

UGWALONDDLELA LWENSIZAKALO KULABO ESISEBENZELANA LABO

Isethulo

I-Infrastructure and Development Bank of Zimbabwe (“i- IDBZ”/ “ibhanga”) elikhokhelwa nguMthetho wePhalamende i- Act of Parliament, the Infrastructure and Development Bank of Zimbabwe Act [Isahluko 24:14] lisungulwe mhlaka 31 Ntulikazi 2005. Ibhanga leli, ngenjongo yalo ebanzi, lasungulwa njengenhlaniso elandela i-Zimbabwe Development Bank (“ZDB”) (eyasungulwa ngaphansi koMthetho we- Zimbabwe Development Bank Act No. 7 of 1983).

Libhanga elihlelwe njengomkhandlo wentuthuko lezemali, elasungulelwa ukukhuphula ezomkhenkchoni lentuthuko kanye lokuphakamisa izinga lokuphila kwabantu beZimbabwe ngokuthuthukisa i zakhiwo lezinsizakalo eziqakathekileyo ezigoqela imigwaqo, amadamu, ukutholiswa kwamanzi, izindlu, izambuzi, ithekinoloji. Ibhanga leli likhangelelwe njalo ukuthuthukisa ukwenelisa kwenhlanganiso lamabhizimusi emihlobo etshiyeneyo lokusekela inhlelo zentuthuko kumikhandlo yonke yezomkhenkchoni eZimbabwe.

Inhloso YoGwalondlela Lwensizakalo Kulabo Esisebenzelana Labo

Ugwalondlela Lwensizakalo kulabo esisebenzelana labo (“ugwalondlela”) luchaza izinga lensizakalo okufanele zitholise labo esisebenzelana labo kanye lalabo esibambisana iqhaza lamalungelo lezibopho zabo.

Ugwalondlela luphathisa inkokheli zebhanga lezisebenzi ekuqhubekeni luthuthukisa ukutholiswa kwensizakalo kulabo esisebenzelana labo lababamba iqhaza.Luyindlela yokuthuthukisa isiko lethu lobudlelwano lesisebenzelana labo kanye lokuba yisikhali esibonisa ukusebenza kwebhanga ngokucaca.

Umbono

“IZimbabwe elezakiwo ezitholisa ingqubekelaphambili lentuthuko eyenelisekayo.”

Inhloso

“Ukukhuthaza intuthuko yelizwe lokutholiswa kwezakiwo ezilohlonzi oluphezulu ezizaphakamisa impilo zabantu ngosekelo lobuchwephetshe kunhlelo zentuthuko,”

Injongo

“Ukuphakamisa impilo zabantu bonke eZimbabwe ngokuthuthukisa izakiwo.”

Okubalulekileyo

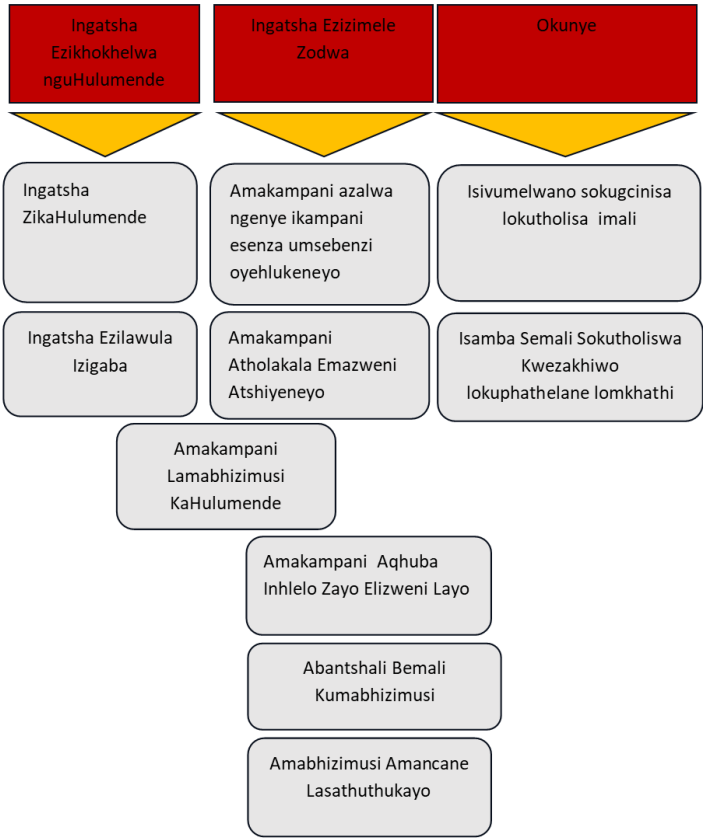
Ibhanga lizimisele ukutholisa izakiwo ezilohlonzi njalo ezizahlala isikhathi eside likhokhelwa ngumqondo we-Tripe C owokugcina kuhle izakiwo.Ekufezeni lokhu,likhangelele ukulandela izibaluleko ezilandelayo:

- Ubuqotho** – Ibhanga liqhuba umsebenzi walo ngendlela esobala njalo ethembekileyo .
- Ubungcwethi** – Imisebenzi ye- IDBZ iphawulwa luhlonzi oluphezulu, ulwazi lobuciko, ukusebenza njengeqembu lokuba sobala emisebenzini yalo.
- Insizakalo zokutholisa izidingo zalabo esisebenzelana labo** – Insizakalo zabasebenzelana lebhanga zimqoka kukho konke okwenziwa libhanga, liqinisekisa ukusebenza ngothando lokuzimisela ngesikhathi.
- Inguquko Entsha** – I- IDBZ ihlose ukubumba amabhizimusi aletha inzuzo, ancintisana lamanye njalo azahlala isikhathi eside.
- Ukwenelisa Ukuhlala** – Ibhanga liyancedisa ngokupha imizamo ephathelane lobuchwephetshe, ezemali lomkhenkchoni, indawo ekhululekileyo lokunanzelela ukulingana ngobulili langokomphakathi.
- Ukubumba lokwabelana ulwazi** – I-IDBZ inikeza ubuhloli lensizakalo ngokubumba, ukwabelana lokumelana lolwazi.

Ukuhlelwa kwabambiqhaza lebhanga

Ababambiqhaza lebhanga bahlelwe njengalokhu kumdwebo 1 olandelayo:

Umdwebo 1: Ukuhlelwa kwababambiqhaza lebhanga



Impahla leNsizakalo Ezimqoka Ezitholiswayo

Njengebhanga lentuthuko lemali , i-IDBZ itholisa impahla/ insizakalo kanye losizo lwemali kuzo zonke inhlelo zentuthuko.Okwakhathesi impahla/ insizakalo ezitholiswayo zibalisele ezilandelayo:

- Imali yenhlelo zentuthuko lezakiwo(*Imali mbolekwa, imali yokuba yingxeny yekampani, imalimbolekwa kumakampani, Isithembiso sokubhadala isikwelede ngemva kokuba umaboleka esehlulekile ukubhadala, ukutholisa indlela yokuthola imali yesikwelede sezakiwo*).
- Usizo lokulungiselela inhlelo zokuthuthuka.
- Usizo lokuqhuba inhlelo zokuthuthuka.
- Ukutholisa insizakalo Zemali Yezakiwo (*Ukutholisa imali yokulungiselela lokwenza impahla zokuthengisa kwamanye amazwe kanye lesikwelede esiphiwa labo abathumeze impahla kwamanye amazwe besamelele ukubhadalwa , imalimbolekwa yokuthenga impahla zokusebenzisa ezinjengemitshina, imalimbolekwa ephiwa ikampani ukuthi itholise impahla ezifunwa ngumathenga anduba umathenga abhadale, incwadi ebhalwa libhanga imele umthengi ithembisa ukuba uzabhadala, imalimbolekwa ephiwa umuntu loba ikampani engakatholi imali, imali yokuqhuba ibhizimusi , Imalimbolekwa yokuqhuba ibhizimusi ebhadalwa ngemva kwesikhathi esithile,*

imalimbolekwa elesibambiso sempahla ethile).

- Ukupha Insizakalo Zemali Emazweni Wonke Lokuthengiselana Imali (*Ukugcina imali zakwamanye amazwe, imibhalo yezemali yokudlulisela imali komunye lokuthunyezwa kwemali ngemitshina, Isivumelwano sebhanga, umnikazi wemali esebhanga lokumele aphiwe; indlela zokuthenga lokuthengisa mali zakwamanye amazwe*).
- Ukuzalisa Imali (*Ukugcinisa imali ebhanga okwesikhathi esibekiweyo ungayithathanga, Isikhali sikhulumende sokuboleka imali kumabhizimusi, Isikhali esisetshenziswa libhanga ukweboleka imali sithembisa ukuthi sizayibuyisela lokweboleka ibhanga loba uhulumende imali ngabantu le,*
- Nsizakalo zokubonisana ngezemali .

Umthetho Wohlonzi

I-IDBZ ngokuba ngumdlali obalulekileyo kugatsha lwentuthuko lezakiwo, izimisele ekuqhubekeni ngentuthuko ngokusebenzisa iqembu layo labochwephetshe, ukwamukela ingqubo zakulezinsuku kanye lethekinoloji etholisa insizakalo kulabo esisebenzelana labo lokuba suthisa. Ibhanga lizaqhubeka lithuthukisa ukutholiswa kwensizakalo ngokulandela izinqumo ze-ISO 10002 (International Standard for Customer Satisfaction and Complaints Handling)

Injongo Zohlonzi

- Ukuthuthukisa lokugcina iqembu elizinikeleyo, elilemibono emitsha lobuchwephetshe.
- Ukusebenzisa umkhuba ongcono ekuthuthukisweni kwenhlelo zentuthuko lasekuxhaseni ngezemali .
- Ukwamukela ingqubo zakulezinsuku zamabhizimusi lethekinoloji kanye;
- Lokutholisa imikhandlo etshiyeneyo yezinsizakalo.

AMAZINGA ENSIZAKALO

Ibhanga liyananzelela uhlonzi lwezinsizakalo kulabo elisebenzelana kanye lelibambisana labo iqhaza ukuthi luqakathekile ngokunjalo lilesifiso sokuqhubeka litholisa izinsizakalo eziqakathekileyo kulabo elisebenzelana labo lelibambisana labo iqhaza.

- Ibhanga lizimisele uku:
- Ukutholisa insizakalo ezilohlonzi kulabo elisebenzelana labo njalo abazahlala bezikhumbula .
- Ukutholisa insizakalo eziqondileyo njalo ,ezilungileyo isikhathi sonke. .
- Ukuqhubeka lithuthukisa ingqubo lendlela zayo .
- Ukusungula okutsha kanye lensizakalo.
- Ukuphatha bonke elisebenzelana labo kanye lelibambisana labo iqhaza ngenhlonipho langesizotha njalo;

Ukuphendula imibuzo lezikhalazo ngesikhathi.

INSIZAKALO ZOKWETHULA UMSEBENZI

Insizakalo zethu zeyeme kuzimiso ezilandelayo:

- Ukungaguquki
- Ukusebenza ngokuzikhandla
- Ukusebenza ngokuqonda; kanye,
- Ukuhambisana lomumo.

Sihlose ukusiza esisebenzelana labo lesibambisana labo iqhaza ngendlela:

- Elobuchwephetshe
- Ngesikhathi
- Ngokuqonda
- Ngobumfihlo lange,

- Nhlonipho

Izisebenzi zethu zizaqinisekisa:

- Ukufinyeleleka.

Ukutholisa izeluleko losizo

Ukutshengisa ukubona imibuzo lokuthembisa ukuyiphendula.

IMIBUZO LEZIKHALAZO

Ukusabela kwethu ngemva kokukhulumisana lesisebenzelana labo loba esibambisana labo iqhaza

kuzakwethulwa ngokulandelayo :

- Bonke esisebenzelana labo abazakwethula imibuzo lezikhalazo bazathola impendulo zabo amalanga amabili okusebenza engakedluli
- Lapho usitshayela ucingo, sizaluphendula lungakakhali kathathu.

UKUVIKELWA KOBULEMBU LOBUMFINHLO

Siqinisekisa ubumfihlo balabo esisebenzelana labo njalo silandela ngokuqonda umthetho we-Cyber and Data Protection Act [Isahluko 12:07] kanye layo yonke imithetho yobumfihlo. Sisebenzisa amanyathelo atshiyeneyo okuvikela ulwazi oluphathelane lomuntu, siqinisekisa ukulandelwa kwezidingo ezilawulayo ngokuthatshwa kolwazi, ingqubo, ukugcina, kanye lesaziso sokwephula umthetho. Ukunakekelwa okukhulu kuyaqakathekiswa ekulondolozeni ilungelo lalabo esisebenzisana labo ngokuphathelane lobumfihlo ngokomthetho. Siyaqinisekisa ekugcineni izimo zezinga eliphezulu kwezokuvikeleka lobumfihlo siqinisekisa ukuthi ulwazi lokukhulumisana lathi luzahlala luvikelekile njalo luhlonitshwa.

IMPENDULO LEZIKHALAZO

Sikhululekile ukwamukela impendulo ngokuphathelane lezinsizakalo.Kuyasisiza ukuthi sizwisise indlela esikuphathe ngayo njalo kusenxa sikwazi ukugcwalisa izidingo zakho.Siyazi njalo ukuthi ungafisa ukwethula isikhhalazo ngensizakalo zethu. Ulakho ukunikeza impendulo yakho kithi ngokuxhumana lomnyango wethu wokukhulumisana usebenzisa ucingo, i-imeyili, ubulembu, ifakisi loba mathupha ngokusebenzisa imininingwane ethulwe ngaphansi. Isikhhalazo sakho sizakuphendulwa amahola ayi 48 engakedluli

Ugatsha Lokukhulumisana olwe-IDBZ lungafinyeleleka kuzigxingi zokukhulumisana ezilandelayo:

Ucingo: +263-242-750171-8.

I-imeyili: enquiries@idbz.co.zw kumbe

Iposo: IDBZ House, 99 Gamal Abdel Nasser Road (formerly Rotten Row),

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Harare