

**ALERT!**



Bank Of Zambia

# **Security Features to look out for on a GENUINE Bank Note**



# FRONT

VALUE NUMERAL has raised ink which can be felt when you run your fingers across value numeral.

ON **COUNTERFEIT NOTE** value numeral **CANNOT** be felt when you run your fingers across it.



**WATERMARK**  
Fish Eagle's Head  
visible when the  
banknote is held  
against light.

ON **COUNTERFEIT**  
**NOTE** appears **DULL**  
**OR MISSING** when  
the note is held against  
light.

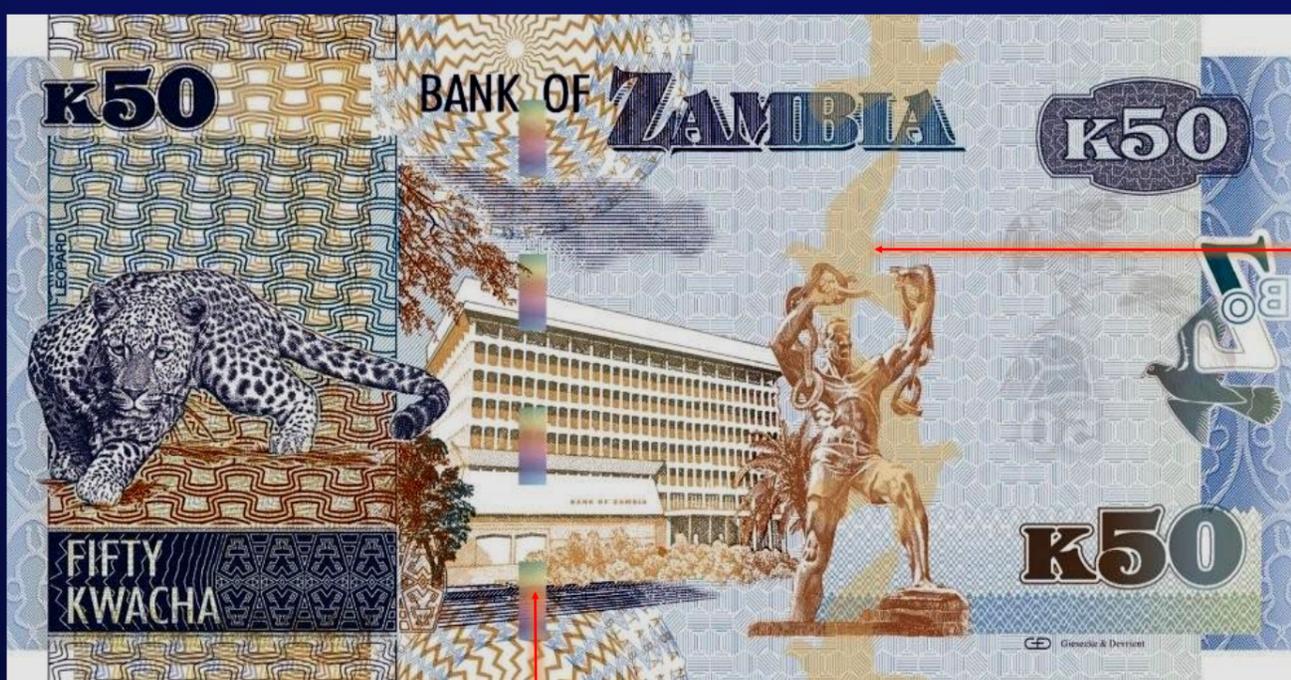
**PEAK PIXEL** - fish eagle's head  
printed in raised ink with a rough  
feel when you run fingers over it.

ON **COUNTERFEIT NOTE** fish  
eagle's head has **NO** rough feel.

**HOLOGRAM** - a shiny metallic stripe with colour  
shift element showing bird in flight, coat of arms,  
and denominational value K50 when tilted.

ON **COUNTERFEIT NOTE** silver patch **WITHOUT**  
colour shift element.

# BACK



**GOLD IRIDESCENT**  
**STRIPE**

A single line of birds  
flying in opposite  
directions.

ON **COUNTERFEIT**  
**NOTE** single line of  
birds in flight  
**MISSING**.

**SECURITY THREAD** changes colours and shows text  
BOZ 50 and birds in flight when tilted . Thread appears  
as a continuous line when held against light.

ON **COUNTERFEIT NOTE** colours **DO NOT** change  
when note is tilted . Thread is **MISSING** or appears as a  
broken line when held against light.

# FRONT

VALUE NUMERAL has raised ink which can be felt when you run your fingers across value numeral.

ON **COUNTERFEIT NOTE** value numeral **CANNOT** be felt when you run your fingers across it.



## WATERMARK

Fish Eagle's Head visible when the banknote is held against light.

ON **COUNTERFEIT NOTE** appears **DULL OR MISSING** when the note is held against light.

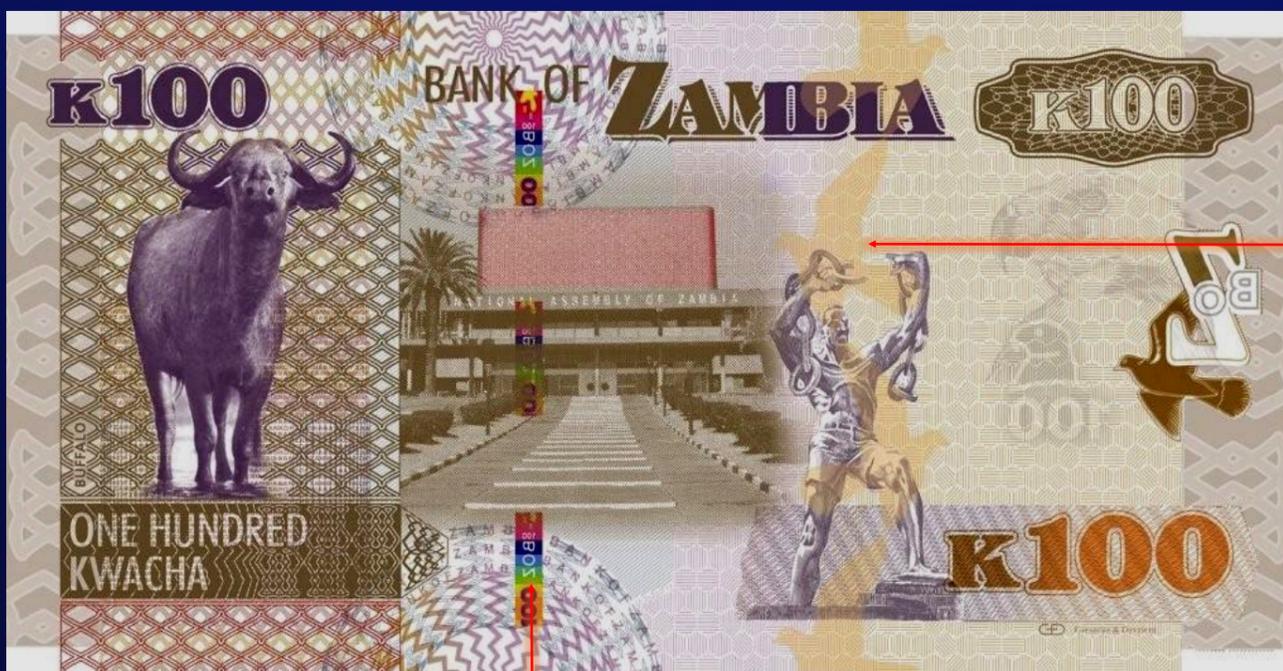
PEAK PIXEL - fish eagle's head printed in raised ink with a rough feel when you run fingers over it.

ON **COUNTERFEIT NOTE** fish eagle's head has **NO** rough feel.

HOLOGRAM - a shiny metallic stripe with colour shift element showing bird in flight, coat of arms, and denominational value K100 when tilted.

ON **COUNTERFEIT NOTE** silver patch **WITHOUT** colour shift element.

# BACK



## GOLD IRIDESCENT STRIPE

A single line of birds flying in opposite directions.

ON **COUNTERFEIT NOTE** single line of birds in flight **MISSING**.

SECURITY THREAD changes colours and shows text BOZ 100 and birds in flight when tilted. Thread appears as a continuous line when held against light.

ON **COUNTERFEIT NOTE** colours **DO NOT** change when note is tilted. Thread is **MISSING** or appears as a broken line when held against light.

# FREQUENTLY ASKED QUESTIONS

## 1 What is a counterfeit banknote?

A counterfeit note is an imitation or copy of legally produced banknotes made with the intention to defraud. It is produced without legal backing of the Government. **It is not Legal Tender.**

## 2 How can I detect, at a glance, a counterfeit banknote?

It is very important to compare a suspicious banknote with one you know is genuine and look for differences. Zambian banknotes are printed on unique paper with a distinct 'feel' factor which enables you to feel the numbers and words on the banknotes when you run your fingers over them.

## 3 What are the main features I need to look out for to be able to identify counterfeit banknotes?

Some of the main features to look out for include:

The **WATERMARK** which is a Fish Eagle's head visible when the banknote is held against light

The **HOLOGRAM** - a shiny metallic stripe with colour shift element showing bird in flight, coat of arms, and denominational value

The **PEAK PIXEL** (K100 and K50) - fish eagle's head printed in raised ink with a rough feel when you run fingers over it.

The **SECURITY THREAD** which changes colours and shows text BOZ, denomination and birds in flight when tilted. The Thread appears as a continuous line when held against light.

**GOLD IRIDESCENT STRIPE** which is a single line of birds flying in opposite directions on the front / back right hand side of the banknotes.

## 4 What should I do when I suspect I have been offered a counterfeit banknote?

When presented with a suspected counterfeit note, carry out an inspection by looking out for the main features itemised above and pass it to another person for a second opinion. Once confirmed, report to the nearest Police station or any Bank of Zambia offices for further investigations.

## 5 When I discover a counterfeit banknote, what do I need to do?

If a counterfeit banknote is discovered, pass it on to the Bank of Zambia, any commercial bank or the nearest Police Station. Once the banknote is examined and found to be genuine, it will be returned to you. But if it is found to be counterfeit, it will be confiscated.

## 6 Will I be refunded if I happen to be in possession of a counterfeit banknote?

No.

## 7 What measures is Bank of Zambia putting in place to avoid counterfeit banknotes from going into circulation?

The Bank of Zambia in addition to this booklet, carries out sensitisation campaigns to educate the public on ways of identifying genuine banknotes and will from time to time use both the public and private media to spread the message on counterfeit notes in circulation.

## 8 What effect does counterfeiting have on the economy?

Counterfeit notes falsely exchanged for goods and services result in the transfer of wealth from genuine agents to counterfeiters with the last person holding the note bearing the loss. They distort the economy by stealing wealth from genuine earners to the counterfeiters.

## 9 How can the public reduce the chances of falling prey to counterfeiters?

It is important for the public to ensure that banknotes are scrutinised carefully before accepting them for payment. Avoid transacting in unlit places. It is further recommended that high value transactions be settled using alternative payment methods such Electronic Funds Transfers (EFT), Point of Sale, Debit and Credit cards, RTGS transfers, e-money etc.

For further information, please contact the Bank of Zambia at;

Head of Public Relations, Bank of Zambia, P.O. Box 30080, Lusaka 10101 or Regional Director, Bank of Zambia, P.O. Box 71511, Ndola, Zambia or

Website <http://www.boz.zm>, email: [pr@boz.zm](mailto:pr@boz.zm) Tel 211 228888 Fax 211 221764