

ZENITH PLATINUM SAVINGS ACCOUNT

FAQs



What is the Zenith Platinum Savings Account?

The Platinum Savings Account is a premium savings account designed for individuals with higher earnings who value both savings growth and exclusive banking privileges. It offers attractive interest rates, personalized service and access to bespoke financial solutions.

Who is eligible to open a Platinum Savings Account?

1. Individuals with a minimum income of GH¢10,000 per month.
2. Existing customers who want to upgrade from standard savings or current accounts.
3. Individuals willing to maintain the minimum operating balance requirement of GH¢500.
4. Individuals with a higher card spend (A minimum of GH¢10,000 monthly).

What are the key benefits of a Platinum Savings Account?

1. Higher interest rates on savings balances.
2. Priority customer service and a dedicated relationship manager.
3. Discounted Lifestyle privileges when a Platinum customer uses their platinum debit card at partner locations.
4. Access to premium debit cards with higher withdrawal limit.
5. Access to online, mobile, and USSD banking solutions.
6. Priority service at all branches.

What is the minimum deposit requirement for opening the account?

GH¢1,500

What is the minimum account operating balance for the platinum savings account?

GH¢500

Is the interest rate fixed?

Yes, 3% per annum for balances above GH¢1,500. The interest rate will be forfeited if there has been more than three (3) withdrawals on the account in a month.

Can Customers access their Platinum Savings Account online?

Yes, Zenith Bank offers robust online and mobile banking platforms for Platinum Savings Account holders. These include:

- **ZMobile (The Zenith Mobile App)**
- **Zenith Internet Banking**
- ***966# USSD Banking**

What kind of debit card will customers receive?

Platinum Savings Account holders would have access to a Platinum debit card, which offers:

1. Higher withdrawal and purchase limits.
2. Lifestyle benefits from Zenith Bank's Platinum partners.
3. Visa embedded lifestyle packages (Discounts on Avis rental, booking.com, rentalcars.com, luxury hotel collection, etc.).
4. Access to airport lounges (at a discounted fee).

How can customers open a Platinum Savings Account?

Customers can open a Platinum Savings account through the following means:

- **At any Zenith Bank Branch**
- **By contacting your Relationship Manager**
- **By submitting a request via the Bank's website ([Platinum Banking - Zenith Bank Ghana](#))**

Can customers convert my existing savings account to a Platinum account?

Yes, Zenith Bank allows customers to upgrade their existing account by fulfilling the eligibility criteria and submitting a request.

Are there any fees associated with this account?

The account only attracts the e-product charge of GH¢5 just like all other personal accounts.

Can customers access their funds anytime?

Yes, but after three (3) withdrawals the customer will lose interest for the month.