



Government Securities Investor Portal

User Guide

Financial Markets Department 2024



Bank of Zambia

Government Securities Unit

Financial Markets Department

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<https://investorportal.boz.zm>

<https://www.boz.zm>

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Bank of Zambia

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The Investor Portal

The Bank of Zambia Government Securities Investor Portal is a web-based application that allows investors to participate in Government Securities using their computers or phones. Investors can perform the following functions on the Investor Portal :

- Register as users on the Investor Portal.
- Open a Central Securities Depository (CSD) account
- Place Bids for Treasury Bills and Bonds
- View upcoming interest and maturity payments
- Provides 24/7 access to your portfolio

The link to the portal is <https://investorportal.boz.zm/>

Step 1:

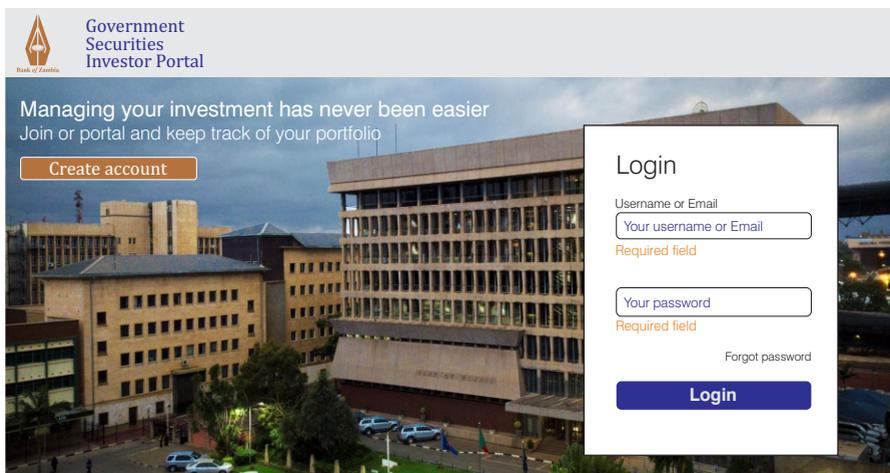
Individual CSD Account Creation

Investors are required to open a CSD account in order to participate in Government securities. Click the Investor Portal link to begin this process <https://investorportal.boz.zm/>

NOTE* If you already have a CSD Account but have not yet activated your Investor Portal Account proceed to [Step 22 – Account Activation](#)

Step 2:

Investor will click “Create account” to start the registration process.



Step 3:

Investor will input an email, username of choice (no space), password of choice, accept terms and conditions, and click “start registration”.



Government
Securities
Investor Portal



Create account

all fields* are required

*Email

Your Email

*Username of choice

*Your username

*Password of choice

Your Password

Accept Legal Terms

I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made the [Bank of Zambia](#) relating to investment in Government securities and related services.

Start registration

Step 4:

Investor picks the user type “Physical Person” and inputs required information on the details page (Name, birth date, gender, identifier, Citizen number or NRC number with slashes, residency, Country, and TPIN as applicable).

Details

Contact

Settlement details

Documents

Details

all fields with* are required

*User type

Physical person

Physical person

Legal entity

Given names (as shown on ID)

*Gender

Male

Female

*Citizenship number

citizenship number

*Resident status

Resident

Non-Resident

*Last name (as shown on ID)

Last name (as shown on ID)

*Birth date

year

month

day

*Country

Zambia

Step 5:

Investor inputs their contact details (Main registered phone number and postal address)

Progress bar: Details (checked), Contact, Settlement details, Documents, Email Validation

Address

*Country	State	City
<input type="text" value="Zambia"/>	<input type="text" value="Lusaka"/>	<input type="text" value="Lusaka"/>
Postal code	Street	Landline Phone Number
<input type="text" value="10101"/>	<input type="text" value="Olympia"/>	<input type="text" value="🇸🇸 +260 95 5123456"/>

< Back Next

Step 6:

Investor inputs the settlement details (your bank name and bank account number) under Individual Account

Progress bar: Details, Contact, Settlement details (checked), Documents, Email Validation

Settlement details (Credit)
all fields with * are required

Please select an option:

Individual Account
Open an account that will be used for personal investments

Joint Account
Open a joint account where multiple clients can share the same account for investments

*Bank account number (Investor Settlement Account)	*Settlement Bank (Commercial bank)
<input type="text" value="123456789"/>	<input type="text"/>

< Back Next

Step 7:

Investor uploads mandatory documents: Certified Copy of NRC, Passport size Photo, TPIN Certificate and signature mandate (a sample of your signature on a plain paper). Foreign physical persons can provide certified copies of their passport.



Documents

all fields with * are required

*Client Photo

[Change file](#)



*Allowed file formats: png, jpg, jpeg, pdf
*Maximum allowed file size: 3MB
*Maximum number of files allowed: 1 per category

*Signatory Mandate

[Change file](#)



*Allowed file formats: png, jpg, jpeg, pdf
*Maximum allowed file size: 3MB
*Maximum number of files allowed: 1 per category

*National ID (Submitted ID must be certified)

[Change file](#)



*Allowed file formats: png, jpg, jpeg, pdf
*Maximum allowed file size: 3MB
*Maximum number of files allowed: 1 per category

*TPin Certificate

[Change file](#)



*Allowed file formats: png, jpg, jpeg, pdf
*Maximum allowed file size: 3MB
*Maximum number of files allowed: 1 per category

[Next](#)

Step 8:

Email validation token is sent to your email . Check inbox and spam folder. Copy and paste. Click to verify



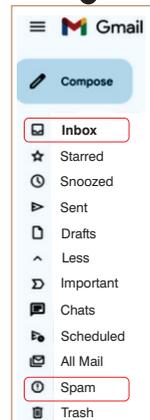
Email validation

Please check your email address individual@gmail.com and paste the token we have sent you in the box below.

[Verify](#)

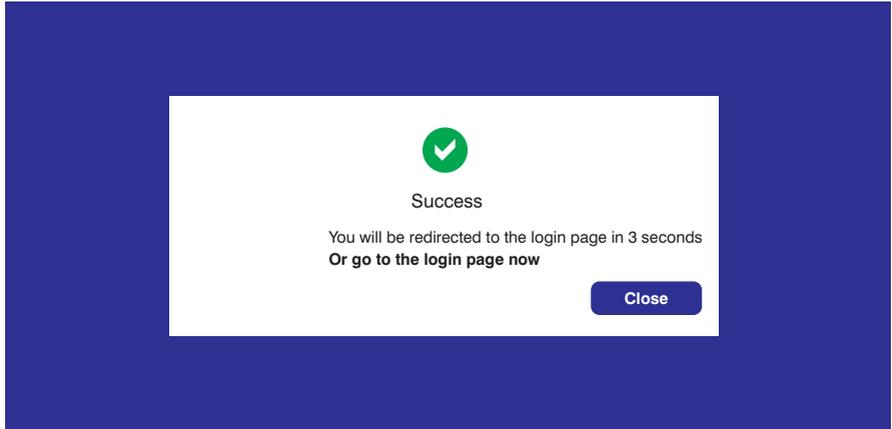
Resend token

If you have entered your email wrong, please Log Out and start the registration process again with the correct email.



Step 9:

You have successfully completed your application which is then sent to Bank of Zambia and your commercial bank for processing. It takes up to 48hrs for the account to be approved.



Step 10:

A notification will be sent to your email regarding your CSD application submission.

Received: Tuesday, 13 Feb 2024 4:20:12 PM
From: <investor@boz.zm>
To: <individual@gmail.com>
Subject: Investor Portal Account Details

[HTML](#) [Source](#)

Investor Portal

Your profile creation is submitted

Profile tracking information:

Reference number: **eKJx**
Username: **individualtest**
Email: **individual@gmail.co**
Registration date: **13 Feb 2024**

An email notification will be sent within 48 hours once your CSD account opening has been finalised. More information on this is available on your dashboard after you log in or in the help section.

Disclaimer: The Investor Portal will never send you emails asking you to click links.

Step 11: Once the request is approved and the client's settlement bank details validated, the investor receives a notification of approval.

You have received the response to the registration request

Inbox x



investor@boz.zm via bozzm onmicrosoft.com
to me

9:00AM (3 hours ago) ☆ ☹ ↶ ⋮

Investor Portal

You registration request has been approved!

The following is an acknowledgment of the fact that your Investor Portal registration request has been approved in CSD

Joint Account Creation

Step 12: Log into the CSD investor portal using the username/email and password.

- Creation of an individual account is a pre-requisite to creation of a joint account in the investor portal.
- Investor follows step 1-11 for individual account registration in the investor portal.

Login

Username or email

Password

[Forgot password](#)

Log in

Step 13: Investor clicks the settings for settlement details and selects add joint account.

User information ▼

Contact information ▼

Additional data ▼

Attached files ▼

C.A. Settlement details (CREDIT) ▲

[Add individual account](#) **Add joint account**
joint account

Reference	Settlement Bank (Commercial Bank)	CSD Account	Type	Status
IP63516020			Individual	Waiting to be sent

[Save](#)

Step 14: Investor inputs settlement details of the joint Account held at commercial bank.

Bank of Zambia
Government Securities Investor Portal

Dashboard

Portfolio

Transactions

C.A. Corporate Actions

Bids

Auctions

Settings

Account Info CSD Linking Notifications Active sessions

Settlement details (CREDIT)
all fields with * are required

Joint Account

*Bank account number (Investor Settlement Account)

*Settlement Bank (Commercial bank)

Please search below the users you want to add to the shared account. If the user has an Investor Portal account, he will receive an invitation.
*Email of the user you want to add

[+ Add user](#)

Users: [remove](#)

[Back](#) [Save](#)

[NEXT](#)

Step 15: Investor inputs email address of the jointees (Joint account holders) and clicks “Add user” and “SAVE”.

Government Securities Investor Portal

Account Info CSD Linking Notifications Active sessions

Settlement details (CREDIT)
all fields with* are required

Joint Account

*Bank account number (Investor Settlement Account)

*Settlement Bank (Commercial bank)

Please search below the users you want to add to the shared account.
If the user has an Investor Portal account, he will receive an invitation.

*Email of the user you want to add

Users:

Step 16: The jointee added receives an email notification to join the account.

Received: Monday, 19 Feb 2024 9:39:58 AM
From: <investor@boz.zm>
To: <individual@gmail.com>
Subject: You got a new invitation response

[HTML](#) [Source](#)

Investor Portal

You got a new invitation response!

Joint account invitation was approved by Indi Vidual

Account details:

Investor Settlement Account: 111222555444

Step 17: The jointee investor logs into their Investor Portal account and clicks on invitation message received.

The screenshot shows the Government Securities Investor Portal interface. At the top left is the Bank of Zambia logo and the text "Government Securities Investor Portal". A red notification banner at the top states: "You have an invitation to join a Joint account" with a "See invitation" link. On the left is a navigation menu with items: Dashboard, Portfolio, Transactions, Corporate Actions, Bids, Auctions, and Settings (highlighted in orange). The main content area displays "Total Holdings".

Step 18: The jointee accepts or rejects the invitation to the joint account done by the main joint account holder. After accepting click 'SAVE'.

The screenshot shows the "Account Info" page. The left navigation menu is the same as in Step 17, with "Settings" highlighted. The main content area has the title "Account Info" followed by "CSD Linking Notifications Active sessions". A "Back" button is in the top right. Below is a table with the following data:

Settlement account	Settlement Bank (Commercial Bank)	Account initiator	Account type	
111222555444		jointccount jointccount@gmail.com	JOINT	Accept Reject

Step 19: Once accepted, the settlement details go to the investor's settlement bank for approval.

Government Securities Investor Portal

- Dashboard
- Portfolio
- Transactions
- Corporate Actions
- Bids
- Auctions
- Settings

Account Info CSD Linking Notifications Active sessions

Back

Settlement account	Settlement Bank (Commercial Bank)	Account initiator	Account type
11122255444		jointccount@gmail.com	JOINT

Approved

Step 20: The jointee clicks 'SAVE'.

Settings

Add individual account Add Joint account

Reference	Bank account number	Settlement Bank (Commercial Bank)	Type	Status
CSDIP45501027			Individual	Active
IP37362249			Joint	Waiting to be sent

Event history

Save

Step 21:

Legal Entity/ Corporate Account Creation

Follow steps 1-3 as above and select legal entity on step 4. Proceed with the prompts to fill in details. You need the following documents for a legal entity:

- A Certificate of Incorporation or registration
- An application letter addressed to Director Financial Markets to open a CSD account
- A signature mandate or specimen of all signatories
- T-PIN certificate
- A company logo (optional)

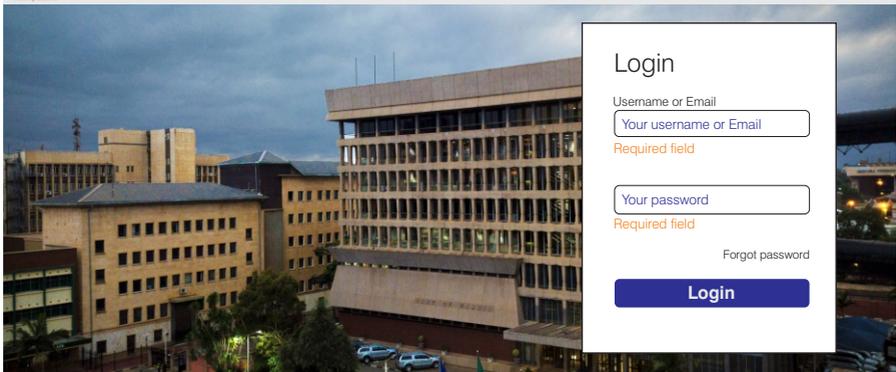
Step 22:

Account Activation

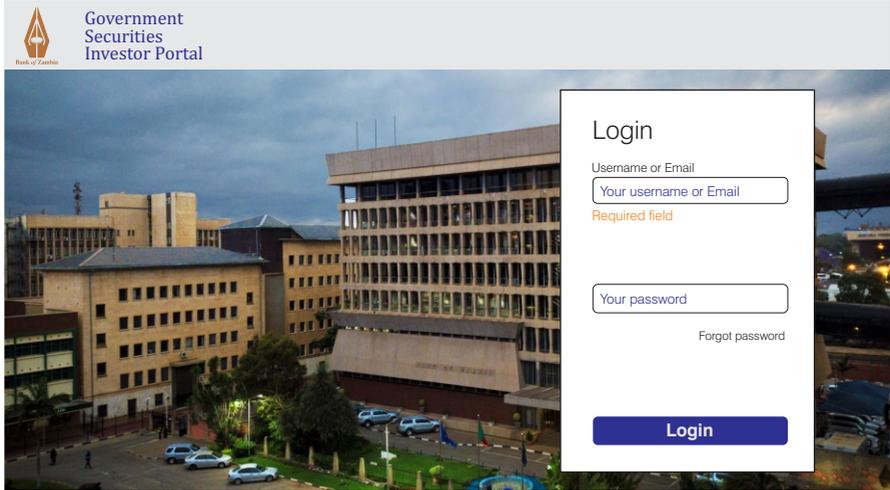
If an investor has a CSD account but does not have an Investor Portal account. Go to the investor portal, <http://investorportal.boz.zm>



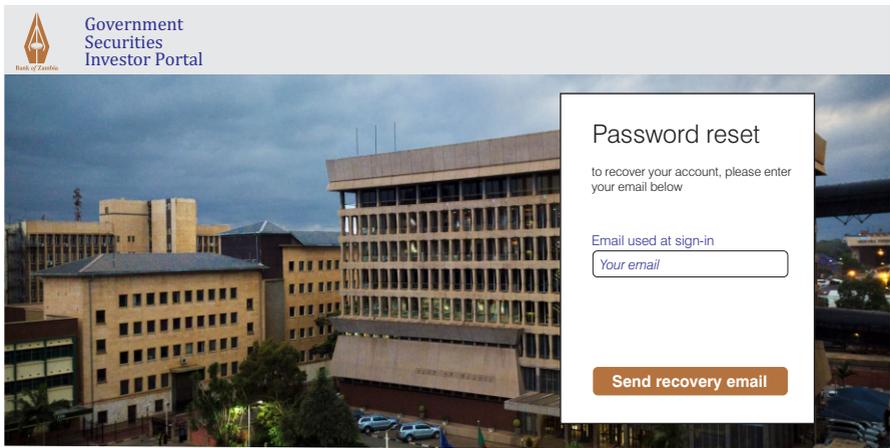
Government
Securities
Investor Portal



Step 23: Investor enters the email they used to register the CSD account and clicks forgot password



Step 24: Enter the email linked to your CSD account and submit.



Step 25: You will receive a two-factor authentication code in your registered email which you will copy and paste from the email to investor portal.

The screenshot shows a Gmail interface on the left with a list of folders: Compose, Inbox, Starred, Snoozed, Sent, Drafts, Less, Important, Chats, Scheduled, All Mail, Spam, and Trash. The main content is an email from the Investor Portal. The email header reads "Investor Portal". The body text says: "Welcome to Government Securities Investor Portal. To complete the password reset process, please use the token below along with the new password. If you haven't initialised the password reset process on our application please ignore this email." Below this text is a box titled "Password reset token:" containing the token "N466cEvqrY5" in a red-bordered box. Below the box, it says "Copy and paste the token above manually."

Step 26: Paste token from the email to investor portal, create a new password with at least 8 characters, first letter in capital and one special character and you will be logged in.

The screenshot shows the Government Securities Investor Portal password reset page. The background is a photograph of a large, modern building. The page header includes the Bank of Zambia logo and the text "Government Securities Investor Portal". The main content area is titled "Password reset" and contains the following text: "If you have an account with that email, we've sent you an email containing a password reset token." Below this is a text input field labeled "Token received in the email (paste below)" containing the token "N4662cEvqrY5". There are two more text input fields: "Your chosen new password" (with the first character highlighted in red) and "Your chosen new password again" (with a masked password "....."). At the bottom right is a brown button labeled "Reset password".

Account Updates

In the event that your account application is rejected and are required to update your account. You need to follow the steps below.

To make modifications to the account after rejection of the application (when the fields and save buttons are greyed out)

- Go to settings
- Click on the settlement details that were rejected, a pop-up window will come up.
- Click on the modification button below and save.
- Go to the fields that need modification (were greyed out) and make the amendments once completed save.

Updating physical address

- Go to settings
- Actual address and phone number
- Update your full residential address (plot or house number) under the street and add your phone number under the landline field.

Waiting to be sent status.

When you get a 'waiting to be sent status' on your CSD application please follow the steps below:

- Go to settings
- Click 'Waiting to be sent'
- Click on the settlement details that were rejected, a pop-up window will come up.
- Click on the modification button below and save.

Auctions

- Government securities auctions are held on a regular basis. Currently Treasury bills auctions are held **every two weeks** while Government bond auctions are **held once every month**.
- **Competitive Bids** are bids with face value from **K500,000 and above**.
- **Non Competitive Bids** are bids with face value from **K1,000 to K499,999**.
- Investors should refer to the invitation notice for the time the auctions are available. on the Investor Portal for bidding. Bids submitted outside the stipulated time will be rejected by the system.
- Bidding opens on Monday in the week of auction.
- Deadline of auction is 16 hours a day before the date of the auction.

Step 1:

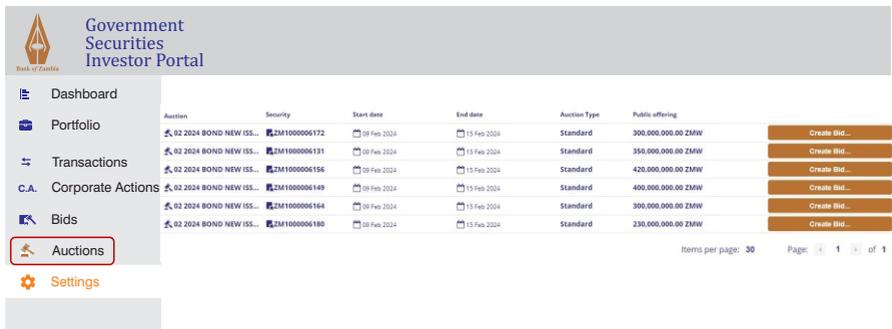
Click on the dashboard after you log into the Investor Portal on your left.



Step 2:

Click on the Auctions menu item.

- Auctions will be available in line with auctions issuance calendar which can be accessed on the BoZ website.



Step 3:

Click on create bid tab against the selected security and a 'Place New Bid' template will pop-up.

Government Securities Investor Portal

Bank of Zambia

Dashboard

Portfolio

Transactions

Corporate Actions

Bids

Auctions

Settings

Auction	Security	Start date	End date	Auction Type	Public offering	
02 2024 BOND NEW ISS...	ZM1000006172	09 Feb 2024	15 Feb 2024	Standard	300,000,000.00 ZMW	Create Bid...
02 2024 BOND NEW ISS...	ZM1000006131	09 Feb 2024	15 Feb 2024	Standard	350,000,000.00 ZMW	Create Bid...
02 2024 BOND NEW ISS...	ZM1000006156	09 Feb 2024	15 Feb 2024	Standard	420,000,000.00 ZMW	Create Bid...
02 2024 BOND NEW ISS...	ZM1000006149	09 Feb 2024	15 Feb 2024	Standard	400,000,000.00 ZMW	Create Bid...
02 2024 BOND NEW ISS...	ZM1000006164	09 Feb 2024	15 Feb 2024	Standard	300,000,000.00 ZMW	Create Bid...
02 2024 BOND NEW ISS...	ZM1000006180	09 Feb 2024	15 Feb 2024	Standard	230,000,000.00 ZMW	Create Bid...

Items per page: 30 Page: 1 of 1

Step 4:

Select Non Competitive Bid for face value ranging from K1,000 – K499,999.

ZM3000011517 Discount

04 2024 TREASURY BILL

19 Feb 2024, 08:15 ▶ 21 Feb 2024, 16:00

Public offering: ZMW 470,000,000.00

BID

Type

COMPETITIVE

NON-COMPETITIVE

Face Value Amount

499,999

Accepted non competitive range: 1,000 - 499,999.00

Bidding increments: 1

Nominal value: 1.00

Account number

Accept Legal Terms

I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms

The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms

By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is successful.

Place bid

Step 5:

Insert face value.

ZM3000011517 Discount 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

04 2024 TREASURY BILL

BID

Type
 COMPETITIVE
 NON-COMPETITIVE

Face Value Amount Accepted non competitive range: **1,000 - 499,999.00**
Bidding increments: **1**
Nominal value: **1.00**

Account number

Accept Legal Terms
I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms
The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms
By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is succesful.

Place bid

Step 6:

Select your commercial bank account from the drop down menu.

ZM3000011517 Discount 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

04 2024 TREASURY BILL

BID

Type
 COMPETITIVE
 NON-COMPETITIVE

Face Value Amount Accepted non competitive range: **1,000 - 499,999.00**
Bidding increments: **1**
Nominal value: **1.00**

Account number

Accept Legal Terms
I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms
The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms
By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is succesful.

Place bid

Step 7:

Accept “Legal”, “Fund” and “Debit” terms by checking the boxes.

ZM3000011517 Discount 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

04 2024 TREASURY BILL

BID Type
COMPETITIVE
NON-COMPETITIVE

Face Value Amount Accepted non competitive range: **1,000 - 499,999.00**
Bidding increments: **1**
Nominal value: **1.00**

Account number

Accept Legal Terms
I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms
The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms
By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is successful.

Place bid

Step 8:

Place Bid!

ZM3000011517 Discount 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

04 2024 TREASURY BILL

BID Type
COMPETITIVE
NON-COMPETITIVE

Face Value Amount Accepted non competitive range: **1,000 - 499,999.00**
Bidding increments: **1**
Nominal value: **1.00**

Account number

Accept Legal Terms
I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms
The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms
By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is successful.

Place bid

Confirm details and place Bid!

Step 9:

Bid Placement Confirm

Are you sure you want to place the bid with the following information?

Auction	02 2024 BOND NEW ISSUE _ ZM1000006172
ISIN	ZM1000006172
Security type	Coupon
Bid type	Competitive
Face value amount	10,000,000.00
Rate	10

Close

Place bid

Congratulations your non-competitive bid has been successfully placed!

Step 9:

Select Competitive bid if your face value is K500,000 or above.



Place new bid

Cancel

ZM1000006172 COUPON 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

02 2024 BOND NEW ISSUE

BID

Type

COMPETITIVE

NON-COMPETITIVE

Step 10:

Fill in face value in "Amount" field.



Type

COMPETITIVE

NON-COMPETITIVE

Face value Amount

Accepted competitive range: **500,000 - 300,000,000.00**
Bidding increments: **1**
Nominal value: **1.00**

Rate

Accepted rate range: **0.0001 - 100.00**
Rate increments: **0.000**

Account number

Accept Legal Terms

Step 11: Fill in desired rate in “Yield” field (applicable only to Competitive bid option).

BID

Type

COMPETITIVE

NON-COMPETITIVE

Face value Amount

Face value Amount

Accepted competitive range: **500,000 - 300,000,000.00**
Bidding increments: **1**
Nominal value: **1.00**

Rate

Rate

Accepted rate range: **0.0001 - 100.00**
Rate increments: **0.000**

Account number

Please select an option

Accept Legal Terms

Step 12: Select your commercial bank account details in option under Account number.

BID

Type

COMPETITIVE

NON-COMPETITIVE

Face value Amount

Face value Amount

Accepted competitive range: **500,000 - 300,000,000.00**
Bidding increments: **1**
Nominal value: **1.00**

Rate

Rate

Accepted rate range: **0.0001 - 100.00**
Rate increments: **0.000**

Account number

Please select an option

Accept Legal Terms

Step 13:

Accept “Legal”, “Fund” and “Debit” terms by checking the boxes.

ZM3000011517 Discount 19 Feb 2024, 08:15 21 Feb 2024, 16:00
Public offering: **ZMW 470,000,000.00**

04 2024 TREASURY BILL

BID Type
 COMPETITIVE
 NON-COMPETITIVE

Face value Amount Accepted competitive range: **500,000 - 300,000,000.00**
Bidding increments: **1**
Nominal value: **1.00**

Accept Legal Terms
I fully understand the terms and conditions of the tender and undertake to abide by the same together with any rules and regulations that may be made by the [Bank of Zambia](#) relating to investment in Government securities and related services.

Accept Legal Terms
The funds being invested for the purchase of the above Treasury Bill/Bond are not proceeds of crime as defined by the Prohibition and Prevention of Money Laundering Act of 2001.

Accept Legal Terms
By submitting this bid, I authorise my settlement bank to place a lien on my account for the cost amount of purchasing the securities and further debit the funds once my bid is successful.

Place bid

Step 14:

Place bid.

Bid Placement Confirm ✕

Are you sure you want to place the bid with the following information?

Auction	02 2024 BOND NEW ISSUE _ ZM1000006172
ISIN	ZM1000006172
Security type	Coupon
Bid type	Competitive
Face value amount	10,000,000.00
Rate	10

Congratulations your bid has been successfully placed!

Bid Tracking

- Once your bid has been placed, it requires approval from your commercial bank, who will confirm that your funds are sufficient.
- After approval your bid will be placed in the auction.
- Ensure to track status of your bid application in the 'Bid Tab'

Bid Cancellation

- Please contact your commercial bank if you wish to cancel your bid and place another one.

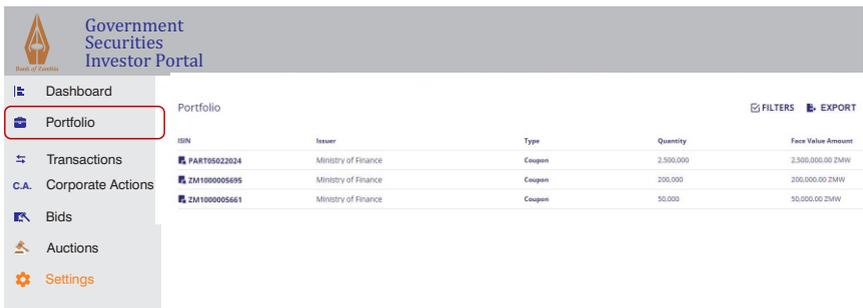
Bid Results

- You can confirm status of your bid (Successful or Rejected) under Bids menu.
- You will see your new awarded security under portfolio statement.
- You can view a history of all the bids that you have submitted.

Reports

Portfolio Statement

- You can access “Portfolio menu” where a list of securities held is displayed.



Government Securities Investor Portal

Portfolio FILTERS EXPORT

ISIN	Issuer	Type	Quantity	Face Value Amount
PART05022024	Ministry of Finance	Coupon	2,500,000	2,500,000.00 ZMW
ZM1900005695	Ministry of Finance	Coupon	200,000	200,000.00 ZMW
ZM1900005661	Ministry of Finance	Coupon	50,000	50,000.00 ZMW

Corporate Actions

- You can check upcoming interest/coupon payments and maturities using the Corporate Actions tab.

Corporate Actions

Show closest corporate actions per security

FILTERS EXPORT

	Upcoming	Past	All
less than 3 months from now			
03 Apr 2024	ZM1000005695	Coupon	Unperformed suspended
03 Apr 2024	ZM1000005661	Coupon	Unperformed suspended
more than 3 months from now			
06 Aug 2024	PART05022024	Coupon	Unperformed suspended
more than 6 months from now			
03 Oct 2024	ZM1000005695	Coupon	Unperformed suspended
03 Oct 2024	ZM1000005661	Coupon	Unperformed suspended
more than 9 months from now			
06 Feb 2025	PART05022024	Coupon	Unperformed suspended
more than a year from now			
03 Apr 2025	ZM1000005661	Coupon	Unperformed suspended

Transactions

- You can check all transactions that have occurred on your account under transactions tab.

Government Securities Investor Portal

Bank of Zambia

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Transactions

C.A. Corporate Actions

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