The National Payment Systems Act
(Act No. 1 of 2007)


WHEREAS, the Bank is entrusted with the responsibility of regulating, overseeing and maintaining an efficient and safe payment system in Zambia; and

WHEREAS, it is the intention of the Bank to protect the integrity of the payment, clearing and settlement system,

NOW THEREFORE, in exercise of the Powers contained in Section forty-three of the National Payment Systems Act, the following Directives are hereby made:

PART I
PRELIMINARY

Short title
1. These Directives may be cited as the National Payment Systems Directives on Electronic Money Issuance, 2015.

Application
2. These Directives shall apply to any person conducting or offering to conduct the service of issuing E-money in Zambia.

Authority of the Bank
3. (1) The Bank shall be the regulatory authority for the purposes of giving effect to these Directives.

(2) The Bank may, subject to such conditions as it may consider necessary, delegate to any person the performance of any of the powers conferred upon the Bank, in these Directives.

(3) The Bank may require an E-money institution to furnish it with details of any of its operations.

(4) The Bank may require access to the E-money institution’s operations, data, commercial bank maintaining the Holding Account, Collection accounts and Agents.

Interpretation
4. In these Directives, unless the context otherwise requires—

“Act” means the National Payment Systems Act, 2007;

“Agent” means a person or entity appointed by an E-money institution to provide certain e-money related services on its behalf;

“Average outstanding electronic money” means the average total amount of electronic money liabilities in issue at the end of each calendar day over the preceding six calendar months, calculated on the first calendar day of each calendar month and applied for that calendar month;

“Bank” means the Bank established under the Bank of Zambia Act;

“Collection account” means an account maintained for the purpose of receipt of funds from customers and Agents for sole purpose of purchasing electronic money for onward credit to the Holding account.

“Designation” means the authorization granted by the Bank to enable an entity to operate Electronic money business in Zambia.

“Distributor” means a person—

(a) Acting on behalf of an electronic money institution; and

(b) Engaged by the electronic money institution to distribute and redeem electronic money;

“Electronic money” or “E-money” means electronic store of monetary value as represented by a claim on its issuer, that is:

(a) Issued on receipt of funds in an amount no lesser in value than the value of the e-money issued;

(b) Stored on an electronic device

(c) Accepted as a means of payment by persons other than the issuer; and

(d) Redeemable upon demand for cash denominates in Zambian Kwacha.

“E-money institution” means an entity that is authorized to issue e-money against receipt of funds;

“Holding Account” means a bank account held in trust in which an e-money issuer holds all the funds received from customers and Agents which represent the outstanding e-money liabilities;

“Interoperability” means the ability of a system, product or service to work with other systems, products or services without special effort on the part of the customer;

“Person” shall have the meaning assigned to it in the Act;

“E-wallet” means an electronic device on which a customer holds electronic monetary value; and

“The register” means the register maintained by the Bank under Directive 12;

“Significant shareholder” means any direct or indirect shareholding or beneficial interest in excess of five percent of the share capital of an e-money institution.

PART II
REQUIREMENTS FOR AUTHORIZATION OR DESIGNATION FOR ISSUANCE OF ELECTRONIC MONEY

Authorization or designation to issue electronic money

5. (1) Any person intending to issue e-money shall apply to the Bank for authorization or designation.

(2) Commercial banks shall only require the Bank’s authorization or approval to issue e-money. A bank shall be required to submit, among others, the following—
Designation of persons to issue e-money

6. (1) Applicants other than commercial banks shall apply to the Bank for designation. The application shall be in a form prescribed by the Bank and shall be accompanied by such fees, and the form of application shall include the following—

(a) Certified copies of the Certificate of Incorporation and the Articles of Association of the company;

(b) the physical and postal addresses of its head office;

(c) the names and the permanent residential addresses of its directors, and key senior management and significant shareholders or beneficial owners;

(d) the addresses of each branch proposed to be opened by the applicant and, in the case of a mobile office, the area proposed to be served;

(e) Details of the types of services proposed to be offered;

(f) Business plan with projected financial statements for at least three years that demonstrates that the applicant is able to employ the appropriate and proportionate systems, resources and procedures to operate soundly;

(g) Where the applicant is an established business, audited financial statements for the previous two years;

(h) the source and evidence of availability of capital;

(i) A description of the applicants governance arrangements and internal control mechanisms (including its administrative, risk management and accounting procedures that demonstrates that those governance arrangements, control mechanisms and procedures are proportionate, appropriate, sound and adequate),

(j) A description of the internal control mechanisms that the applicant has established to comply with its obligations in relation to money laundering and terrorist financing

(k) The name and address of the applicant’s auditors, who shall be registered under the an accounting body of Accountants and shall be subject to the approval of the Bank;

(l) The name and address of the applicant’s proposed bankers;

(m) Details of risk mitigation, management and control mechanisms that have been or will be in place;

(n) Standard Agency Agreements and Agreements with other key stakeholders;

(o) Proposed Holding Account Agreement

(p) Certified photocopies of all significant Shareholders, or Directors’ identification documents;

(q) Detailed Curriculum Vitae of each of the significant Shareholders, Directors and senior management such as the Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Chief Information Technology Officer and Compliance Officer;

(r) Directors questionnaires for significant Shareholders, Directors and senior management;

(s) Vital Statistics forms for each of the significant Shareholders, Directors and senior management;

(t) Where a significant Shareholder, senior manager or Director is a non-Zambian, results of security screening from their country of origin; and

(u) Any other information that the Bank may require.

(2) At any time after receiving an application and before determining it, the Bank may by written notice require the applicant to provide to the Bank additional information or documents or direct the applicant to comply with such other requirements as the Bank may require.

(3) Any information or statement to be provided to the Bank under this Directive shall be in such form as the Bank may specify; and the Bank may by written notice require the applicant to cause a report to be provided by an accountant or other qualified person approved by the Bank on such aspects of that information as may be specified by the Bank.

Designation certificate

7. (1) Where the Bank is satisfied that the applicant has met the requirements for designation, the Bank shall approve the application.

(2) The Bank shall, where an application is approved and upon payment of an annual designation fee by the applicant, issue the applicant with a designation certificate.

(3) A designation certificate may be issued subject to such terms and conditions as the Bank may impose.

(4) A designation certificate shall remain valid unless it is revoked by the Bank.

Refusal to designate

8. (1) The Bank may refuse to grant designation if the applicant does not meet the requirements prescribed by the Bank.

(2) An applicant aggrieved by the refusal of the Bank to grant a designation may appeal against that decision in accordance with Section 41 of the Act.

Display of designation certificate

9. (1) An E-money institution shall display its designation certificate in a conspicuous place at its Head Office.

(2) An E-money institution shall display a certified copy of its designation certificate in a conspicuous place on the premises of every branch where it conducts its business.

(3) An e-money institution that contravenes Sub-Directive (i) and/or (2) commits an offence.

Designation certificate not transferable

10. (1) A designation certificate shall not be transferred, assigned or encumbered in any way.

(2) A person shall not operate or manage an e-money institution on behalf of another person, without the prior written approval of the Bank.

(3) Any person who contravenes Sub-Directive (i) and/or (2) commits an offence.

Revocation of Designation

11. (1) The Bank may revoke a designation for non-compliance or breach of the law, guidelines and directives as may be issued from time to time.

(2) Where the Bank decides to revoke a designation, the Bank shall—

(a) Issue a warning letter and/or fine;

(b) Suspend the designated entity should it fail to comply after the issuance of the warning letter and or fine; and

(c) Revoke the designation.
Register of electronic money institutions

12. (1) The Bank shall maintain a register of—
   (a) authorised electronic money institutions and their branches;

   (2) The Bank may—
      (a) keep the register in any form it deems fit;
      (b) include on the register such information as the Bank considers appropriate.

   (3) The Bank may—
      (a) publish the register online and make it available for public inspection;
      (b) update the register on a regular basis; and
      (c) provide a certified copy of the register, or any part of it, to any person who asks for it—
          (i) on payment of the fee (if any) fixed by the Bank; and
          (ii) in a form (either written or electronic) in which it is legible to the person asking for it.

Minimum capital requirements

13. (1) An E-money institution shall be required to have an initial capital as prescribed by the Bank and must maintain continuing capital as outlined in (2).

   (2) Continuing Capital shall be equal to or greater than 2% of the larger of—
       (a) The current amount of its outstanding e-money liabilities at the end of the prior business day; or
       (b) The average outstanding electronic money liabilities.

   (3) Continuing capital shall not fall below the minimum initial capital.

   (4) The conditions under which funds may be recognized and measured as capital of an e-money issuer shall include the following:
       (i) Fully paid ordinary shares capital;
       (ii) Share premium account;
       (iii) Retained earnings; and
       (iv) 40% of Revaluation reserves.

   (5) An E-money institution that is in operation at the coming into force of these Directives and does not meet the minimum capital requirements shall immediately relinquish such funds to the Bank.

   (6) Any deficiencies in terms of the customer funds to the total outstanding e-money liabilities at all times shall be rectified the next business day;

   (7) Funds held by an E-money institution as required under Sub-Directive i above shall be available on demand to meet requests from customers for redemption;

   (8) The Holding Account shall be maintained in such a way as to show that it is an account which is held for the purpose of safeguarding customer funds in accordance with this Directive and shall not be co-mingled with other operational funds;

Unclaimed e-money

16. (1) Any e-money held by an E-money institution shall be presumed abandoned upon the expiration of one year if there has been no customer initiated transactions on the e-wallet and the person in whose name the e-money is held does not respond to a notice sent by the E-money institution within the one year period.

   (2) An E-money institution holding e-money presumed abandoned shall relinquish the funds to the Bank within thirty days after the e-money is deemed abandoned.

   (3) An E-money institution holding abandoned e-money at the time of coming into effect of these directives shall immediately relinquish such funds to the Bank.

   (4) An E-money institution that relinquishes funds to the Bank under (2) and/or (3) shall retain the records concerning the relinquished funds for 6 years.

   (5) A person whose e-money has been relinquished to the Bank in accordance with this directive may claim the funds from the Bank within a period of six years from the date of receipt of the funds by the Bank;

   (6) No action to recover, and no other action in respect of any funds presumed abandoned and paid in or relinquished in accordance with this directive may be brought against the paying e-money institution or against the Bank after the sixth year following payment or relinquishing to the Bank, but where the Bank considers it desirable, to avoid hardship or injustice, the Bank may make a payment to a claimant in respect of e-money presumed abandoned to that person.

PART III
Safeguard of Customers Funds

Holding Account

17. For the purposes of these directives “customer funds” comprise sums of funds received in exchange for electronic money that has been issued.

   (1) An E-money institution shall hold customer funds in trust on behalf of its customers;

   (2) An E-money institution shall maintain the Holding Account at a commercial bank;

   (3) The aggregate value of the Holding Account shall at least equal to the total outstanding e-money liabilities at all times;

   (4) Customer funds in the Holding Account shall be reconciled to the outstanding e-money liabilities on a daily basis by the E-Money institution;

   (5) The E-money institution shall on a daily basis be required to furnish the commercial bank maintaining the Holding Account with the total electronic value on the system;

   (6) Any deficiencies in terms of the customer funds to the total outstanding e-money liability shall be rectified the next business day;

   (7) Funds held by an E-money institution as required under Sub-Directive i above shall be available on demand to meet requests from customers for redemption;

   (8) The Holding Account shall be maintained in such a way as to show that it is an account which is held for the purpose of safeguarding customer funds in accordance with this Directive and shall not be co-mingled with other operational funds;
(9) The Holding Account shall be used only for holding customer funds for the purpose of facilitating customer transactions and paying legitimate charges or fees of the E-money institution for services provided to customers;

(10) An E-money institution shall not in any way invest or intermediate funds held in the Holding Account;

(11) An E-money institution shall submit to the Bank monthly reconciliation statements of the funds held in the Holding Account and the e-money on their system;

(12) The trust relationship pertaining to the funds held in the Holding Account shall be between the E-money institution and its customers;

(13) An E-money institution shall not offer funds held in the Holding Account as collateral to any party;

(14) The institution must keep a record of all customer funds; and

(15) The Bank may revise the requirements in this directive as it deems fit.

Collection Accounts

18. The Bank may prescribe conditions for collection accounts.

Protection of funds in the Holding Account during liquidation

19. The claims of customers on the funds held in the Holding Account of an E-money institution shall be paid out in full to customers and shall not form part of the assets available for distribution by the Receiver or Liquidator of an E-money institution.

Payment of Interest on the Holding account

20. (1) The E-money institution shall negotiate the interest rate with the commercial bank that maintains the Holding Account. The negotiated terms shall be submitted to the Bank

(2) The E-money institution shall keep record of the interest earned on the Holding Account in a separate bank account and submit as part of the monthly returns the cumulative interest amount earned on the account;

(3) The use of the interest earned on the Holding Account shall be approved in writing by the Bank;

(4) The commercial bank maintaining the Holding Account and the Interest Account shall submit month-end balances directly to the Bank in a prescribed format; and

(5) The Bank may revise the requirements in this directive as it deems fit.

PART IV
DISTRIBUTORS, AGENTS AND OUTSOURCING

Use of distributor and agents

21. (1) An E-money institution may distribute or redeem electronic money through a Distributor or Agent.

(2) An E-money institution shall not issue electronic money through a Distributor, Agent or any other person acting on its behalf.

Distribution of electronic money through Agents

22. (1) An E-money institution may distribute electronic money through Agents provided it carries out adequate due diligence on the Agents before the Agent is engaged.

(2) Where the E-money institution intends to use Agents, it shall submit the following to the Bank at least 30 days prior to it conducting business through Agents—

(a) The procedures for recruiting Agents;

(b) A description of the internal control mechanisms that will be used by the Agent to comply with the anti-money Laundering and combating financing of terrorism requirements;

(c) A copy of the draft standard Agency Agreement/s;

(d) The risk management framework for the Agents;

(e) Agent manuals and materials to be used for training; and

(f) Description of the system to be used for providing services through Agents.

(3) The E-money institution shall—

(a) Have written agreements with all Agents;

(b) Not enter into exclusive arrangements with Agents;

(c) Restrict the level of transaction volumes and/or values in line with the perceived risk identified during the due diligence carried out on an Agent;

(d) Not issue e-money to an Agent without the Agent first depositing an equal amount of funds into the Holding Account;

(e) Ensure that an Agent acting on its behalf informs customers of the agency arrangement;

(f) Ensure that it provides the Agent with adequate training and supervision on activities relating to the provision of e-money services including Anti-money Laundering and Combating the Financing of Terrorism;

(g) Be liable to its customers for business conducted by the Agents within the scope of the Agency Agreement; The agency agreement shall not exclude such liability; and

(h) Remain fully responsible for ensuring that the Agent complies with all legal and regulatory requirements related to the provision of e-money services.

(4) The Agent shall not provide payments services outside the scope of the authorisation granted to the E-money institution unless the Agent is designated by the Bank to engage in that payment service.

(5) The Bank or person appointed by the Bank may at any time, cause an examination to be made of any Agent and the books or accounts related to the e-money business.

(6) The Bank may request an E-money institution to remove an Agent from its register if the Bank—

(a) has received adverse information on the Agent;

(b) has reason to believe that the e-money institution has not carried out proper due diligence on the Agent;

(c) has reasonable grounds to suspect that, in connection with the provision of services through the Agent—

(i) money laundering or terrorist financing is taking place, has taken place, or has been attempted; or

(ii) the risk of such activities taking place would be increased.

(7) Where the E-money institution’s designation is suspended or revoked by the Bank, all its Agents shall cease to provide payments services on its behalf.

(8) The E-money institution shall provide the Bank with a quarterly update of the Agents in a prescribed format. The update shall include—

(i) the name, contact details and location;

(ii) the identity of the directors and persons responsible for the management of the Agent where applicable;
(iii) the beneficial owners of the entity providing the agency services; and
(iv) such other information as the Bank may require.

Outsourcing

23. (1) An E-money institution shall not outsource the issuance of e-money to a distributor, agent or any other person.

(2) An e-money institution must notify the Bank of its intention to outsource any operational function relating to the issuance, distribution or redemption of electronic money or the provision of payment services.

(3) Where the E-money institution intends to outsource any important operational function, the following conditions shall be met—

(a) the outsourcing is not undertaken in such a way as to impair—

(i) the quality of the institution’s internal control; or
(ii) the ability of the Bank to provide effective oversight of the electronic money institution’s activities;

(b) the outsourcing does not result in any delegation by the senior management of the e-money institution of responsibility for complying with the requirements imposed by these Directives;

(c) the relationship and obligations of the E-money institution towards its electronic money holders under these Directives is not substantially altered;

(d) compliance with the conditions under which the designation was issued will not be adversely affected; and

(e) None of the conditions of the institution’s designation requires removal or variation.

(4) For the purposes of paragraph (3), an operational function is important if a defect or failure in its performance would materially impair—

(a) compliance by the e-money institution with these Directives and any requirement issued under its designation;

(b) The financial performance of the E-money institution; or

(c) The soundness or continuity of the E-money institution’s electronic money issuance or provision of payment services.

Responsibilities with third parties

24. (1) Where an E-money institution relies on a third party for the performance of operational functions it must take all reasonable steps to ensure that these Directives are complied with.

(2) An e-money institution remains liable for any acts of—

(a) its employees or;
(b) Any distributor, agent or entity to which activities are outsourced.

PART V

Prohibitions and Restrictions

Prohibition of unauthorized business

25. (1) A person shall not issue or offer to issue e-money unless the person has been authorized or designated by the Bank.

(2) A person who contravenes Sub-Directive (i) commits an offence and is liable, on conviction, to a fine not exceeding two hundred thousand penalty units or to imprisonment for a term not exceeding three years, or to both.

Restriction on e-money business

26. (1) An E-money institution other than commercial banks shall—

(a) Not undertake any other business other than business that is related to the provision of e-money business.

(b) Not own shares in other undertakings except those that provide functions related to issue of e-money.

(c) Not be in the business of making or granting loans or credit.

(2) A person not regulated under the Banking and Financial Services Act and engaged in business unrelated to e-money but wishes to provide e-money services shall register a new body corporate for the provision of the e-money services.

PART VI

Protection of Customer Transactions

Know Your Customer requirements

27. (1) The E-money institution shall comply with Know Your Customer (KYC) requirements issued by the Bank.

Customer transactions

28. (1) An E-money institution shall establish and maintain such systems and controls that ensure that—

(a) transaction authentication methods do not reject or repudiate valid e-money transactions once initiated by a customer;

(b) customer transactions are completed in real time from the time customer initiates the transaction;

(c) each customer only has one e-wallet with the e-money;

(d) Authorization controls and access privileges for all systems, databases and applications are restricted to authorized person only;

(e) data integrity of the transactions is maintained and protected;

(f) There is clear audit trail for all transactions;

(g) confidentiality of all customer and transaction information is maintained;

(h) Identification, authorization and authentication of transactions is based on international standards;

(2) The E-money institution shall have a business continuity plan and disaster recovery site.

(3) The E-money institution shall have a customer support centre with a mechanism for resolving customer queries timely.

Customer Protection

29. (1) The E-money institution shall ensure that—

(a) Customers have an understanding of the services being offered;

(b) It discloses to the customer the inherent risks of using the services;

(c) Customers are made aware of the costs of the services before they carry out any transaction; and

(d) Customer data and information is protected and kept confidential.

(2) The E-money institution clearly communicates to the customers the roles, responsibilities and rights of all the parties before transacting with the customers.

(3) The E-money institution shall ensure that all Agents are adequately trained to administer the customer protection requirements in this directive.
Disclosure of charges
30. (1) An E-money institution shall disclose all their charges to customers in a conspicuous place within their premises and the premises of all their Agents.

PART VII
RECORDS AND RETURNS

Record Keeping
31. (1) E-money institutions must retain customer information and transaction records for a period of ten years from the date on which the record was created.

Submission of returns
32. (1) An E-money institution shall submit returns in a prescribed format to the Bank every month by the 6th business day after the end of that month.

(2) The Bank may require an E-money institution to submit any other information that the Bank may consider necessary.
   (a) Customers have an understanding of the services being offered;
   (b) It discloses to the customer the inherent risks of using the services;
   (c) Customers are made aware of the costs of the services before they carry out any transaction; and
   (d) Customer data and information is protected and kept confidential.

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Disclosures
30. (1) An E-money institution shall disclose all their charges to customers in a conspicuous place within their premises and the premises of all their Agents.

Investigations
34. The Bank may, by its officers or agents duly authorised in writing—
   (a) Enter and search the premises from where a person is believed to be providing or carrying out issuance of electronic money or payment services business; and
   (b) Inspect any books, accounts and records of that person and take copies of or make extracts from them.

PART VIII
OTHER REQUIREMENTS

Duty to notify change
35. (1) Where it becomes apparent to an E-money institution that there is, or is likely to be, a significant change in circumstances which is relevant to—
   (i) Its fulfilment of any of the conditions set out in these Directives and other relevant laws and regulations or guidelines; or
   (ii) The issuance, distribution or redemption of electronic money, or the payment services, which it seeks to carry on, it must provide the Bank with details of the change without undue delay, or, in the case of a substantial change in which has not yet taken place, details of the likely changes within a reasonable period before it takes place.

(2) An E-money institution shall seek Bank approval for any changes to the governance structures and operations.

(3) An E-money institution shall notify the Bank prior to introducing a new charge or increasing the rate of an existing charge.

Interoperability and real time transactions
36. (1) E-money institutions shall use technical standards and specifications that provide for interoperability.

(2) E-money institutions must ensure that all e-money transactions shall be done in real time.

Legal tender
37. An E-money institution shall issue e-money in Zambian Kwacha unless authorised otherwise by the Bank.

Compliance with Anti-Money Laundering and Combating Financing of Terrorism laws
38. (1) An E-money institution and its Agents shall comply with the Anti-Money Laundering laws in Zambia.

(2) An E-money institution shall ensure that all its employees, distributors and Agents are adequately trained on anti-money laundering and combating financing of terrorism.

(3) An E-money institution shall designate an officer to be responsible for reporting all transactions suspected of being related to money laundering and terrorism financing.

Insolvent e-money institution
39. (1) In these Directives, “insolvency event” means any of the following procedures in relation to an E-money institution—
   (a) the making of a winding-up order;
   (b) the passing of a resolution for voluntary winding-up;
   (c) the entry of the institution into administration;
General offence and penalty

41. A person who breaches any condition or requirement under these Directives commits an offence and is liable, on conviction, to a fine not exceeding two hundred thousand penalty units and for a term of imprisonment not exceeding three years, or to both.

Directives to come into force

42. These Directives shall come into force on the day that they are issued by Bank.

BWALYA K.E. NG’ANDU (Dr),
Deputy Governor—Operations

LUSAKA

GAZETTE NOTICE NO. 417 OF 2015 [5673350

THE MARRIAGE ACT
(VOLUME V, CAP. 50 OF THE LAWS OF ZAMBIA)

APPOINTMENT OF PERSON TO SOLEMNISE MARRIAGES

IT IS HEREBY NOTIFIED for public information that in exercise of the power conferred upon the Town Clerk for Lusaka City Council by section 5(2) of the Marriage Act, Cap. 50 of the Laws of Zambia, the person named in the Schedule set out hereto is hereby appointed to solemnise marriages in the Republic of Zambia.

A. MWANSA,
Town Clerk

CIVIC CENTRE
Lusaka City Council

SCHEDULE

Name: Pastor Adediran O. Aderonmu
Position: Winner’s Chapel International

GAZETTE NOTICE NO. 418 OF 2015 [5673350

THE MARRIAGE ACT
(VOLUME V, CAP. 50 OF THE LAWS OF ZAMBIA)

APPOINTMENT OF PERSON TO SOLEMNISE MARRIAGES

IT IS HEREBY NOTIFIED for public information that in exercise of the power conferred upon me as the Town Clerk of Ndola City Council by section 5(2) of the Marriage Act, Cap. 50 of the Laws of Zambia, the person named in the Schedule attached hereto be appointed to solemnise marriages in the Republic of Zambia.

E. M. SUMANI,
Town Clerk

Ndola City Council

SCHEDULE

Name: Robert Bwalya
Position: Apostle

ADVT—924—5678897

THE CITIZENSHIP OF ZAMBIA ACT
(REGULATION 5)

NOTICE OF INTENTION TO APPLY FOR REGISTRATION

NOTICE IS HEREBY GIVEN that—

AMINA MOHAMED GODOGODO, of Plot No. 02/08, Garden Compound, Lusaka,

is applying to the Board for Registration as a citizen of the Republic of Zambia, and that any person who knows any reason why registration should not be granted should send a written and signed statement of such reason to the Citizenship Officer, P.O. Box 30104, Lusaka, within twenty-eight days from the date of this publication.

ADVT—925—5673807

THE CITIZENSHIP OF ZAMBIA ACT
(REGULATION 5)

NOTICE OF INTENTION TO APPLY FOR REGISTRATION

NOTICE IS HEREBY GIVEN that—

HAVELIWALA BUKAIYA SALIM MUBARAK, of Plot No. 2928, Zimba Road, Madras, Lusaka,

is applying to the Board for Registration as a citizen of the Republic of Zambia, and that any person who knows any reason why registration should not be granted should send a written and signed statement of such reason to the Citizenship Officer, P.O. Box 30104, Lusaka, within twenty-eight days from the date of this publication.

ADVT—926—56773083

THE CITIZENSHIP OF ZAMBIA ACT
(REGULATION 5)

NOTICE OF INTENTION TO APPLY FOR REGISTRATION

NOTICE IS HEREBY GIVEN that—

SALEH SOHANABANU SALIM, of Plot No. 5932, Malata Road, Madras, Lusaka,

is applying to the Board for Registration as a citizen of the Republic of Zambia, and that any person who knows any reason why registration should not be granted should send a written and signed statement of such reason to the Citizenship Officer, P.O. Box 30104, Lusaka, within twenty-eight days from the date of this publication.
Notice of Change of Name by Deed Poll

BY THIS DEED POLL, made the 19th day of June, 2015, I, the undersigned Nkonde Precious, holder of National Registration Card No. 129766/86/1 of Sanehela Village, Chief Chishita, Lukulu District in the Western Province of the Republic of Zambia do hereby absolutely and entirely relinquish and abandon the use of my names Chilindo Chilindo and in lieu thereof do assume as from the date hereof the names of Ignatious Chilindo and in pursuance of such change of names aforesaid, I hereby declare that I shall at all times hereinafter in all records, deeds and instruments in writing in all dealings and transactions and upon all occasions whatsoever assign and use and subscribe the names of Ignatious Chilindo in lieu of the said particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

And I hereby authorise and request all persons to designate, describe and address me by such assumed names of Ignatious Chilindo and in lieu thereof do assume as from the date hereof the names of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

In witness whereof I have hereunto signed my assumed names of Ignatious Chilindo and in lieu thereof do assume as from the date hereof the names of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

Signed, sealed and delivered by the said Ignatious Chilindo in the presence of:

M. MOONGA, Secretary

P.O. Box 51065
LUSAKA

Notice of Change of Name by Deed Poll

By this Deed Poll, dated 23rd day of June, 2015, and registered in the High Court for Zambia at Lusaka, I Armitage Hakauka Mulonga the undersigned of Lusaka in the Lusaka Province of the Republic of Zambia and a Zambian citizen of the Republic of Zambia by birth lately known as Armie Mulonga Hakauka do hereby for myself absolutely and entirely renounce, relinquish and abandon the use of my former names Armie Mulonga Hakauka.

And in pursuance of such change of names aforesaid I do hereby declare that I shall at all times hereafter in all records, deeds and dealings and transactions and upon all occasions whatsoever sign and subscribe the said names of Armitage Hakauka Mulonga in lieu of the names of Armie Mulonga Hakauka so renounced as aforesaid.

And I hereby authorise and request all persons to designate and address me by such assumed names of Armitage Hakauka Mulonga.

In witness whereof I have hereunto signed my assumed names of Armitage Hakauka Mulonga and my relinquished names of Armie Mulonga Hakauka and have hereunder set my hand and seal the day and year first above written.

Signed sealed and delivered by the said Armitage Hakauka Mulonga in the presence of:

M. MOONGA, Secretary

P.O. Box 51065
LUSAKA

Notice of Change of Name by Deed Poll

BY THIS DEED POLL which is intended to be enrolled in the miscellaneous Registry of the High Court for Zambia, I, the undersigned Enelesi Banda, holder of National Registration Card No. 660127/11/1 of House No. 08/32, Mtendere East in the Lusaka City District: Ndola, in the Copperbelt Province of the Republic of Zambia, a Zambian National, now lately called Nkonde Precious, do hereby assume and add as from the date hereof the middle name Eve.

And in pursuance of such change of the middle name as aforesaid, I hereby declare that I shall at all times hereafter in all records, deeds and instruments in writing in all actions and proceedings and in all dealings and transactions and upon all actions whatsoever use and sign the earlier names Nkonde Precious as aforesaid.

And I hereby authorise and request all persons to designate and address me by such assumed names of Precious Eve Nkonde.

In witness whereof, I have hereunder signed my surname of Nkonde, my middle name of Eve and my first name of Precious and have set my hand and seal this 20th day of May, 2015.

Signed, sealed and delivered by Precious Eve Nkonde formerly known as Precious Nkonde in the presence of:

D. ALUFONSO, Insurance Consultant
NDOLA
Plot No. 1094 Buteko Avenue

Notice of Change of Name by Deed Poll

By this Deed Poll made the 19th day of June, 2015, I, the undersigned Derek Siabasimbi Mudenda, holder of National Registration Card No. 196582/81/1 of House No. 5685, Kansenshi Extension, Ndola in the Copperbelt Province of the Republic of Zambia, do hereby for myself absolutely and entirely relinquish and abandon the use of my former name Siabasimba Mudenda and in lieu thereof do assume as from the date hereof the name of Derek Siabasimbi Mudenda.

And in pursuance of such change of name as aforesaid I hereby declare that I shall at all times hereafter in all records, deeds and instruments in writing and in all dealings and transactions and upon all occasions whatsoever to assign and use and subscribe the name as Derek Siabasimbi Mudenda as my name in lieu of the said name as aforesaid renounced.

And I hereby authorise and request all persons to designate, describe and address me by such particulars to the extent that my name shall be Derek Siabasimbi Mudenda.

In witness whereof I have signed my assumed name of Derek Siabasimbi Mudenda and have set my hand and seal this 19th June, 2015.

Signed, sealed and delivered by the said Derek Siabasimbi Mudenda at Lusaka this 19th day of June, 2015 in the presence of:

O. NGOMA, Lawyer
LUSAKA
S/D 9160 Lunsefwa Road,
Kalundu
P.O Box 50067

Notice of Change of Name by Deed Poll

BY THIS DEED POLL made the 91st day of June, 2015, I, the undersigned Armitage Hakauka, holder of National Registration Card No. ADVT—910—5673809, have hereunto signed my assumed particulars of Chief: Mukubulo; District: Chongwe and Village: Mukubulo and in lieu therof do assume as from the date hereof the particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa as my particulars in lieu of the said particulars of Chief: Mukubulo; District: Chongwe and Village: Mukubulo.

And I hereby authorise and request all persons to designate, describe and address me by such particulars as renounced as aforesaid.

In witness whereof I have hereunto signed my assumed particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

Signed, sealed and delivered by the said Armitage Hakauka Mulonga in the presence of:

M. MOONGA, Secretary
P.O. Box 50067
LUSAKA

Notice of Change of Name by Deed Poll

BY THIS DEED POLL made the 23rd day of June, 2015, I, the undersigned Chilindo Chilindo holder of National Registration Card No. ADVT—914—5673553, have hereunto signed my assumed particulars of Chief: Chishita; District: Lukulu and Village: Sanehela.

And I hereby authorise and request all persons to designate, describe and address me by such assumed particulars as aforesaid.

In witness whereof I have hereunto signed my assumed particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

Signed, sealed and delivered by the said Chilindo Chilindo in the presence of:

O. NGOMA, Lawyer
LUSAKA
S/D 9160 Lunsefwa Road,
Kalundu
P.O Box 50067

Notice of Change of Name by Deed Poll

BY THIS DEED POLL made the 19th day of June, 2015, I, the undersigned K. Kalimbiwe, holder of National Registration Card No. ADVT—914—5677325, have hereunto signed my assumed particulars of Chief: Chishita; District: Lukulu and Village: Sanehela.

And I hereby authorise and request all persons to designate, describe and address me by such assumed particulars as aforesaid.

In witness whereof I have hereunto signed my assumed particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

Signed, sealed and delivered by the said K. Kalimbiwe in the presence of:

O. NGOMA, Lawyer
LUSAKA
S/D 9160 Lunsefwa Road,
Kalundu
P.O Box 50067

Notice of Change of Name by Deed Poll

BY THIS DEED POLL made the 19th day of June, 2015, I, the undersigned Ignatious Chilindo holder of National Registration Card No. ADVT—914—5677355, have hereunto signed my assumed particulars of Chief: Chishita; District: Lukulu and Village: Sanehela.

And I hereby authorise and request all persons to designate, describe and address me by such assumed particulars as aforesaid.

In witness whereof I have hereunto signed my assumed particulars of Chief: Mwanjabantu; District: Petauke and Village: Chalokwa.

Signed, sealed and delivered by the said Ignatious Chilindo in the presence of:

O. NGOMA, Lawyer
LUSAKA
S/D 9160 Lunsefwa Road,
Kalundu
P.O Box 50067

Notice of Change of Name by Deed Poll

BY THIS DEED POLL, dated 23rd day of June, 2015, and registered in the High Court for Zambia, I Armitage Hakauka Mulonga the undersigned of Lusaka in the Lusaka Province of the Republic of Zambia and a Zambian citizen of the Republic of Zambia by birth lately known as Armie Mulonga Hakauka do hereby for myself absolutely and entirely renounce, relinquish and abandon the use of my former names Armie Mulonga Hakauka.

And in pursuance of such change of names aforesaid I do hereby declare that I shall at all times hereafter in all records, deeds and dealings and transactions and upon all occasions whatsoever sign and subscribe the said names of Armitage Hakauka Mulonga in lieu of the names of Armie Mulonga Hakauka so renounced as aforesaid.

And I hereby authorise and request all persons to designate and address me by such assumed names of Armitage Hakauka Mulonga.

In witness whereof I have hereunto signed my assumed names of Armitage Hakauka Mulonga and my relinquished names of Armie Mulonga Hakauka and have hereunder set my hand and seal this 19th June, 2015.

Signed, sealed and delivered by the said Armitage Hakauka Mulonga at Lusaka this 19th day of June, 2015 in the presence of:

O. NGOMA, Lawyer
LUSAKA
S/D 9160 Lunsefwa Road,
Kalundu
P.O Box 50067