

FAQs

THE ZENITH SME INVESTMENT SAVINGS ACCOUNT (ISA)

- 1 What is the Zenith SME Investment Savings Account (ISA)?**

The SME ISA account is available to existing SME account holders and provides an excellent investment opportunity for SMEs to grow their financial reserves.
- 2 What is the rationale for operating a Zenith SME Investment Savings Account?**
 - It serves as an avenue to build up funds as cash security for loan requests.
 - It presents an opportunity for MSMEs who wish to earn interest on their deposits held by the Bank.
- 3 Can the SME ISA be opened at any Zenith Bank branch?**

Yes, eligible customers can visit their nearest Zenith Bank branch to open the SME ISA account.
- 4 What is the initial investment amount for the SME ISA?**



The minimum investment amount for the SME ISA is GHS500.
- 5 Can an existing SME Account holder open an SME ISA?**



Yes, an existing SME account holder can also open an SME ISA.
- 6 Can the SME ISA be liquidated fully or partially before maturity, and what are the terms for liquidation?**

Quarterly withdrawals are allowed on the SME ISA. Any withdrawals outside this will attract a penal charge or forfeiture of interest rates or both.



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