustained. However, we urge the Reserve Bank to increase the availability and facilitate increased usage of ZiG in the economy .

**Zimbabwe National Chamber of
Commerce (ZNCC)**



“ The community is warming up to ZiG and we urge RBZ to increase its efforts to make the ZiG notes more accessible. Continuous public education is key and we are ready to work with RBZ in this regard to reach our constituency. ”

Zimbabwe Council of Churches

“ RBZ should continue with measures that support formalisation and encourage deposit mobilisation including the use of digital banking services. We also urge the expediting of nationwide rollout of improved ZiG banknotes, paired with an aggressive public communication campaign. ”

**Confederation of Zimbabwe
Retailers**



Voices from our Valued Stakeholders 2025

“ We acknowledge the ongoing efforts to stabilise the exchange rate and to contain the premium. This stability is key for both business planning and market confidence. ”

CEO Africa Round Table



“ The RBZ should strengthen policies that encourage banks to support start-ups and youth businesses. We appreciate considerations to reduce bank charges and promote savings especially for vulnerable groups. ”

Youth Summit of Zimbabwe



“ Chamber of Mines applauds the Reserve Bank for sustaining stability for a relatively longer period compared to yester years. The Reserve bank is advised that the phased approach to de-dollarisation would be lucrative and it should continue with its consultative approach to include the key stakeholders in the economy. ”

Chamber of Mines



RBZ Celebrates Service Delivery Excellence



Top: Dr. M.B. Mpfu, Executive Assistant and Advisor to the Governor, receives the award for **Best Financial Services Exhibition Stand** on behalf of the Reserve Bank of Zimbabwe at the Zimbabwe Agricultural Show from H.E. President Cyril Ramaphosa.

Middle: RBZ officials celebrate with the trophy after winning the Best Financial Services Institution Stand award at the Zimbabwe Agricultural Show.

Bottom: Stakeholders and the public engage with the RBZ exhibition stand at the Zimbabwe Agricultural Show.



“The RBZ has been taken to task regarding the availability of ZiG, and I am glad that besides availing it through banks, they are also working with Homelink across the country's 10 provinces to ensure that everyone can access ZiG. I have been able to change my foreign currency and received crisp ZiG notes, and I see many people are also making withdrawals. I can confirm that indeed, ZiG means business, and I encourage everyone who needs ZiG to utilize the Homelink service or go to any bank.

Deputy Minister of the Ministry of Finance,
Economic Development & Investment
Promotion,
Hon. David Mnangagwa



Top: The RBZ Award Winning Exhibition Stand at the Zimbabwe Agricultural Show displaying the “ZiG Means Business” campaign.

Middle: Hon. David Mnangagwa, Deputy Minister of Finance (left) and other stakeholders (right) being briefed on RBZ's policy measures during the tour of the Bank's exhibition stand at the Zimbabwe Agricultural Show.

Bottom: Stakeholders take part in close interactive ZiG sessions with RBZ officials at the Zimbabwe Agricultural Show.



All above: Various stakeholders and visitors actively engage with RBZ officials through financial literacy discussions and interactive sessions on the "ZiG Means Business" campaign at the Zimbabwe Agricultural Show.

