

## 建設産業情報（最近の動向）

在外公館名 在ザンビア日本国大使館

記入日 2013年 7月29日

### 1. 現地の建設工事に係る経済情報

資料名 : Zambia Business and Construction News (建設業界紙 (毎週月曜発行))

URL : <http://www.zbcnews.org/>

### 2. 建設業制度、入札契約制度の改正動向

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### 3. 報道情報

	タイトル、概要	日付/掲載紙	添付
1	「ザンビア鉄道社 (ZRL) が稼働停止中のンジャンジ線を調査」: ZRL が, ルサカ市内の道路渋滞緩和のため, ンジャンジ線 (16km) に関する調査を開始したことについて報道。	2013/6/25 Times of Zambia	ありなし
2	「ザンビア及びボツワナがカズングラ橋建設の関心表明を公告」: ザンビア・ボツワナが建設業者に対し, カズングラ橋建設 (我が国有償資金協力) への関心表明を 7 月 3 日~8 月 22 日の間に受け付けることについて報道。	2013/7/5 Daily Mail	ありなし
3	「ZRL が鉄道復興計画を検討」: ZRL が鉄道運営の見直しを実施するため, ビジネス戦略計画 (2013-2015) の検討を開始したことについて報道。	2013/7/10 Daily Mail	ありなし
4	「ZRL が鉱山地域の鉄道改修に前向き」: ZRL が, ザンビアの経済を支えるコッパーベルト州における鉱山地域の鉄道改修は重要であると述べたことについて報道。	2013/7/11 The Post	ありなし

5	「日本がチレンジェとマテロ病院の改修に 1,900 万 US ドルを供与」: 江川大使とチクワンダ財務大臣が, チレンジェとマテロ病院の改修 (日本の無償資金協力) に関する交換公文に署名したことについて報道。	2013/7/18 The Post	ありなし
6	「チパタームチンジ間の鉄道運営を来年初めに開始」運輸公共事業調達通信省が, 来年第 1 四半期に, チパタームチンジ間の鉄道運営を開始すると述べたことについて報道。	2013/7/18 Daily Mail	ありなし
7	「政府が北西部州の道路 (71 路線) を補修」: 政府が, 北西部州の 7 郡における 81km の都市部道路 (71 路線) の補修を地方自治住宅省 (MLGH) の予算で実施することについて報道。	2013/7/21 The Post	ありなし
8	「ZRL が他の鉄道会社と連携」: ボツワナ鉄道社と ZRL が, ボツワナザンビア間の輸送及び貿易促進のために連携することについて報道。	2013/7/22 The Post	ありなし
9	「ZRL と Bush Track 社が覚書に署名」: ZRL と Bush Track Africa 社が世界観光機関総会に向けてリビングストーン-ビクトリア・フォールズ間の鉄道路線の使用に関する覚書に署名したことについて報道。	2013/7/23 Times of Zambia	ありなし
10	「インドがザンビアに 30 億 US ドルを投資」: インドが, ザンビアに対し, ルサカ南部複合的経済特区, 鉱山開発, 運輸部門等に, 最近 5 年間で 30 億 US ドルを投資したことについて報道。	2013/7/25 Daily Mail	ありなし
11	「政府がインナーリング道路について説明」: MLGH が, インナーリング道路 (日本の無償資金協力) の工事が, 雇用創出等に貢献する一方, 工事による排水対策も必要であると説明したことについて報道。	2013/7/25 Daily Mail	ありなし
12	「ZRL が 3 者合意」: ZRL が, コンゴ (民) の鉄道社及びタンザニア・ザンビア鉄道社と顧客のニーズについて考える会合を実施することについて報道。	2013/7/29 Times of Zambia	ありなし
13	「ハリー・ムワンガ空港 (リビングストーン空港) が 1 億 5,000 万クワチャで整備」: ザンビア空港会社が, リビングストーン空港の新ターミナルが 8 月 10 日から利用されると述べたことについて報道。	2013/7/29 Daily Mail	ありなし

#### 4. その他我が国建設業界にとって参考となりうる最近の動向（報道情報以外）

・2013年6月25日、ザンビア政府よりザンビア中央銀行改正法の政令（同7月1日より施行）が発表（添付参照，同5月5日に発表された同法政令は廃止）。ザンビア中央銀行が，国内外を出入りする価値（利益等）の全てをモニタリングするため，外国投資家，輸出業者及び輸入業者に対して義務（当地金融機関に外貨建て口座を開設する，配当金等にかかる入金を外国銀行に対して行う場合は当地金融機関を通じて行う等）を課している。

GOVERNMENT OF ZAMBIA

STATUTORY INSTRUMENT NO. 55 OF 2013

**The Bank of Zambia Act  
(Laws, Volume 20, Cap. 360)**

**The Bank of Zambia (Monitoring of Balance of Payments)  
Regulations, 2013**

ARRANGEMENT OF REGULATIONS

*Regulations*

1. Title and commencement
2. Interpretation
3. Application
4. Monitored transactions
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10. Mode of payment for certain imports or exports
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14. Returns
15. Applicability of anti-money laundering measures
16. General offence and penalty
17. Revocation of SI No. 32 of 2013

IN EXERCISE of the powers contained in section *fifty-seven* of the Bank of Zambia Act, the following Regulations are hereby made:

- |                        |  |
|------------------------|--|
| Title and commencement | 1. (1) These Regulations may be cited as the Bank of Zambia (Monitoring of Balance of Payments) Regulations, 2013.   |
|                        | (2) These Regulations shall come into effect on 1 <sup>st</sup> July, 2013.  |
| Interpretation         | 2. In these Regulations, unless the context otherwise requires—  |
|                        | “Bank” means the Bank of Zambia established under section <i>three</i> of the Act;   |
| Act No 46 of 2010      | “Centre” means the Financial Intelligence Centre established under the Financial Intelligence Centre Act, 2010;  |
| Cap. 387               | “commercial bank” means a bank licenced under section <i>four</i> of the Banking and Financial Services Act;   |
| Cap. 321               | “Commissioner-General” means the person appointed as such under section <i>nineteen</i> of the Zambia Revenue Authority Act;   |
|                        | “export proceeds” means the monetary consideration paid or payable to an exporter in respect of goods or services exported from the Republic;  |
|                        | “exported manufacturing services” means any work done in the Republic by a person resident in the Republic for an owner of goods resident outside the Republic, and includes assembling, labelling, packaging, processing and repair services; |
|                        | “exporter” means a person who is entitled to receive a payment in foreign currency from outside the Republic in respect of goods or services exported from the Republic;   |
| Cap. 387               | “financial service provider” means a financial service provider licenced under the Banking and Financial Services Act;   |
|                        | “foreign bank account” means a bank account held in a bank registered and licensed in a jurisdiction outside the Republic;   |
|                        | “foreign currency denominated account” means a bank account provided to a person in the Republic by a commercial bank and denominated in a currency other than the currency of the Republic;   |
|                        | “foreign exchange” includes  |
|                        | (a) banknotes and coins, other than the currency of the Republic, which are legal tender outside the Republic;   |

- (b) a unit of account of an international body to which the Republic is a member;
- (c) any financial instrument denominated in a currency other than that of the Republic;
- (d) any right to receive foreign bank notes or coins in respect of any balance at a financial service provider located within or outside the Republic; and
- (e) foreign currency denominated travellers cheques, credit and debit cards and similar modes of foreign currency payment;

“foreign investor” has the meaning assigned to it in the Zambia Development Agency Act, 2006;

Act No. 11 of  
2006

“imported manufacturing services” means any work done outside the Republic by a person resident outside the Republic for an owner of goods resident in the Republic, and includes assembling, labelling, packaging, processing and repair services;

“importer” means any person in the Republic who, by reason of goods or services supplied or to be supplied from outside the Republic, is under an obligation to make a foreign currency payment to a person outside the Republic in respect of the goods or services;

“inflows” means current, financial or capital account flows of money from a jurisdiction outside the Republic to a person present in the Republic;

“international transaction” means the buying or selling of, offering to buy or sell, goods or services to or by a person who is not resident in the Republic;

“limited deduction direction” means a certificate, issued by the Commissioner-General to give effect to the provisions of a Double Taxation Agreement entered pursuant to the Income Tax Act;

Cap. 323

“money remittance service provider” means a payment system business providing money transfer or transmission services and designated under the National Payment Systems Act, 2007;

Act No. 1 of  
2006

“outflows” means current, financial or capital account flows of money to a jurisdiction outside the Republic from a person

- present in the Republic;
- “person” means an individual, a company, a partnership, an association and any group of persons acting in concert, whether or not incorporated;
- “Zambia Development Agency” means the Zambia Development Agency established under section *four* of the Zambia Development Agency Act, 2006; and
- “Zambia Revenue Authority” means the Zambia Revenue Authority established under section *nine* of the Zambia Revenue Authority Act.
- Act No. 11 of 2006  
Cap. 321  
Application
3. These Regulations apply to—
- (a) a financial service provider;
- (b) a payment system provider designated under section *seven* of the National Payment Systems Act, 2007;
- (c) an import of goods or services exceeding twenty thousand United States dollars per transaction, or the equivalent in foreign currency;
- (d) an export of goods or services exceeding twenty thousand United States dollars per transaction, or the equivalent in foreign currency;
- (e) a foreign investor; and
- (f) a local investor who invests outside the Republic.
- Act No. 1 of 2007
- Monitored transactions
4. (1) The Bank shall, in relation to outflows, monitor—
- (a) the value of any imported goods;
- (b) profits or dividends paid to non-residents in respect of investments made in the Republic;
- (c) the value of any imported services, including management services;
- (d) any amounts remitted out of the Republic whether unrequited (gratuitous) or otherwise;
- (e) loans granted to non-residents;
- (f) trade credits from non-residents;
- (g) investments made in the form of equity outside the Republic by persons resident in the Republic;
- (h) investments made in the form of debt securities outside the Republic by persons resident in the Republic; and
- (i) payment of interest or principal or an instalment thereof on private external debt.

- (2) The Bank shall, in relation to inflows, monitor—
- (a) the value of any goods or services exported out of the Republic;
  - (b) profits or dividends received in respect of investments abroad;
  - (c) borrowings from non-residents;
  - (d) trade credits to non-residents;
  - (e) investments in the form of equity from abroad;
  - (f) investments in the form of debt securities from abroad; and
  - (g) receipts of both principal and interest on loans to non-residents.
- (3) The Bank shall, in relation to international transactions, monitor—
- (a) the value of imported manufacturing services or exported manufacturing services or goods to or from non-residents;
  - (b) the net cost effect of telecommunication services;
  - (c) the value of international transport, courier and postal services;
  - (d) the value of accommodation and other hospitality services to or from non-residents; and
  - (e) international money transfers into and out of the Republic.

5. (1) The Bank shall establish an electronic reporting and monitoring system for purposes of these Regulations.

Electronic reporting system

(2) The electronic reporting and monitoring system referred to in sub-regulation (1) may have linkages with other Government agencies or institutions responsible for the collection of revenue and the administration of import and export formalities.

6. (1) An exporter or foreign investor shall open and maintain a foreign currency denominated account with a commercial bank for the purposes of these Regulations.

Foreign currency accounts for exporters and foreign investors

(2) A foreign investor shall —

- (a) deposit the cash component of the pledged investment into the foreign currency denominated account, referred to in sub-regulation (1), within the period stated in the



investment certificate and acquit the deposited amount to the Bank;

(b) upon provision of the pledged capital equipment, acquit the pledged capital equipment to the Bank by producing documentation indicating the monetary equivalent thereof; and

(c) upon provision of any other pledged non-cash component, acquit the monetary equivalent thereof to the Bank.

Export  
declaration  
Cap. 421

7. (1) Notwithstanding the Control of Goods Act, an exporter shall, for any proposed export, complete the export proceeds monitoring form in Form I set out in the Schedule.

(2) An exporter shall notify the commercial bank at which the exporter maintains a foreign currency denominated account, of the receipt of export proceeds within one hundred and twenty days from the date of receipt of the export proceeds.

Notification of  
remittances  
above  
prescribed  
thresholds

8. (1) An importer shall, for any proposed import of goods or services, complete and submit to a commercial bank the import monitoring form in Form II set out in the Schedule.

(2) An importer who remits foreign exchange through a commercial bank in accordance with sub-regulation (1) shall, by way of acquittal, provide the commercial bank with customs clearance of the imported goods or evidence of provision of the relevant services before the remission of funds, within one hundred and twenty days from the date of the transfer of the funds.

(3) The Bank may, on application by an importer, extend the period within which the importer may make an acquittal under sub-regulation (2).

(4) Where an importer fails to acquit an import transaction through a commercial bank in accordance with sub-regulation (2), the commercial bank shall not facilitate any further remittance of funds by the importer.

Notification of  
import or  
export  
transactions

9. A commercial bank shall, for any import or export in respect of which a declaration is made under regulation 7 or 8, notify the Bank by filing a return in Form III set out in the Schedule.

Mode of  
payment for  
certain  
imports or  
exports

10. Notwithstanding regulation 3, an importer or exporter shall ensure that payment for an import or export is as follows:

(a) for all imports, in value of, or in excess of, five thousand United States dollars or the equivalent in any other foreign currency, by means of electronic transfer of funds;

(b) for all non-credit payments for exports in value of, or in excess of, five thousand United States dollars or the equivalent in any foreign currency, by means of electronic transfer of funds; and

(c) for an export on credit terms in value of, or in excess of, two hundred thousand United States dollars or the equivalent in any foreign currency, by letter of credit issued by a bank outside the Republic or confirmed by a commercial bank.

11. (1) The following payments to a foreign bank account or non-resident person shall be processed through a commercial bank:

Payments to  
foreign bank  
account

- (a) dividends;
- (b) royalties;
- (c) management fees;
- (d) technical fees;
- (e) commissions;
- (f) consultancy fees;
- (g) government securities maturities; and
- (h) other related transactions.

(2) A person making any payment referred to in sub-regulation (1) shall submit the following documents to the commercial bank:

- (a) for dividends in foreign exchange—
  - (i) a board resolution of the declaration of the dividend;
  - (ii) a tax clearance certificate issued by the Zambia Revenue Authority in the name of the business paying the dividends;
  - (iii) evidence of payment of applicable taxes on the dividends concerned, where applicable;
  - (iv) evidence of payment of corporate or income tax, where applicable;
  - (v) where tax is zero percent or at a reduced rate, whether under the provisions of any written law or agreement, or where withholding tax is exempt, a withholding tax exemption letter or dispensation in the nature of a limited deduction direction issued under the hand of the Commissioner-General; and

- (vi) management or audited accounts certified by an accountant registered with the Zambia Institute of Chartered Accountants;
- (b) for royalties, management fees, technical fees, commissions or consultancy fees in foreign exchange—
- (i) a tax clearance certificate;
  - (ii) an invoice in the name of the declared recipient of the funds;
  - (iii) the agreement governing the payment of royalties or management fees;
  - (iv) where tax is zero percent or at a reduced rate or withholding tax is exempt, a withholding tax exemption letter or dispensation in the nature of a “limited deduction direction” issued under the hand of the Commissioner-General;
  - (v) payment details at a bank outside the Republic in the recipient’s name;
  - (vi) evidence of payment of applicable taxes; and
  - (vii) management or audited accounts certified by an external auditor registered with the Zambia Institute of Chartered Accountants; and
- (c) for a foreign investor in Government securities—
- (i) a copy of the application form to invest in Government securities;
  - (ii) a copy of the award notice;
  - (iii) evidence of the inward funds transfer for the investment; and
  - (iv) the maturity payment voucher.

External  
private debt

12. (1) A person who obtains a foreign exchange loan from a non-resident lender or who provides a loan to a non-resident borrower shall register with the Bank, through a commercial bank, the borrowing or the lending in Form III set out in the Schedule.

(2) A subsidiary of a foreign company which contracts a foreign exchange denominated loan from a parent company, shareholder, partner or affiliated entity or a local parent company which provides a loan to a foreign subsidiary, shareholder, partner or its foreign affiliated company, shall provide to a commercial bank a signed facility, loan or similar agreement and shall in each case disclose—

- (a) the rate of interest on the loan;
- (b) the duration of the loan; and
- (c) the repayment schedule.

(3) A commercial bank shall, with respect to an external private debt or lending to a non-resident, facilitate outward or inward debt service remittances if—

- (a) the debt is registered in accordance with this regulation; and
- (b) in the case of an outward debt service remittance, proof of payment of applicable taxes on the interest component is produced.

(4) Sub-regulation (1) does not apply to loans for a period of less than thirty days.

13. (1) The Bank shall maintain an electronic depository of loan agreements in respect of externally contracted debt and shall assign a unique identification number to each loan agreement.

Record of loan agreements

(2) The Bank shall only register or assign a unique identification number to each transaction if—

- (a) the borrower or lender provides evidence of the receipt or remittance of the loan amount into or out of a bank account hosted by a commercial bank and held in the name of, or for the benefit of the borrower or lender;
- (b) the borrower provides evidence of the importation and physical delivery into the Republic of the goods constituting the loan amount or partial payment, or in the case of services, the delivery of the services.

(3) A person who contracted a private external debt or provided a loan before the coming into operation of these Regulations shall, within thirty days, provide the information referred to in sub-regulations (2) and (3) of regulation 12 to facilitate the registration of the debt in accordance with these Regulations.

14. A commercial bank or money remittance service provider shall submit a report, on a monthly basis, to the Bank of—

Returns

- (a) all remittances of foreign exchange into and out of the Republic;
- (b) all withdrawals and deposits, by debit or credit card, of cash or payment for goods or services in foreign currency in any thirty-day period;

(c) any transfers by a person within any thirty day period from a foreign currency account in the Republic to any foreign currency account held abroad; and

(d) any private borrowing repayment out of, or private lending receipt into, the Republic.

Applicability of anti-money laundering measures  
Act No. 46 of 2010  
Act No. 14 of 2001

15. These Regulations do not exempt a financial service provider from the financial service provider's obligations under the Financial Intelligence Centre Act, 2010, the Prohibition and Prevention of Money Laundering Act, 2001, or any other written law relating to money laundering and proceeds of crime.

General offence and penalty

16. (1) A person who contravenes any provision of these Regulations commits an offence and is liable, upon conviction, to a fine not exceeding one hundred thousand penalty units or to imprisonment for a period not exceeding ten years, or to both.

(2) Where an offence under these Regulations is committed by a body corporate or an unincorporate body, every director or manager of the corporate or unincorporate body is liable, upon conviction, as if the director or manager had personally committed the offence, unless the director or manager proves to the satisfaction of the court that the act constituting the offence was done without the knowledge, consent or connivance of the director or manager or that the director or manager took reasonable steps to prevent the commission of the offence.

Revocation of SI No. 32 of 2013

17. The Bank of Zambia (Monitoring of Balance of Payments) Regulations, 2013, are hereby revoked.

SCHEDULE  
(Regulations 7, 9 and 12)

Form I  
(Regulation 7)  
Serial Number .....

**BANK OF ZAMBIA**  
**THE BANK OF ZAMBIA (MONITORING OF BALANCE OF PAYMENTS)**  
**REGULATIONS, 2013**  
**EXPORT MONITORING FORM**

1. Exporter:	Name			2. TPIN		
	Physical Address			3. Sector		
	Telephone			4. Invoice Number		
	Email			5. Invoice Date		
6. Paying Bank (When Applicable)					7. Value of Exports in words (state currency)	
8. Value of Exports in Figures (state currency)						
9. Name of Local Commercial Bank / Branch						
10. Account Name to Credit for Transfer					11. Port of Exit	
12. Account Number to Credit for Transfer						
13. \$200,000 and above (By Letter of Credit) LC Ref. No. (When Applicable)					14. \$20,000 and above (Electronic Funds Transfer) EFT. No. (When Applicable - advance payments)	
15. Issuing/ Confirming Bank						
16. Country of Final Destination						
17. Description of Goods/Services Exported (for detailed list of exports, fill out additional list attached, where applicable)	Grade	Weight	Package/Container No.	Currency	Unit Price	Transaction Value
	Copper					
	Cobalt					
	Gold					
	Emeralds					
	Other metals					
	Non-traditional exports					
	Services (type of service)					
	18. Name of importer					
19. Name of importer's Representative						
20. Declaration I/We ..... (Exporter) hereby declare(s) that the foreign currency proceeds of the sale or disposal of the goods described above have been/will be received in the Republic of Zambia from a person/ institution outside the Republic of Zambia within one hundred and twenty (120) days from the date of shipment and will be deposited in our bank and account number as indicated on this form. I .....do hereby declare that the information given above is true and correct to the best of my knowledge and belief. Signature ..... Date and Place of Signature ..... Name of Authorised Signatory .....						
<b>Official Use Only</b>						
Financial Service Provider/Commercial Bank			Zambia Revenue Authority			
21. Date Application Received			27. Date Application Received			
22. Received By (Name)			28. Name of ZRA official			
23. Application Checked for Corrections and Completeness			Yes	29. Goods to be exported verified		Yes
			No			No
24. Signature			30. Signature:			
25. Date			31. Date:			
26. Stamp of Commercial Bank			32. Stamp of Zambia Revenue Authority			



**BANK OF ZAMBIA**  
**THE BANK OF ZAMBIA (MONITORING OF BALANCE OF PAYMENTS) REGULATIONS, 2013**  
**IMPORT REMITTANCE MONITORING FORM (Tick as applicable)**

1. Importer or Remitter Details		2. TPIN	
Address		3. Sector	
Telephone		4. Tax Clearance Certificate	
Email		5. Invoice No./Loan ID No.	
7. Beneficiary Name and Address		6. Invoice Date	
Name		8. Beneficiary Bank: Name	
Address		Address	
Country		Country	
Telephone		Account Number	
Email		SWIFT Code	
9. Importer/Remitter Account Name		10. Date of Remittance	
11. Importer/Remitter Account Number		12. Freight and other ancillary charges in figures	
13. Currency of Remittance		14. Transfer Amount in Words	
15. Transfer Amount in Figures		16. Port of Entry for Imported Goods	
17. Name of Local Commercial Bank		18. Branch of Local Commercial Bank	
19. Expected Date of Goods Entry /Services Delivery			
20. Purpose of Remittance		Description	Total Value
Goods Importation			
Services Importation			
Dividends			
Loan Repayments			
Education			
Fees, please specify			
Other - please specify			
21. DECLARATION			
I/We ..... (Importer or Remitter) hereby declare(s) that the foreign currency sent abroad has corresponding prescribed documents availed by myself to the indicated local commercial bank. For goods importation, I/we attest that relevant Acquital documents (e.g. Customs Clearance Documents) will be availed to the local commercial bank indicated above within one hundred and twenty (120) days from the date of remittance.			
I ..... do hereby declare that the information given above is true and correct to the best of my knowledge and belief.			
Signature .....			
Date and Place of Signatur .....			
Name of Authorised Signatory .....			
Official Use Only			
Financial Service Provider		Zambia Revenue Authority	
22. Date Application Received		29. Date Application Received	
23. Received By (Name)		30. Name of ZRA official	
24. Any Overdue Acquitals		31. Imported Goods verified to match details on Form	
Yes		Yes (State value of Goods)	
No		No	
25. Application Approved		32. Relevant Taxes Paid in Full	
Yes		Yes (State Amount)	
(Checked for Corrections and Completeness)		No	
26. Signature .....		33. ZRA Entry Number	
27. Date .....		34. ZRA Payment Receipt Number	
28. Stamp of Commercial Bank		35. Signature .....	
		36. Date .....	
		37. Stamp of Zambia Revenue Authority	



Form III  
(Regulations 9 and 12)  
Serial Number:.....

**BANK OF ZAMBIA**  
THE BANK OF ZAMBIA (MONITORING OF BALANCE OF PAYMENTS) REGULATIONS, 2013  
PRIVATE EXTERNAL BORROWING/LENDING REGISTRATION FORM

<b>1. Applicant's Details</b> Name Physical Address Telephone Email		<b>2. TPIN</b> <b>3. Sector</b> <b>4. Date of Application</b> <b>5. Nature of Transaction (Borrowing or Lending)</b>	
<b>6. Foreign Lender/Borrower (delete what is not applicable)</b> Name Physical Address Telephone Email Country		<b>7. Foreign Lender/Borrower Bank Name</b> <b>8. Foreign Lender/Borrower Bank Address</b> <b>9. Foreign Lender/Borrower Bank SWIFT code</b> <b>10. Foreign Lender/Borrower Bank Account Number</b>	
<b>11. Applicant's Account Name</b>		<b>12. Date of Loan Contract</b>	
<b>13. Applicant Account Number</b>		<b>14. Start Date of Loan</b>	
<b>15. Applicant's Local Commercial Bank</b>		<b>16. End Date of Loan</b>	
<b>18. Applicant's Local Commercial Bank Branch</b>		<b>17. Tenor of Loan (months)</b>	
<b>20. Date Funds Transmitted</b>		<b>19. Currency</b>	
		<b>21. Annual Interest Rate</b>	
<b>23. Purpose and sector of Loan</b>		<b>22. Loan Amount</b>	
<b>24. Repayments Summary (Attach Repayment Schedule)</b>			
<i>Installment Number</i>	<i>Date of Payment</i>	<i>Interest Amount</i>	<i>Principal Amount</i>
			<i>Total Amount</i>
<b>25. DECLARATION</b>			
I/We..... (Borrower/lender) hereby declare that the information provided herein is true and correct to the best of my/our knowledge. I/we understand that any false declaration may render me/us liable to criminal prosecution.			
Name of Authorised Signatory .....			
Signature .....			
Place and Date of Signature .....			
<b>Official Use Only</b>			
<b>Commercial Bank</b>		<b>Bank of Zambia</b>	
<b>26. Date Received</b>		<b>33. Date Received</b>	
<b>27. Name of Bank Official</b>		<b>34. Name of BoZ Official</b>	
<b>28. Designation</b>		<b>35. Designation</b>	
<b>29. Application Checked for Corrections and Completeness</b>	Yes No	<b>36. Unique Loan ID Number Allocated</b>	
<b>30. Signature:</b>		<b>37. Signature:</b>	
<b>31. Date</b> .....		<b>38. Date</b> .....	
<b>32. Commercial Bank Stamp</b>		<b>39. Bank of Zambia Stamp</b>	

LUSAKA

25TH JUNE, 2013

[MFAL.102/9/3]

A.B. CHIKWANDA,  
Minister of Finance