



## Bank of Zambia

### Non-Bank Financial Institutions - 28 February 2026

<b>CREDIT REFERENCE BUREAUX</b>				
<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>TELEPHONE</b>	<b>EMAIL</b>
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	
<b>DEVELOPMENT FINANCE INSTITUTIONS</b>				
<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>TELEPHONE</b>	<b>EMAIL</b>
1. Development Bank of Zambia	Development House, Katondo Street, P.O. Box 33955; dbzmail@dbz.co.zm	Lusaka	+260-211-228576 +260-211-228588	<b>UNDER POSSESSION</b>
<b>LEASING AND FINANCE COMPANIES</b>				
<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>TELEPHONE</b>	<b>EMAIL</b>

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**

<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>TELEPHONE</b>	<b>EMAIL</b>
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
<b>BUREAUX DE CHANGE</b>				
<b>NAME</b>	<b>ADDRESS</b>	<b>CITY</b>	<b>TELEPHONE</b>	<b>EMAIL</b>
1. Amachi Bureau de Change Limited	1 <sup>st</sup> Floor, Room F2 Downtown Shopping Mall Kafue Road P O Box 350157	Lusaka	+260-211-840624	<a href="mailto:amachibureaudechange@gmail.com">amachibureaudechange@gmail.com</a>
2. A-Plus Bureau de Change Limited	Southern Sun Hotel Premises, Church Road; P O Box 38235;	Lusaka	+260-211-225518	<a href="mailto:a.plusbdc@gmail.com">a.plusbdc@gmail.com</a>
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	<a href="mailto:basebureaudechange@gmail.com">basebureaudechange@gmail.com</a>

	Freedomway, P O Box 50967 RW;			
6. Best Link Bureau de Change	Kasupa Road Light Industrial Area	Lusaka	+260-963-461362	<a href="mailto:bestlinkbureau@gmail.com">bestlinkbureau@gmail.com</a>
7. Bimm Bureau de Change Limited	Luangwa House, Cairo Road, P O Box 34656;	Lusaka	+260-211-220647	<a href="mailto:bimm@microlink.zm">bimm@microlink.zm</a>
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	<a href="mailto:bullionbureau@gmail.com">bullionbureau@gmail.com</a>
9. C & A Bureau de Change Limited	Manda Hill Shopping Mall, P O Box 32007;	Lusaka	+260-211-235543	<a href="mailto:cabureau@zamtel.zm">cabureau@zamtel.zm</a>
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	<a href="mailto:cashabureau2009@yahoo.com">cashabureau2009@yahoo.com</a>
11. CFB Bureau de Change Limited	First Floor, Ambia House, Cairo Road, P O Box 33456;	Lusaka	+260-211-231109 +260-977-883209	<a href="mailto:cfbforex@gmail.com">cfbforex@gmail.com</a>
12. City Bureau de Change Limited (Formerly Mutumbi Bureau de Change)	Shop No. 10, Gold Crest Mall Tokyo Way	Lusaka	+260-962-219626	<a href="mailto:mukatimui@ymail.com">mukatimui@ymail.com</a>
13. Challenge Bureau de Change Limited	Plot No. 733, Chadwick House, ChaChaCha Road, P.O Box 36020;	Lusaka	+260-211-229359 +260-977-418581	<a href="mailto:habanjjean@yahoo.com">habanjjean@yahoo.com</a>
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	<a href="mailto:edith_chansa@yahoo.com">edith_chansa@yahoo.com</a>
15. Crystal Bureau de Change Limited	Comcapital House 7393 South End, Chainda Place Cairo Road P.O Box 30436	Lusaka	+260- 977 - 788070	<a href="mailto:belialungu@gmail.com">belialungu@gmail.com</a>

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	<a href="mailto:diltbureaudechange@yahoo.com">diltbureaudechange@yahoo.com</a>
18. Dimes Bureau de Change Limited	Shop No. F032A, First Floor Society Park, Cairo Road	Lusaka	+260-977-872106 +260-967-901030	<a href="mailto:dimesbureaudechangeltd@gmail.com">dimesbureaudechangeltd@gmail.com</a>
19. Dondou Bureau de Change Limited	Ground Floor, Hotel Edinburgh, Independence Avenue, P O Box 23110;	Kitwe	+260-212-232017 +260-974 912057	<a href="mailto:abdoulmbodji@hotmail.co.uk">abdoulmbodji@hotmail.co.uk</a>
20. El Thomas Bureau de Change Limited	Great Wall Casino Premises, Lumumba and Kafue Roads junction, P O Box 34253;	Lusaka	+260-211-222879	<a href="mailto:el_thomas44@yahoo.co.uk">el_thomas44@yahoo.co.uk</a>
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	<a href="mailto:ndinawe2004@yahoo.com">ndinawe2004@yahoo.com</a>
22. Flex Bureau de Change Limited	Plot No.25/26, Nkwazi Road, P.O Box 37804;	Lusaka	+260-211-225316	<a href="mailto:flexbreaudechange@yahoo.com">flexbreaudechange@yahoo.com</a>
23. Forex Master Bureau de Change Limited	Suite No. 1, Ground Floor, Lottie House, Cairo Road;	Lusaka	+260-211-229167 +260-955-229167	<a href="mailto:ruebenmwanza@yahoo.com">ruebenmwanza@yahoo.com</a>
24. Golden Coin Bureau de Change Limited	Shop No. 2, Farmers House, Central Park, P O Box 36552;	Lusaka	+260-211-235850	<a href="mailto:pykalumba@gmail.com">pykalumba@gmail.com</a>
25. Goldfield Bureau de Change Limited	Manilux Building, Corner of Nkwazi road and Freedomway, P O Box 32253;	Lusaka	+260-211-233847	<a href="mailto:goldfieldbureau@yahoo.com">goldfieldbureau@yahoo.com</a>
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	<a href="mailto:williemchishimba@gmail.com">williemchishimba@gmail.com</a>
29. Kasinja Bureau de Change Limited	Chuundu House, Cairo Road, P O Box 36175;	Lusaka	+260-977-746233	<a href="mailto:kasinja@gmail.com">kasinja@gmail.com</a>
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	<a href="mailto:kellinessngomsa@yahoo.com">kellinessngomsa@yahoo.com</a>
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	<a href="mailto:juls.travel@travelport.co.zm">juls.travel@travelport.co.zm</a>
32. Khondwani Bureau de Change Limited	Shop No. 23, East Park Mall Post Net 303, Manda Hill;	Lusaka	+260-977-789872	<a href="mailto:info@khondwanibureaudechange.com">info@khondwanibureaudechange.com</a>
33. Lawak Bureau de Change Limited	Shop Number.37B, Lewanika Mall Woodlands LUSAKA	Lusaka	+260 974 773828 +260 977 856068	<a href="mailto:lwkamanga@gmail.com">lwkamanga@gmail.com</a>
34. MKB Bureau de Change Limited	Shop No. 7, Limson Building Freedom Way	Lusaka	+260-976-637957 +260-961-311173 +260-977-649127	<a href="mailto:Mwamba.kashinga@gmail.com">Mwamba.kashinga@gmail.com</a>
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	<a href="mailto:mastt.mushambo@microlink.co.zm">mastt.mushambo@microlink.co.zm</a>

36. Megabyte Bureau de Change Limited	Plot No. 1020 Public Pension House Cairo Road P O Box 320164;	Lusaka	+260-211-847728	<a href="mailto:albertmutale13@gmail.com">albertmutale13@gmail.com</a>
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	<a href="mailto:info@mwilanga.co.zm">info@mwilanga.co.zm</a>
38. My Queen's Bureau de Change Limited	Shop No. 96A, President Avenue, P O Box 78011;	Ndola	+260-966-848543 +260-954-800501	<a href="mailto:myqueenbureau@yahoo.com">myqueenbureau@yahoo.com</a>
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	<a href="mailto:ntcforexbureau@zambia.co.zm">ntcforexbureau@zambia.co.zm</a>
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	<a href="mailto:pacificbureaudechange@zambia.co.zm">pacificbureaudechange@zambia.co.zm</a>
42. Pamoo Bureau de Change	Shop No. G31, Plot 36451, Downtown Shopping Centre, Kafue Road	Lusaka	+260-966-252046	<a href="mailto:emweete@gmail.com">emweete@gmail.com</a>
43. Perfectlink Bureau de change Limited	Shop No 57, Lewanika Mall, Woodlands Stadium, Mosi O Tunya Road	Lusaka		<a href="mailto:perfectlinkbureaudechange@gmail.com">perfectlinkbureaudechange@gmail.com</a>
44. PDN Bureau de Change	Stand No. 7393/CL/0/5 Zimco House, Chanda Place P O Box 37330	Lusaka	+260 977 742 060/955 485485	<a href="mailto:pdnbureau@linknet.co.zm">pdnbureau@linknet.co.zm</a>

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	<a href="mailto:prestigebureaudechange@gmail.com">prestigebureaudechange@gmail.com</a>
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	<a href="mailto:gfixbureau@gmail.com">gfixbureau@gmail.com</a>
48. RADOX Bureau de Change Limited	Ground Floor, Woodgate House, PO Box FW 467;	Lusaka	+260-211-227864 +260-977-350300	<a href="mailto:radoxbureau@gmail.com">radoxbureau@gmail.com</a>
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	<a href="mailto:Samuel.chabuka@sammic.biz">Samuel.chabuka@sammic.biz</a>
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	<a href="mailto:tklucky2000@gmail.com">tklucky2000@gmail.com</a>
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	<a href="mailto:stallionbureaudechange@gmail.com">stallionbureaudechange@gmail.com</a>
53. Struts Bureau de Change Limited	Crossroads Shopping Mall, Kabulonga, P O Box 36341;	Lusaka	+260-211-256378 +260-955-805100 +260-974-004152	<a href="mailto:struts@zamnet.zm">struts@zamnet.zm</a>
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	<a href="mailto:superstarbureaudechange@gmail.com">superstarbureaudechange@gmail.com</a>

55. Top Rate Bureau de Change Limited	Flat 4, Block 2, Sable Road, Kabulonga;	Lusaka	+260-976-217660	<a href="mailto:bibikawa@gmail.com">bibikawa@gmail.com</a>
56. Trade Vest Bureau de Change Limited	Shop 63, Oasis Mall, Dedan Kimathi Road;	Lusaka	+260-965-252627	<a href="mailto:brisangambo@gmail.com">brisangambo@gmail.com</a>
57. Travelex Bureau de Change Limited	Plot 609, Foxdale Court, Zambezi Road;	Lusaka	+260-977-689595	<a href="mailto:georgejwill@gmail.com">georgejwill@gmail.com</a>
58. Unifinance Bureau de Change Limited	Plot No. 4432, Insurance House, Cairo Road, P O Box 35495;	Lusaka	+260-211-237575 +260-977-858719	<a href="mailto:bcm@realtime.zm">bcm@realtime.zm</a>
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	<a href="mailto:mundubia@yahoo.com">mundubia@yahoo.com</a>
60. Vistepan Bureau de Change Limited	Shop No. 10, Sunsoft Mall Chiparamba Road, P/Bag E835;	Lusaka	+260-977-797829 +260-977-889890	<a href="mailto:makatalalin@gmail.com">makatalalin@gmail.com</a>
61. Wealth Bureau de Change Limited	Shop No. 81, First floor, Southgate Mall;	Lusaka	+260-977-219103 +260-955-649737	<a href="mailto:wealthbureau@gmail.com">wealthbureau@gmail.com</a>
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	<a href="mailto:zanwichebureau@yahoo.com">zanwichebureau@yahoo.com</a>

*Bank of Zambia*