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GAZETTE NOTICE No. 763 OF 2024

The Veterinary Council of Zambia
Act No. 45 of 2010

Notices to the General Public

Registered Veterinary Surgeons, Veterinary Para-Professionals and Licenced Animal Health Facilities for the Year 2024

THE Veterinary Council of Zambia wishes to inform the general public that the names of Veterinary Surgeons, Veterinary Para-Professionals and Animal Health Facilities indicated here below are duly registered and eligible to practice for the year 2024.

IN ACCORDANCE with the provisions of Part VI Sections 12, 34 and 36 of the Veterinary and Veterinary Para- Professions Act No. 45 of 2010 of the Laws of Zambia, it is an offence for any person to practice as a veterinary surgeon or veterinary para-professional without being registered. It is also an offence for any person or animal health facility to employ any person who is not registered to practice as a veterinary surgeon or veterinary para-professional as provided for in this Act.

In addition and according to Part VI Section 42 of the Veterinary and Veterinary Para- Professions Act No. 45 of 2010 of the Laws of Zambia, it is an offence to operate an animal health facility without a licence issued in accordance with the provisions of this Act.

For more information please contact the Veterinary Council of Zambia on +260955554954 (08 :00 – 17 :00 Hours) or email : registrarvcz@gmail.com

DR. S. G. CHIKUNI,
Registrar and CEO

<i>Serial No.</i>	<i>Index</i>	<i>Title</i>	<i>Surname</i>	<i>First Name</i>	<i>NRC/Passport</i>	<i>Qualifications</i>	<i>Address</i>
Primary							
1	D1219	Dr	Asinga	Tommy	630124/99/3	DVM-Alabama,USA	2374,Leopardshill Road, Lusaka
2	D1019	Dr	Banda	Joseph	383694/52/1	BVM(UNZA)	Ministry of Fisheries and Livestock, Chikankata
3	D1018	Dr	Banda	Peter	103749/54/1	BVM(UNZA)	Ministry of Fisheries and Livestock, Solwezi
4	D1423	Dr	Banda	Humphrey	442432/67/1	DVM(CUBA)	Ministry of Fisheries and Livestock, Nakonde
5	D1016	Dr	Banda	Mackson	419659/11/1	MSC. Veterinary Public Health/BVM	Ministry of Fisheries and Livestock, Mongu
6	D1017	Dr	Banda	Patrick	302963/67/1	BVM(UNZA)	Ministry of Fisheries and Livestock, Masaiti
7	D1387	Dr	Banda	Vincent	923309/11/1	BVM(UNZA)	Ministry of Fisheries and Livestock, P.O Box 23, Mulobezi
8	D1191	Dr	Bham	Naeem	997399/11/2	BVSC-University of Agric Sciences(India)	Stand 36346 Off Kafue Road Lusaka (Agrivet)
9	D1666	Dr	Bhura	Zainul Abeden			5897 Burma Road, Madras Area Lusaka
10	D1490	Dr	Bili	Alex	331904/51/1	BVM-UNZA	Ross Breeders(Z) 36468, Lusaka
11	D1561	Dr	Blanco	Oscar	581558/99/3	UKZN S.A /UBA Argentina	4A Muswepa Road Jesmondine
12	D1519	Dr	Bothma	Jacob	173914/76/1	BVM(UNZA)	Ministry of Fisheries And Livestock, Gwembe
13	D1279	Dr	Bowa	Benson	254318/64/1	BVM(UNZA)	Ministry of Fisheries and Livestock, CVRI, Lusaka
14	D1166	Dr	Bwakya	Kenneth	392970/11/1	BVM(UNZA)	Plot,19/25 Muramba Rd,Lusaka
15	D1529	Dr	Bwalanda	Chisenga P.E	158895/62/1	BVM UNZA-Masters-Kings College London	3 Malachite Stree Kamwala South Lusaka
16	D1607	Dr	Bwalya	Amon	252989/45/1	BVM(UNZA)	Plot # 28/01 Zebeday Street ,Bauleni

The Bank of Zambia Act, 2022**Bank of Zambia Prohibition Against Unwarranted Charges and Fees on Electronic Money Services Directives***Preamble*

WHEREAS section 5(1) of the National Payment Systems Act, 2007 mandates the Bank of Zambia to regulate and oversee the operations of payment systems in order to ensure integrity, effectiveness, efficiency, competitiveness and security of the payment systems to promote stability and safety of the Zambian financial system.

WHEREAS Section 5(ee) of the Bank of Zambia Act, 2022 mandates the Bank to regulate the rate of interest and other charges that a financial service provider and a payment service provider may impose on a financial transaction.

NOW THEREFORE, the Bank of Zambia has determined that the imposition of unwarranted charges and fees on the public is a violation of the rights of consumers of financial services. The Bank of Zambia has also determined that the imposition of unwarranted charges and fees undermines the progress towards financial inclusion in the country.

Purpose of the Directives

1. The purpose of these directives is to —
 - (1) set out and prohibit the charges and fees on electronic money services which the Bank of Zambia deems unwarranted; and
 - (2) regulate specified charges and fees on electronic money transactions.

Definitions

2. In these Directives, unless the context otherwise requires:

“Agent” means a person or entity engaged by a regulated entity to provide specific payment or financial services on its behalf;

“Electronic money or E-money” means an electronic store of monetary value 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;

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

“Merchant Aggregation” means a business model where a licensed third party signs up sub-merchants to process customer payments through a master account or wallet;

“Micro, Small and Medium Enterprises” means an entity with annual sales turnover of not more than K5,000,000.00;

“Surcharge” means an extra fee or charge levied on a consumer, by an E-money institution in addition to the fees set by the service provider and includes an extra fee or charge levied on a consumer by a merchant in addition to fees set by an E-money institution: and

“Unwarranted charges and fees” means such charges and fees imposed by E-money Institutions, which the Bank determines to be unjustifiable, and undermines consumer protection and financial inclusion.

Application of Directives

3. These Directives shall apply to all E-money Institutions, commercial banks and Financial Institutions operating in Zambia.

Prohibition of unwarranted charges and fees

4. (1) An E-money Institution shall not impose any of the charges and fees listed in the First Schedule of these Directives.

(2) The Bank may, from time to time, amend the list in the First Schedule of unwarranted charges and fees for electronic money transactions.

Regulation of Charges and Fees

5. An E-money Institution shall not impose a charge or fee on a specified electronic money transaction with a customer which is higher than that indicated in the Second Schedule of these Directives.

Publication of the Unwarranted Charges and Fees

6. An E-money Institution shall publicise these Directives to its customers by displaying the information in the First and Second schedules in a conspicuous place in each branch, agents trading place and on electronic sites including smart applications, websites, or other electronic channels.

General Penalty

7. An E-money Institution that contravenes these Directives commits an offence and is liable upon conviction, to a fine not exceeding two hundred thousand penalty units or to imprisonment for a period not exceeding two years, or to both.

Effective date of Directives

8. These Directives shall come into force on the day that they are published in the Gazette.

FIRST SCHEDULE

UNWARRANTED CHARGES AND FEES FOR ELECTRONIC MONEY TRANSACTIONS

The following charges and fees that may be charged by Electronic Money Institution are deemed to be unwarranted and are hereby prohibited:

- (1) Charge for opening an electronic wallet;
- (2) Charge for aborted transactions;
- (3) Charge for electronic money wallet personal identification number (PIN) resets;
- (4) A charge for closure of a customer's dormant wallet; and
- (5) A charge for re-activating an electronic money wallet.

The following charges and fees that are currently being charged by Electronic Money Institution are deemed to be unwarranted and are hereby prohibited:

- (1) Charge by the receiving Electronic Money Institution for deposits made through any channel into a customer's wallet;
- (2) A surcharge for a merchant payment where a merchant is levied a collection fee of 1% and above by an e-money institution;
- (3) A surcharge on a bill payment where a biller is levied a collection fee of 1% and above by an e-money institution. This shall be capped in line with item 6 of the second schedule;
- (4) Collection fee on transactions acquired by merchant aggregators;
- (5) A charge for balance inquiry, electronic monthly statement and other wallet inquiries by a customer on any electronic platform;
- (6) A charge for a failed or unsuccessful transaction; and
- (7) Charging customers to facilitate reversal of failed transactions.

SECOND SCHEDULE

An E-money Institution shall not impose a charge or fee higher than the amounts stipulated below:

	<i>Use Case</i>	<i>Recommendations</i>
1	Cash-Out	The transaction band K5,001 – K10,000 (and above) is capped at K60
2	Cross network transfers through the NFS	The transaction band K501 – K1,000, K1001– K3,000, K3,001 – K5,000 and K5,001 – K10,000 (and above) are capped at K15, K20, K30, and K50 respectively
3	Wallet to Bank	The transaction band K501 – K1,000, K1001– K3,000, K3,001 – K5,000 and K5,001 – K10,000 (and above) are capped at K15, K20, K30, and K50 respectively
4	Bank to Wallet	The fee is capped at ZMW10
5	Collection fee	The collection fee on Micro, Small and Medium Enterprises is capped at 1.0%.
6	Merchant or Biller charges	Where a merchant or biller is charged less than 1%, the charge levied on the customer is capped at K5.

In addition to the schedules above, where a Payment Service Provider acquires a merchant transaction and requires authorization from an E-money Institution maintaining the customer wallets, the interchange fee paid by the acquiring institution to the E-money Institution shall be equivalent to the customer fees for intra-platform Person to Person transfers levied by the E-money Institution. Any fee collected by the E-money institution above and beyond this interchange shall be deemed unwarranted and attract a penalty.

Issued by the Bank of Zambia this 2nd day of August, 2024.