

# TemboNEWS

Second Edition - Focus on Bagamoyo

April 2013



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Saugata Bandyopadhyay  
Godwin Semunyu



*The bank that listens*

# From the Editor

It's another chance for us to share the little and bigger successes of our efforts through the 2012 financial year. 2013 presents us a unique opportunity to celebrate the milestones that we all have achieved collectively as a team. We owe it to you as our customer and we are forever gratified in having you aboard.

I am happy to bring to you this edition of TemboNews Newsletter which will highlight the various initiatives that we have launched as a Bank and also shed more light on our Bagamoyo branch.

Over and above, I am elated today to share the resounding CRDB Bank dream of providing excellent customer service and enabling people in growing their businesses. In 2012, we consistently delivered our responsive banking services across Tanzania and were largely successful in facilitating business as well as growing capacities for all our customers, whether as individuals, large corporate organizations, medium-sized businesses or small scale establishments. We want to continue with this consistency and make a bigger difference in our customer's lives.

CRDB Bank's commitment to addressing the fast - changing customer needs continues to inform our service offering and considerable effort and resources are being deployed to enable us achieve global standards in quality of Service. In the previous issue, we highlighted the launch of our Burundi subsidiary - Inyenyeri. You will agree with me that CRDB Bank's entry into Burundi signals the financial strength that we have built and continue to build as a reliable and futuristic financial services provider in the region.

This year, we are scaling up our customer interaction and we are inviting all our customers to share with us their experiences on how our services have enabled



them grow. In this issue, we feature Ms. Aysha Shamte Mzee of Premier Academy School in Bagamoyo. Her story of success best illustrates the CRDB Bank dream of changing lives through providing tailored financial services and creating avenues for all our customers.

As you read this issue of TemboNews, please take a minute and engage us on any areas of interest regarding our business and we will gladly help. Your feedback will help us understand your needs better and respond with appropriate solutions that will give you satisfaction.

Enjoy your read and as always, we appreciate feedback.

**Tully Esther Mwambapa**  
Editor

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# Message from the Managing Director



## Dear Customer,

I am delighted to disclose to you that CRDB Bank is continuously making impressive strides in growing the banking portfolio and the brand as a reputable financial institution in the region. Over the years, we have consistently worked towards realizing the dream of becoming the most innovative, customer centric and reliable Pan - African Bank. I am glad to report that this dream remains in course and with your continued support, we are within range.

This year, we have put together a five – year strategic plan (2013 -2017) that seeks to position CRDB Bank as the bank of choice for all our customers. We have begun implementing this strategy by making slight but important amendments to our mission and vision so as to encapsulate our clients' aspirations. Our vision now reads "to be the leading bank which is customer - needs - driven with competitive returns to our shareholders." This essentially puts you as the customer at the centre of our business and this not only gives us the opportunity to serve you better but also re-informs our relationships with you as our valued customer.

Our mission will now read: "to provide competitive and innovative financial products and services; leveraging technology so as to achieve distinctive customer experience and create value for all stakeholders in the society." We believe that achieving this will guarantee all our customers a better experience in banking and consequently enable them achieve greater results in their endeavors for collective prosperity.

Administratively, we are going a step further to inculcate pertinent corporate culture factors that will ensure you as a customer enjoy every moment of banking with us. Our staff has internalised the value principles of Professionalism, Responsiveness, Accountability, Commitment, Teamwork, Innovation, Courtesy and Efficiency (abbreviated as PRACTICE). These values will galvanize our services to you and effectively enhance your banking experience in many ways than one.

Similarly, we are keen on fortifying the Bank's capital base by doubling our asset in the next five years. This is achievable with your continued support and we hope that our impending plan to integrate delivery channels will also give you an exciting banking experience as we extend the convenience you rightly deserve. The integration means that that you will access our services through a wide spectrum of electronic touch points including ATMs, POSes, Internet Banking, Simbanking, MPESA and other Mobile Banking Services in addition to our traditional branches, agencies and service centers.

I believe that with your support and more importantly your feedback, we will together build a formidable institution that will live to impact generations to come and create opportunities for the future. I am confident that we have chosen a path that not only distinguishes us from our competition but speaks for the varied aspirations of our entire clientele both locally and internationally.

Meanwhile, I wish to announce that we are in the process of launching a specialized banking desk to take care of the increasing business with Far East countries such as India and China. Please take time and share with us regarding these developments and we will be happy to respond to any queries that you may have. Thank You and God bless you all.

**Dr. Charles Kimei**  
Managing Director

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# Views from the Deputy Managing Director



## Why banking is essential to Societal Development

by Saugata Bandyopadhyay

Small communities and societies thrive on indigenous economic activities for their livelihood. Income generating activities form part and parcel of the social and financial fabric. A small percentage of locals within these communities embrace banking and save their little income with local banks in areas where the facilities are available.

Economic activities within such small communities are limited and sometimes any prospective and potential job opportunity might be brought in by a foreign investor who prefers employing from abroad than hire local residents. This is simply because many locals may not have the relevant education or training required for such opportunities. This would come as a discouragement to such a society because all financial gains from such investments, say beach hotels, multinational organisations etc, are not ploughed back into the society to elevate the livelihood of the community but rather benefit the investors.

In such a society, a bank may arguably be perceived as just an institution that saves money for the elite, rich and financially fortunate members of the society. This is a wrong perception and an utterly misinformed viewpoint. In the modern economic times, banks are continuously transforming societies through the various products and services and are empowering communities economically. Take for example Bagamoyo's economic activities and fuse in the banking services now available. You will agree with me that banking is slowly transforming the lives of people in this town, as evidenced by the growing business capabilities and

increased economic activities. Banks are arguably a vital strand to the economic fabric of a society of this kind because they have the resources and capability to educate on the benefits and results their products and services can impact to their livelihood.

I believe that banking, in itself, is an investment in society that could win the hearts of the reluctant potential customer through education, campaigns, customization of products or services and one-on-one conversation with people to bring awareness of the existence of solutions to day to day financial challenges.

Banks and other financial institutions in general are a doorway to good education, new business ventures and improved infrastructure through lending money to potential yet convincing societal needs and ideas. New schools will emerge thereby increasing the literacy levels in the society, which in-turn brings new confidence to invest in various income generating activities. The society becomes busy with sustainable day to day dealings which increases the amount of savings.

It takes time and commitment to get long lines of loyal customers in the banking hall wanting to borrow money to invest more into their business or fund a new business idea. That said, it is imperative for banking institutions to nurture and believe in the potential of developing society because, who knows, there could be a goldmine hidden in the untapped market of an old rural coastal town with rich religious and slavery history!

(The writer is CRDB Bank's Deputy MD in charge of Operations and Customer Service)

# How CRDB Bank handed **Nitike Nsekela**

her Lifetime Dream of Becoming a Banker

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She is bubbly, funny and full of life. Perhaps a little stern but definitely content and determined to score highly in obtaining results for her employer...





...Nitike Nsekela, 48 is a dedicated banker. With over 20 years of experience in Banking, Nitike says she found her dream career the moment she stepped into CRDB Bank, then Cooperative and Rural Development Bank (CRDB). She is originally trained in Agriculture with a specialty in Dairy Husbandry; obviously a stark contrast with what she is today. But one would guess that it is always safe to follow your heart. Nitike is the current Branch Manager of CRDB Bank Bagamoyo Branch. She shared her story of success and triumph with TemboNews' Godwin Semunyu.

**Tembo News: When did you get into banking?**

**Nitike:** I got my first job in banking on March 5, 1989. After school, I stayed home for a whole year looking for a job because I did not like the job I had been called for – a Dairy Husbandry job. During our days, getting a job wasn't a problem. In fact, by the time you are done with school, you would have a job reserved for you.

**Tembo News: Dairy Husbandry? What was your training at this time?**

**Nitike:** I pursued Agriculture in college and graduated with a Diploma in Dairy Husbandry. Though I successfully completed the course, I did not like it much; so I had to stay at home while I searched for an alternative job - that's how I ended up in banking. I liked banking because one of my relatives was working with a local bank when I was growing up and I admired him very much.

**Tembo News: Tell us a little about your private life....**

**Nitike:** I have had a quiet life and I guess I have so much to thank the Lord for. I owe everything to my family despite losing my dad at my early days in life. My father died in 1977. I was very young then.

**Tembo News: How did you cope with that?**

**Nitike:** It was difficult in every sense. My dad was a teacher at my school and so his demise came as a big blow and after his burial, it was entirely difficult to control my emotions at school. It was so devastating to the extent that I had to be transferred to another school. But I later healed and promised myself that life has to go on.

**Tembo News: What was your first role when you got employed?**

**Nitike:** I started off as a credit supervisor at CRDB headquarters in Lumumba. At that time CRDB Bank was called Cooperative and Rural Development Bank and it was largely an investment Bank. The role was exciting for me considering my educational background because I was dealing mainly with farmers who would want credit from the Bank. I would easily understand their needs and also assess the risk to the bank using my knowledge in farming before we advance any credit facilities.

In 1996 when CRDB Bank was privatized and became CRDB Bank, I had to change roles to become a teller. I worked different capacities and branches including Arusha, Lumumba Tower Branch and later Geita in



From left to right Madam Nitike Nsekela-BM, Martina Amos-BC, Denis Njau-B/O, Filbert Maro- MAD, and Brighton Mwengama- Driver.



Mwanza. In Geita, I was sent to launch the branch and that's how I got into branch management in October 2008.

**Tembo News: How has your experience in management been?**

**Nitike:** Contrary to what many people would expect, I haven't found it difficult. I think it's because I had spent considerable time working in supervisory roles and therefore changing roles into management to me came just as a change in the title. While working as a supervisor, I had - on average - between seven to ten people under my watch so I think I learned people management skills during this time. The supervisory roles, I believe, prepared me well for the managerial roles.

But this is not to say it was a roller coaster. There's always the challenge of inspiring the team to get the best results out of them; it is a difficult thing and requires skill and patience.

**Tembo News: What would you say are, or have been your glaring challenges at work?**

**Nitike:** I haven't clustered any challenges as such, maybe because I work best by adapting to situations. This always gives me the drive to grow better my capacities and knowledge but I can recall the difficulties I had to endure when CRDB Bank changed from an investment bank to a commercial bank. I had to start adapting to a new banking discipline that required rigorous training and it took me about a year to start mastering commercial banking. But I later adapted greatly and I guess that's why I am here today.



**Tembo News: So, how is your typical day in office like?**

**Nitike:** I would say exciting. I start of the day with a meeting with the team, brief them on any updates and or directions from the head office then embark on serving the clients.

We have developed a culture here at CRDB Bank where all our staff take up a role in line with our corporate values and champion them. So every day, one team member shares a value with the rest of the team and we all audit how we have achieved it and/or if not. This helps us grow our relationships with our clients and deliver a distinctive service.

**Tembo News: Have you ever fired someone?**

**Nitike:** Actually no - that is not the culture at CRDB Bank. At CRDB Bank, we have developed a culture of sourcing the right people and we nurture the right talent. I believe this is what has made the Bank this successful. Our recruitment procedures help us in determining the right fit for our Bank. We believe that with the right people and with continuous training and support, we can get the best results and believe me, we do get results. If you show your employee the right path, you will always get the right results.

**Tembo News: Seeing that you have had a successful career, what would be your word of wisdom to the young aspiring bankers?**

**Nitike:** In banking, you must uphold honesty as a virtue. Be ready to learn and always strive to be patient for you to grow. Also, as a young person, you need to remember that nothing comes easy and whatever you get or do, you will pay for it somehow, some day. Don't be too choosy and always aspire to do more than what is on your table.

The writer is CRDB Bank's Public Relations Manager

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# Living the Dream

## CRDB Bank Changes Fortunes for Aysha Shamte Mzee of Premier Secondary School in Bagamoyo

By Tully Esther Mwambapa

**D**r Eleanor Roosevelt once said that the future belongs to those who believe in the beauty of their dreams. Perhaps this is the philosophy that guides the business aspirations of Aysha Mzee of Bagamoyo. Aysha is a finely groomed and eloquent businesswoman with passion for education. For Over 10 years, Aysha worked hard to reach her lifetime dream of owning and running a successful private school that would provide comprehensive education for secondary school kids in Bagamoyo.

Aysha saved every penny from her divergent business activities over the years and with an investment of just about Tsh50 Million, she embarked on actualizing her dream in earnest. It was not going to be easy tread though. The project required a heavy capital investment in as far as putting up classrooms, hiring teachers as well as boarding the students.

“I practically pinched every little coin I had and put into this school and this was not an easy task,” she said.

After over five years of constant saving, Aysha purchased a 30 - acre piece of land with the determination to start the project in tandem with her dream. In 2010, Premier Secondary School opened its doors, with just a few blocks, admitting a maiden 28 students in Form Four. These students had been sourced from other schools and they were a repeating lot.

“I believe that every child deserves education whether they are exceptional, average or poor performers,” explains Aysha. With just about nine teachers - and riding on the school philosophy encapsulated in the motto “Education for Better Success” - Aysha and her team worked hard to equip the students and by January 2011, the school ‘imported’ a form one class from a different school.

Seemingly determined to make her school grow progressively, Aysha and her team also got a form Two Class of about 22 students. The students were then subjected to a qualifier test and of the lot, 13 were selected on account of strong competencies required to pursue the Form Two class. This meant that the school, which was in its infancy, would have a complete form one, form two and Form four.

### Exceptional Performance

The newly constituted Form Two class did exceptionally well in the national examinations and this propelled Premier Secondary School into an impressive ranking where it was listed among the best schools in Tanzania at number 23, out of 365 schools.





I must say that this boosted our reputation and all of us, especially the teachers, drew a lot of inspiration from it," says Aysha. In the performance, the school displayed remarkable results in individual subjects taking a second position in History, 3rd in Physics and Geography, 7th in Commerce, 20th in Book keeping and 23rd in English.

"We however did not do well in Swahili and we were ranked 80 among the 365 schools. We are now working hard to change this position and we have put together a rigorous schedule to ensure we get better results," affirms Aysha. Today, Premier Secondary School in

Bagamoyo has 18 teachers and a total of 168 students. This is a big achievement considering that the school has only been in operation just over a year. The school is planning to enroll students in Form Five in March this year and the administration has set targets on improved performance. "We will definitely have a better performance this year," Aysha says with a grinning expression.

### **A Winning Partnership**

"A lucky star is seen in the morning and I think for Premier, we have seen the lucky star. We are determined to go further and grab excellence with our hands," she notes.





All in all, Aysha attributes her accelerated success to her 'discovery' of a partnership that she believes is special. CRDB Bank's Bagamoyo branch has been her partner in giving her the credit facilities that have enabled her to complete most of the pending projects as well as equip the school and pay teachers to ensure there's continuity of performance.

"I never imagined that I could partner with a bank and make such huge progress," she recounts. "I get overdrafts from CRDB Bank to take care of my overheads and as a result, I have contented teachers, who are sure of their pay and are constantly motivated to work even harder."

Aysha believes that the support and financial guidance she has received from CRDB Bank have molded her thinking into amplifying her vision to create an 'academic giant' and centre for education excellence in Bagamoyo. According to her, CRDB Bank's support to her project is timely and convenient and has added insurmountable impetus to her dream and she is more than hopeful that she will live to achieve all she wanted to.

In addition, she says, the support that CRDB Bank has rendered to her project is slowly transforming the community ground her school. Jobs have been created and the locals, who previously were reeling in poverty, are now actively involved in various business activities so as to eke a living, she observes.

Aysha Shamte Mzee is now looking to make Premier Secondary School 'the school of choice' and she's targeting a total of 880 students with 60 teachers. As of today, the school has capacity of just over 350 students and Aysha admits there's a lot of work to do to. In her estimation, she will need 20 new classrooms so that the capacity could be expanded to accommodate the 880 students she's targeting overall.



[The writer is CRDB Bank's Director of Marketing, Research and Custome Service]



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# Corporate Social Investment - Njombe

As it has been our tradition. CRDB Bank participates in social activities and humanitarian acts to elevate the lives of

Njombe branch team, CRDB Bank donated various food and non food items including maize flour, rice, beans, sugar,



1. offload donated items to Tumaini



2. Njombe District Commissioner Hon. Sarah Dumba handing over donated items to Tumaini Coletha.



3. Njombe DC Hon. Sara Dumba poses with CRDB Bank staff and children at the event.



# Corporate Social Investment - Njombe



4. CRDB Bank staff pose for a group photo with the Njombe District Commissioner Hon. Sarah



5. Youngsters from Tumaini Ilunda Centre entertaining guests



6. CRDB Bank Marketing officer Emmanuel Kiondo bid farewell to Tumaini Ilunda children.



# ‘Laying down the Heart’

## Bagamoyo’s Supernatural Essence Inspires Trade in the New Century

By Godwin Semunyu

The lush, green vegetation and sprouting business complexes compulsively conceal the real face of Bagamoyo. A religiously significant town and a former capital of the German East Africa, Bagamoyo strikes you as a vacation destination. The town, which was founded in the late 18th Century, has a history that is strongly influenced by the Indian and Arab traders, German government and Christian missionaries. It is largely adorned by breathtaking sites, special memories and a unique aura of religious significance.

The ancient buildings still glaring amongst the serene vegetation not only spice the somewhat platonic view but also spark a dreadful nostalgic feeling of the early years of life. A tour to this town, will leave you no choice but to “lay down your heart” or bwaga moyo as locals would intimate in their refined coastal Swahili. Bwaga Moyo is a Swahili phrase that means lay down your heart and was coined to refer to the state of slaves who, upon arriving at Bagamoyo, would give up hope because they would never see their ancestral lands again.

The town is located approximately 75 Kilometers North of Dar - es - Salaam, on the coast of the Indian Ocean. Its proximity to the historic island of Zanzibar also serves,

albeit to a little extent, to add a breezing aroma of artistic fineness.

### A vibrant population

Business is vibrant in Bagamoyo and the population is peculiarly resilient. Its people exude a tenacious spirit trained on achieving success in whatever business activity they undertake – from fishing, farming and now commodity retailing. According to the exuberant locals, the times have changed and business is increasingly taking root, or say, becoming integral and more sophisticated, of course to their advantage.

The streets seem busy in the mid morning breeze and despite the humid coastal weather, the locals of Bagamoyo put on a perpetually supple coexistence going about their business with visible zeal. Buzzing sounds of low capacity motorbikes and Bajaj often disrupt the olden peace of this town but effectively breathe a noisy life in this otherwise quietly laid historic town.

It wouldn’t take a caucus though, to agree that the presence of the rumbling Bajaj silently signals a vibrant population trying to eke a living - perhaps the reason why there’s growing need for specialized banking services that leading banks like CRDB Bank can provide and help spur growth.

### Religious attraction



A brief tour at the various historic points reveals the undeniably exhilarating experience that any outsider would fervently enjoy. The oldest church in the region sits on a strategic section of the town and is a sure attraction both to Tanzanians living on the mainland and foreigners coming into the country. I started of my tour at the Holy Ghost Catholic Mission Museum which is housed in the oldest building on the compound. The building – a superior 19th Century European architectural masterpiece – was built in 1876 using coral stones brought from the Indian Ocean and holds huge significance to the both Catholic Church and residents of Bagamoyo.

The building hosts a museum which is rich in artifacts and items from the early days of slave trade and sea creatures. It is a supernatural experience delivered in vivid images. A walk around the Museum and ideas of how life was in the 19th century begin to inspire my appetite for History.

## 145 - Year - old Baobab



A few yards away stands a robust Baobab tree. The humongous tree, which has been on the compound for close to a century and a half, bears an interesting history. The Baobab was planted in 1868 by Father Anthony Horner (Congregation Sancti Spiritus ~ CSSP) who is believed to have carried its seed from Reunion Island (a French Island in the Indian Ocean). Father Horner is the founder of the Bagamoyo Catholic Mission.

The baobab tree has another twist to its story and this time, it concerns a volunteer French nurse, Madame de Chevalier who worked at a dispensary in Zanzibar in 1895. It is believed that Madame de Chevalier fixed a chain on this tree so that she could tie her donkey on while she takes care of the patients at the mission hospital. As the tree grew thicker, the chain was swallowed gradually. A tip of the 'forgotten chain' as it's now referred to as, remains an attraction to visitors, historians as well as thousands of Catholic faithfuls. Last year, the Museum added on the tip of the chain 34 new rings to conserve the heritage since the piece was almost disappearing.

## The Towering History

Conspicuous within the compound though is the white tower of the first church built in 1872. The tower equally bears religious significance since it housed the late missionary David Livingstone's body after he died in February 1874, albeit for only a night, before it was transported for burial in London's Westminster Abbey. The church was pulled down but the tower was left standing hence the historical magnificence.

The ancient architecture and the religious aura of Bagamoyo remains an indelible experience in any sober mind and often serves to ignite a special feeling of transition from the formative stages of life to the modern sophistication. The sandy beaches and the oceanic breeze work hard to convince souls of the supernatural serenity that may have inspired building of the first mainland church in the region.



[The writer is CRDB Bank's Public Relations Manager]

# Bagamoyo fact file

## Highlights



### Holy Ghost Catholic Mission Museum

It is located about 2 km north of town and reached via a long mango - shaded avenue.

The Holy Ghost Catholic Mission, which houses the museum, is one of Bagamoyo's highlights and an essential stop for any visitor. In the same compound is the chapel where Livingstone's body was laid before being taken to Zanzibar Town en route to Westminster Abbey.

### Kaole Ruins

The Kaole Ruins are situated south of Bagamoyo. At the centre of the ruins are the remains of a 13th-century mosque, which is one of the oldest in mainland Tanzania and also one of the oldest in East Africa. It was built in the days when the Sultan of Kilwa held sway over coastal trade, and long before Bagamoyo had assumed any significance.

Nearby is a second mosque dating to the 15th century, as well as about 22 graves, many of which go back to the same period. Among the graves are several Shirazi pillar-style tombs reminiscent of those at Tongoni, but in somewhat in better condition, and a small museum housing chinese pottery fragments and other remnants found in the area. Just east of the ruins, past a dense stand of mangroves, is the old harbor, now silted, that was in use during Kaole's heyday.



(Source -untamed horizons.com)



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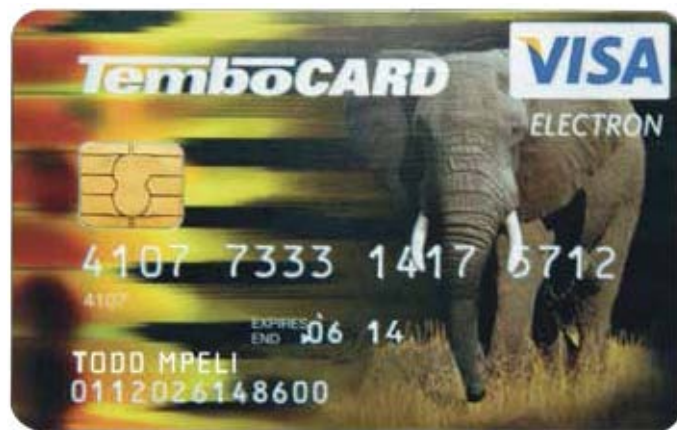
# Bwaga moyo history

# In Pictures



# Customer Guide

## Enjoy the Convenience of Online Shopping with CRDB Bank



Online shopping is continuously taking root in Tanzania as years go by. This mode of shopping (e-commerce) now provides most Tanzanians with alternative means to shop from the comfort of their own homes or office. Today, most retailers and traders are providing online shopping options with a wide range of products and services. Similarly, people are increasingly adopting paperless banking as well as using plastic money – debit cards and credit cards.

The convenience that comes with online shopping cannot be overemphasized. With the increased trade with overseas countries, some business people are already shopping online and shipping the products to their home countries. You can imagine the peace of mind you will receive if you are able to avoid the depressing traffic snarl - ups and the crowded streets just to do shopping.

As an innovative and progressive bank, CRDB Bank, has recognized this trend and identified the need to address our customers' aspirations through our internet banking portfolio. Today if you wish to shop online here in Tanzania, your best solution is the CRDB Bank Online Shopping Service that delivers convenience and reliability. The CRDB Bank Online Shopping Service offers you a safer and more secure way to carry out your online transactions via the internet banking platform anywhere in the world using a Tembo MasterCard or Visa debit or credit card.

To get started, you will need to open a Bank Account of your choice with CRDB Bank. It is simple to open a CRDB Bank account

**Step 1:** Get to your nearest CRDB Bank branch. Request for account opening forms to open an account of your choice e.g. a new Personal Savings Account, a Scholar Account or Malkia Account for ladies.

**Step 2:** Follow instructions in filling out the forms. You can ask for assistance from any CRDB Bank official should you need it. While filling the forms, please indicate the Debit/Credit Card type i.e. Visa or MasterCard as they all support Online Shopping. The card is free and takes a maximum of 2 weeks for your card to be ready. You will be notified via text message when your card is ready.

### Requirements for opening a Bank Account

- Two passport photos (Preferably on a white background)
- A copy of your ID whether it's a Passport, Driver's License (New Driver's License)
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**Step3:** Apply for Online Shopping - Once you receive your Debit/Credit card ready, contact your branch and request them to enable your account for online shopping and Online Banking Service. You will be required to fill out forms and within 48 hours, your account will be enabled for the service.

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