



Bank of Zambia

Non-Bank Financial Institutions - 31 December 2025

CREDIT REFERENCE BUREAUX				
NAME	ADDRESS	CITY	TELEPHONE	EMAIL
1. Credit Reference Bureau Africa Limited	Fifth Floor, Sun Share Tower Katima Mulilo Road Olympia P O Box 31199,	Lusaka	+260-211-224263 +260-211-220530	
DEVELOPMENT FINANCE INSTITUTIONS				
NAME	ADDRESS	CITY	TELEPHONE	EMAIL
1. Development Bank of Zambia	Development House, Katondo Street, P.O. Box 33955; dbzmail@dbz.co.zm	Lusaka	+260-211-228576 +260-211-228588	UNDER POSSESSION
LEASING AND FINANCE COMPANIES				
NAME	ADDRESS	CITY	TELEPHONE	EMAIL

1. Agricultural Leasing Company Zambia Limited	Unit 214 B, Foxdale Court Office Park, Mama Betty Building 609 Zambezi Road	Lusaka	+260-969-785314	
2. Inde Credit Limited	Foxdale Forest, Zambezi Road, Roma	Lusaka	+260-211- 295792	
3. JUMO Zambia Limited	Chila Office Block, 1 Chila Road, PO Box 32923, Kabulonga	Lusaka	+260-965-632429	
4. Zambian Home Loans Limited	Plot No. 35370, Garden Plaza, Thabo Mbeki Road PO Box 32344;	Lusaka	+260-211-293389	info@zambianhomeloans.com
5. ZED-Fin Financial Services	Plot 10443, William Lesa Chola Palace, Bishop roads, Kabulonga	Lusaka	+260 211 252 683/ 0761 010 191	
MICROFINANCE INSTITUTIONS				
NAME	ADDRESS	CITY	TELEPHONE	EMAIL
1. Agora Microfinance Zambia Limited	Plot 57A Lukanga Street, off Zambezi Post Net 745, Manda Hill	Lusaka	+260-211-847838	
2. ALS Capital Limited	Unit 5, Nexus Centre, Malambo Road. PO Box 31986;	Lusaka	+260-211-244335	info@alscapital.co.zm
3. Altus Financial Services Limited	Mpile Office Park, Plot 74, Independence Avenue Post Net 392 E10, Arcades	Lusaka	+260-978-872708	

4. ASA Microfinance Limited	Plot No. 1454, Makishi Road, Northmead	Lusaka	+260-211-221301	
5. BIU Capital Limited	Stand No. 22, Mutende Road, Woodlands	Lusaka	+260-961-312727	
6. Chibuyu Financing Company Limited	Mezzanine Floor, M11, Findeco House. PO Box 37789,	Lusaka	+260-0977-414610	
7. Eleazar Financial Services Limited	23 Mwambazi Crescent, Off Jumbo Drive, Riverside	Kitwe	+260- 972-419387	eleazarfinancial@gmail.com
8. Elpe Finance Limited	Plot No. 1020, Northend, Cairo Road, P.O. Box 35560;	Lusaka	+260-211-230366	elpefinance@microlink.zm
9. Emerald Finance Limited	Petroda House, Corner of Kalembwe Close and Great East Roads P O Box 38182	Lusaka	+260 960 268561	
10. Fair Choice Finance Limited	Stand No. 4713, Vitumbiko Office Park Corner of United Nations and Ngumbo Roads Longacres Area	Lusaka	+260-211-238589	
11. FMC Finance Limited	Stand 25 and 26, Nkwazi House Nkwazi Road	Lusaka	+260-211-256865/6	
12. Goodfellow Finance Limited	Plot No. 4448/8, Chaholi Road Rhodes Park	Lusaka	+260-0211-238719	
13. Great North Credit Limited	Plot 35370, Garden Plaza East Park Mall, Thabo Mbeki Road	Lusaka	+260-211-353788	Suspended

14. Izwe Loans Zambia Plc	Plot No. 471, Shop No. 3A, Cairo Road, P.O. Box 31747;	Lusaka	+260-211-223350	lusaka.cairo@izwezambia.com
15. Kukumba Solutions Limited	Unit 216, Second Floor, Woodgate House, Cairo Road	Lusaka	+260-970-294975 +260-954-469605	kukumbasolutions@gmail.com
16. Liquidity Solutions Limited	Shop No. 5, Nordesa House Buteko Avenue	Ndola	+260-955-923142	
17. Meanwood Finance Corporation Limited	Fourth Floor, Design House, P.O. Box 31334	Lusaka	+260-211-236165	
18. Microloan Foundation Limited	Plot No.346 Chelstone Green, Salama Park P O Box 310082	Lusaka	+260-211-355738 +260-979-618001 +260-216-223833	
19. Nchanga Financial Services Limited	Plot 4866 Stand No. 4, Station Road, Mwaiseni, P O Box 10097;	Chingola	+260-212-310801	
20. Robert & Syls Microcredit Limited	Plot No. 1259/10, Mambilima Road, Rhodes Park, Post.Net Box 20, P/Bag E89, Manda Hill;	Lusaka	+260-211-258549	
21. Tandiza Zambia Finance Limited	Plot No. 2500, 1st Floor, Anchris House City Square tandiza@tandizazambia.com	Kitwe	+260-212-221754	
22. Unifi Credit Limited T/A Unifi	1 Chila Road, Kabulonga, P.O. Box 35721;	Lusaka	+260-211-233084	info@unityfinance.co.zm

23. Xtenda Finance Limited	Mambilima House, Kabelenga Road PO Box 51499;	Lusaka	+260-211-238778	kamal.desai@oryxfinance.co.zm
24. YesCash Zambia Limited T/A Expresscredit.co.zm	Plot Number 3, Kalembwe Close Off Great East Road Po Box 32370	Lusaka	+260-211-239770 +260-962-303662	
25. Zambou Financial Services Limited	Plot No. 21, Kabengele Avenue, PO Box 40348;	Kitwe	+260-966-998106	robert@zamboufinance.com
BUREAUX DE CHANGE				
NAME	ADDRESS	CITY	TELEPHONE	EMAIL
1. Amachi Bureau de Change Limited	1 st Floor, Room F2 Downtown Shopping Mall Kafue Road P O Box 350157	Lusaka	+260-211-840624	amachibureaudechange@gmail.com
2. A-Plus Bureau de Change Limited	Southern Sun Hotel Premises, Church Road; P O Box 38235;	Lusaka	+260-211-225518	a.plusbdc@gmail.com
3. B and C Bureau de change Limited	First Floor, Lusaka Main Post Office	Lusaka	+260-211-231037 +260-955-925635	
4. B-Square Bureau de Change Limited	Shop No. 5, Lusaka Hotel Building, Cairo Road	Lusaka	+260-969-027791	
5. Base Bureau de Change Limited	Room 11, First Floor, Limson House,	Lusaka	+260-977-111427	basebureaudechange@gmail.com

	Freedomway, P O Box 50967 RW;			
6. Best Link Bureau de Change	Kasupa Road Light Industrial Area	Lusaka	+260-963-461362	bestlinkbureau@gmail.com
7. Bimm Bureau de Change Limited	Luangwa House, Cairo Road, P O Box 34656;	Lusaka	+260-211-220647	bimm@microlink.zm
8. Bullion Bureau de Change Limited	Shop No. 3, Plot No. 12, Lonrho House, Cairo Road, P O Box 35248	Lusaka	+260-211-235196 +260-977-691983	bullionbureau@gmail.com
9. C & A Bureau de Change Limited	Manda Hill Shopping Mall, P O Box 32007;	Lusaka	+260-211-235543	cabureau@zamtel.zm
10. Casha Bureau de Change Limited	Kulima Tower Building Katungila Road P O Box 32543;	Lusaka	+260-211-232922 +260-955-797827 +260-977-788026	cashabureau2009@yahoo.com
11. CFB Bureau de Change Limited	First Floor, Ambia House, Cairo Road, P O Box 33456;	Lusaka	+260-211-231109 +260-977-883209	cfbforex@gmail.com
12. City Bureau de Change Limited (Formerly Mutumbi Bureau de Change)	Shop No. 10, Gold Crest Mall Tokyo Way	Lusaka	+260-962-219626	mukatimui@ymail.com
13. Challenge Bureau de Change Limited	Plot No. 733, Chadwick House, ChaChaCha Road, P.O Box 36020;	Lusaka	+260-211-229359 +260-977-418581	habanjjean@yahoo.com
14. Chibuyu Bureau de Change Limited	Mezzanine Floor, Room M11, Findeco House, P O Box 37789 ;	Lusaka	+260-977-414610 +260-211-237682 +260-978-678697	edith_chansa@yahoo.com
15. Crystal Bureau de Change Limited	Comcapital House 7393 South End, Chainda Place Cairo Road P.O Box 30436	Lusaka	+260- 977 - 788070	belialungu@gmail.com

16. Desire Bureau de Change Limited	Shop No. 15, Mosi Oa Tunya Mall, Munali Road	Lusaka	+260 977 - 750 520	
17. Dilt Bureau de Change Limited	Shop No. 42, Levy Business Park, Church Road, P O Box 36413;	Lusaka	+260211 324091	diltbureaudechange@yahoo.com
18. Dimes Bureau de Change Limited	Shop No. F032A, First Floor Society Park, Cairo Road	Lusaka	+260-977-872106 +260-967-901030	dimesbureaudechangeltd@gmail.com
19. Dondou Bureau de Change Limited	Ground Floor, Hotel Edinburgh, Independence Avenue, P O Box 23110;	Kitwe	+260-212-232017 +260-974 912057	abdoulmbodji@hotmail.co.uk
20. El Thomas Bureau de Change Limited	Great Wall Casino Premises, Lumumba and Kafue Roads junction, P O Box 34253;	Lusaka	+260-211-222879	el_thomas44@yahoo.co.uk
21. Excel Bureau de Change Limited	Shop No G34, Downtown Shopping Mall, Kafue Road, P.O Box 33283;	Lusaka	+260-211-238324 +260-973-511842	ndinawe2004@yahoo.com
22. Flex Bureau de Change Limited	Plot No.25/26, Nkwazi Road, P.O Box 37804;	Lusaka	+260-211-225316	flexbreaudechange@yahoo.com
23. Forex Master Bureau de Change Limited	Suite No. 1, Ground Floor, Lottie House, Cairo Road;	Lusaka	+260-211-229167 +260-955-229167	ruebenmwanza@yahoo.com
24. Golden Coin Bureau de Change Limited	Shop No. 2, Farmers House, Central Park, P O Box 36552;	Lusaka	+260-211-235850	pykalumba@gmail.com
25. Goldfield Bureau de Change Limited	Manilux Building, Corner of Nkwazi road and Freedomway, P O Box 32253;	Lusaka	+260-211-233847	goldfieldbureau@yahoo.com
26. Hibiscus FX Bureau de change Limited	Shop No. 1, Crystal Shopping Mall	Lusaka	+260-975-481690	

	Chozi road, Northmead			
27. J and A Bureau de Change Limited	SHOP NO. 54, CAROUSEL MALL,	Lusaka	+260-977224446	
28. JIT Bureau de Change Limited	Plot No. 10549, Shop No. 22, Westgate Shopping Complex, Lumumba Road, P O Box 36720;	Lusaka	+260-211-846417	williemchishimba@gmail.com
29. Kasinja Bureau de Change Limited	Chuundu House, Cairo Road, P O Box 36175;	Lusaka	+260-977-746233	kasinja@gmail.com
30. KCool Bureau de Change Limited	Plot No. 31, Mota Shopping Complex, Nyerere Road, P.O Box 670136;	Lusaka	+260-954-550930 +260-977-865198	kellinessngomsa@yahoo.com
31. Khobili Bureau de Change Limited	Shop No. 13, Plot No. 470, Cairo Road, Post Net 79, P/B E 891	Lusaka	+260-211-292979 +260-977-759326	juls.travel@travelport.co.zm
32. Khondwani Bureau de Change Limited	Shop No. 23, East Park Mall Post Net 303, Manda Hill;	Lusaka	+260-977-789872	info@khondwanibureaudechange.com
33. Lawak Bureau de Change Limited	Shop Number.37B, Lewanika Mall Woodlands LUSAKA	Lusaka	+260 974 773828 +260 977 856068	lwkamanga@gmail.com
34. MKB Bureau de Change Limited	Shop No. 7, Limson Building Freedom Way	Lusaka	+260-976-637957 +260-961-311173 +260-977-649127	Mwamba.kashinga@gmail.com
35. MASTT Bureau de Change Limited	Mastt Bureau de Change Limited Shop No. 8, New Building Intercity Bus Terminus Dedan Kimathi Road P O Box 36249	Lusaka	+260-211-261864 +260-211-222260/75	mastt.mushambo@microlink.co.zm

36. Megabyte Bureau de Change Limited	Plot No. 1020 Public Pension House Cairo Road P O Box 320164;	Lusaka	+260-211-847728	albertmutale13@gmail.com
37. Mwilanga Bureau de Change Limited	Novare Great North Mall, Great North Road, Postnet Box 415, Private Bag E 891, Manda Hill;	Lusaka	+260-977-836600	info@mwilanga.co.zm
38. My Queen's Bureau de Change Limited	Shop No. 96A, President Avenue, P O Box 78011;	Ndola	+260-966-848543 +260-954-800501	myqueenbureau@yahoo.com
39. NTC Bureau de Change Limited	Shop No. 5B Nirera House, Plot No. 51388, Dedan Kimathi Road, P.O Box 33459;	Lusaka	+260-211-845832	ntcforexbureau@zambia.co.zm
40. Orbit Bureau de Change	Stand No. 7127b, Corner of Zambezi and Lufupa Roads P O Box 36946; Kalundu LUSAKA	Lusaka	0966 374887 / 0211 292455	
41. Pacific Bureau de Change Limited	Plot No. 10869, COMESA Market Area, Lumumba Road, P O Box 36474;	Lusaka	+260-979-471427	pacificbureaudechange@zambia.co.zm
42. Pamoo Bureau de Change	Shop No. G31, Plot 36451, Downtown Shopping Centre, Kafue Road	Lusaka	+260-966-252046	emweete@gmail.com
43. Perfectlink Bureau de change Limited	Shop No 57, Lewanika Mall, Woodlands Stadium, Mosi O Tunya Road	Lusaka		perfectlinkbureaudechange@gmail.com
44. PDN Bureau de Change	Stand No. 7393/CL/0/5 Zimco House, Chainda Place P O Box 37330	Lusaka	+260 977 742 060/955 485485	pdnbureau@linknet.co.zm

45. Plation Bureau de Change Limited	Shop No. 3, Sam Building, Karachi Street, Kamwala	Lusaka		
46. Prestige Bureau de Change Limited	Suite C Mezzanine Floor, Indeco House, P.O Box 30436;	Lusaka	+260-977-655153	prestigebureaudechange@gmail.com
47. Quantum FX Bureau de Change Limited	Makeni Mall, Kafue Road, P O Box 35058;	Lusaka	+260-211- 274910 +260-965-621233 +260-950-710498 +260-971-252149	gfixbureau@gmail.com
48. RADOX Bureau de Change Limited	Ground Floor, Woodgate House, PO Box FW 467;	Lusaka	+260-211-227864 +260-977-350300	radoxbureau@gmail.com
49. Sammic Bureau de Change Limited	Store No. 17, Matero Mall, Plot 220, Commonwealth Avenue;	Lusaka	+260-977-418171 +260-955-418171 +260-977-429550 +260-955-181097	Samuel.chabuka@sammic.biz
50. Sigma Bureau de Change Limited	Suit No. 116, Carousel Mall, Lumumba Road, P O Box 350062;	Lusaka	+260-966-436809 +260-211-221795	sigma@zamtel.zm
51. Southern Comfort Bureau de Change Limited	Shop No. 7, Kanele Shopping Centre; Kafue Road, P O Box 38329;	Lusaka	+260-973-369729	tklucky2000@gmail.com
52. Stallion Bureau de Change Limited	Shop No. 7, Iringa Shopping Mall, Corner of Cha Cha Cha and Ben Bella Roads, P.O Box 50008;	Lusaka	+260-211-225821	stallionbureaudechange@gmail.com
53. Struts Bureau de Change Limited	Crossroads Shopping Mall, Kabulonga, P O Box 36341;	Lusaka	+260-211-256378 +260-955-805100 +260-974-004152	struts@zamnet.zm
54. Superstar Bureau de Change Limited	Stand No. 7, Room 1, Morton House, Nkwazi Road, P O Box 30045;	Lusaka	+260-211-239814 +260-977-328858	superstarbureaudechange@gmail.com

55. Top Rate Bureau de Change Limited	Flat 4, Block 2, Sable Road, Kabulonga;	Lusaka	+260-976-217660	bibikawa@gmail.com
56. Trade Vest Bureau de Change Limited	Shop 63, Oasis Mall, Dedan Kimathi Road;	Lusaka	+260-965-252627	brisangambo@gmail.com
57. Travelex Bureau de Change Limited	Plot 609, Foxdale Court, Zambezi Road;	Lusaka	+260-977-689595	georgejwill@gmail.com
58. Unifinance Bureau de Change Limited	Plot No. 4432, Insurance House, Cairo Road, P O Box 35495;	Lusaka	+260-211-237575 +260-977-858719	bcm@realtime.zm
59. Vermak Bureau de Change Limited	Plot No. 6955, Shop No. 6, Longacres, Post Dot Net Box 256, Private Bag E017;	Lusaka	+260-211-840632 +260-977-280294 +260-977-805890	mundubia@yahoo.com
60. Vistepan Bureau de Change Limited	Shop No. 10, Sunsoft Mall Chiparamba Road, P/Bag E835;	Lusaka	+260-977-797829 +260-977-889890	makatalalin@gmail.com
61. Wealth Bureau de Change Limited	Shop No. 81, First floor, Southgate Mall;	Lusaka	+260-977-219103 +260-955-649737	wealthbureau@gmail.com
62. Zanwiche Bureau de Change Limited	Shop No. G027, Ground Floor, Society House, Cha Cha Cha Road, P O Box 31129;	Lusaka	+260-211-233282	zanwichebureau@yahoo.com
LIQUIDATED INSTITUTIONS				
1. Access Financial Services Limited	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building	Lusaka		

	Bank Square, Cairo Road			
2. Access Leasing Company Limited	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building Bank Square, Cairo Road	Lusaka		
3. CETZAM	Room H209, Second Floor, Woodgate House Cairo Road	Lusaka		
4. Commercial Capital Corporation Limited	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building Bank Square, Cairo Road	Lusaka		
5. Commercial Leasing Zambia Limited	Room 107, First Floor Woodgate House Cairo Road	Lusaka		
6. Genesis Finance Limited	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building Bank Square, Cairo Road	Lusaka		
7. Gray Pages Financial Services Limited	Bank of Zambia Non-Bank Financial Institutions Supervision Department	Lusaka		

	5 th Floor, Annex Building Bank Square, Cairo Road			
8. Zampost Microfinance	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building Bank Square, Cairo Road	Lusaka		
9. Pan African Building Society (PABS)	Bank of Zambia Non-Bank Financial Institutions Supervision Department 5 th Floor, Annex Building Bank Square, Cairo Road	Lusaka		

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