

ZENUS BANK

Principles for Responsible Banking (PRB)

2023





Principle 1: Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.

1.1 Business model

Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities across the main geographies in which your bank operates or provides products and services. Please also quantify the information by disclosing e.g. the distribution of your bank's portfolio (%) in terms of geographies, segments (i.e. by balance sheet and/or off-balance sheet) or by disclosing the number of customers and clients served.

Zenus Bank, a US digital bank, leverages cutting-edge technology that empower individuals across more than 180 countries with the ability to effortlessly establish US bank accounts online, eliminating the requirement for US citizenship, residency, or a US company registration. This grants clients access to the unparalleled security, flexibility, and convenience of US banking standards.

Zenus offers retail accounts with a comprehensive array of services including Wire, ACH, and P2P transfers, Debit Cards, and Foreign Exchange Services (FX). Since last year report, our customer base experienced an expansion, from 621 clients in 93 countries to 1650 clients in 118 countries.

Our retail accounts continue to constitute the entirety of our bank's portfolio, with key markets such as Colombia (10.89%), Mexico (7.00%), Argentina (6.45%), India (6.27%), the United States (6.20%), Chile (4.68%), the United Kingdom (4.38%), and Turkey (3.28%) leading the way.

On the next year, we expect to extend the products to offer B2B and B2B2C services globally to financial institutions and non-financial institutions.

*Links and references
(incl. pages)*

1.2 Strategy alignment

Does your corporate strategy identify and reflect sustainability as strategic priority/ies for your bank?

- Yes
 No

Please describe how your bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.

Does your bank also reference any of the following frameworks or sustainability regulatory reporting requirements in its strategic priorities or policies to implement these?

- UN Guiding Principles on Business and Human Rights
- International Labour Organization fundamental conventions
- UN Global Compact
- UN Declaration on the Rights of Indigenous Peoples
- Any applicable regulatory reporting requirements on environmental risk assessments, e.g. on climate risk - please specify which ones: -----
- Any applicable regulatory reporting requirements on social risk assessments, e.g. on modern slavery - please specify which ones: -----
- None of the above

Zenus Bank, an US digital bank, utilizes advanced technology to empower individuals in over 180 countries, enabling them to easily open US bank accounts through online channels. This process removes the necessity of having US citizenship, residency, or a US company registration. As a result, customers gain entry to the exceptional security, adaptability, and convenience offered by the standards of US banking.

Zenus aim to impact the global economic prosperity through real-time risk management strategy, account, and transactional services APIs that will allow FinTech’s, banks, and broker dealers to offer their customers a USD account, Visa Infinite Card, FX services, and cross-border payments.

Our plans to introduce B2B and B2B2C services are on track, with a scheduled launch in 2024. Our strategic vision involves extending our B2B and to our international clientele in more than 180 countries.

Our forthcoming B2B and B2B2C portfolio will be a significant milestone, presenting financial and non-financial institutions with the opportunity to utilize a white-label version of our banking app. This innovative approach empowers them to provide consumers in their respective jurisdictions with access to our USD bank accounts. By doing so, we anticipate a heightened level of accessibility for underserved populations, thus contributing to Sustainable Development Goals (SGDs) such as Gender Equality (5) and Reduce Inequalities (10).

Links and references

In line with our ongoing commitment to social impact, we will persist in evaluating our influence on various segments, including female entrepreneurs, business owners, and students. Furthermore, our dedication to safeguarding our customers against unforeseen financial disruptions remains a core focus as we continue our journey.

Zenus business strategy, and the services and products we expect to offer in the near future, perfectly aligns with the goals set by the United Nations Environment Programme Finance Initiative (UNEP FI). Our business strategy inherently upholds the principles of the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and pertinent national and regional frameworks.

However, acknowledging our status as a start-up, we recognize that realizing these aspirations will demand a considerable investment of time, dedication, and patience. Thus, we are diligently crafting the necessary tools and clearing the path toward attaining this overarching objective. As our business expands, so too will our sphere of impact.

We have identified that, given our existing products and stage of business development, without the need to change our strategy, we hold the potential to make substantial contributions in Financial Inclusion, Financial Health, and Gender Equality.



Principle 2: Impact and Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.

2.1 Impact Analysis (Key Step 1)

Show that your bank has performed an impact analysis of its portfolio/s to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly¹ and fulfil the following requirements/elements (a-d)²:

a) Scope: What is the scope of your bank's impact analysis? Please describe which parts of the bank's core business areas, products/services across the main geographies that the bank operates in (as described under 1.1) have been considered in the impact analysis. Please also describe which areas have not yet been included, and why.

¹ That means that where the initial impact analysis has been carried out in a previous period, the information should be updated accordingly, the scope expanded as well as the quality of the impact analysis improved over time.

² Further guidance can be found in the [Interactive Guidance on impact analysis and target setting](#).

<p>For this second report, we utilized the UNEP FI Impact Analysis tool V3 to perform our impact assessment. The data utilized for this analysis was sourced from our UNEP dashboards, which were established last year to diligently track and evaluate our impacts, while also showcasing essential customer demographics and other crucial information.</p> <p>Our analysis was focused around gender and our retail portfolio of USD accounts, which includes Visa debit card services, Foreign Exchange (FX), and cross-border payment solutions (SWIFT), spanning across 118 countries.</p> <p>Our main focus was on key regions including Argentina, Colombia, Mexico, Egypt, Peru, Bangladesh, and Ecuador. These specific countries were chosen in accordance with Zenus' strategic market priorities, which revolve around Latin American nations and areas where women constitute the majority of the unbanked population - namely Bangladesh, Peru, and Egypt.</p>	<p><i>Links and references</i></p>
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b) Portfolio composition: Has your bank considered the composition of its portfolio (in %) in the analysis? Please provide proportional composition your portfolio globally and per geographical scope

- i) by sectors & industries³ for business, corporate and investment banking portfolios (i.e. sector exposure or industry breakdown in %), and/or
- ii) by products & services and by types of customers for consumer and retail banking portfolios.

If your bank has taken another approach to determine the bank’s scale of exposure, please elaborate, to show how you have considered where the bank’s core business/major activities lie in terms of industries or sectors.

<p><i>During our impact analysis, we used the Impact Analysis Tools V3 context and identification modules. As of the present year, our bank's portfolio remains exclusively comprised of 100% retail accounts. We currently have clients in 118 different countries.</i></p> <p><i>Zenus Bank Top 10 countries:</i></p> <table border="1" data-bbox="204 1787 1085 1910"> <thead> <tr> <th><u>Main Geographies</u></th> <th><u>Portfolio Composition</u></th> <th><u>Male</u></th> <th><u>Female</u></th> <th><u>Number of Products</u></th> </tr> </thead> <tbody> <tr> <td>Colombia</td> <td>10.87%</td> <td>82%</td> <td>18%</td> <td>5</td> </tr> </tbody> </table>	<u>Main Geographies</u>	<u>Portfolio Composition</u>	<u>Male</u>	<u>Female</u>	<u>Number of Products</u>	Colombia	10.87%	82%	18%	5	<ul style="list-style-type: none"> • <i>Links and references</i>
<u>Main Geographies</u>	<u>Portfolio Composition</u>	<u>Male</u>	<u>Female</u>	<u>Number of Products</u>							
Colombia	10.87%	82%	18%	5							

³ 'Key sectors' relative to different impact areas, i.e. those sectors whose positive and negative impacts are particularly strong, are particularly relevant here.

Mexico	6.98%	82%	16%	5
Argentina	6.50%	84%	16%	5
India	6.31%	96%	4%	5
United States	6.25%	79%	20%	5
Chile	4.68%	90%	10%	5
United Kingdom	4.37%	79%	21%	4
Turkey	3.28%	89%	11%	4
Costa Rica	3.16%	87%	10%	5
Germany	2.98%	90%	10%	4
Ecuador	2.91%	73%	27%	5

Targeted Countries for our Educational and Awareness Campaigns:

<u>Main Geographies</u>	<u>Portfolio Composition</u>	<u>Male</u>	<u>Female</u>	<u>Number of Products</u>
Colombia	10.87%	82%	18%	5
Mexico	6.98%	82%	16%	5
Argentina	6.50%	84%	16%	5
Ecuador	2.91%	73%	27%	5
Peru	1.46%	96%	4%	5
Bangladesh	0.49%	100%	10%	5
Egypt	1.15%	95%	5%	5

Products Offered on Targeted Countries & Global:

<u>Country</u>	<u>Wire – ACH & P2P</u>	<u>Foreign Exchange</u>	<u>Debit Cards</u>
Colombia	100.00%	100.00%	96.13%
Mexico	100.00%	100.00%	100.00%
Argentina	100.00%	100.00%	97.14%
Ecuador	100.00%	100.00%	98.15%
Peru	100.00%	100.00%	100.00%
Bangladesh	100.00%	100.00%	90.91%
Egypt	100.00%	100.00%	81.48%
Global	100.00%	100.00%	66.51%

Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate?⁴ Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis.

This step aims to put your bank’s portfolio impacts into the context of society’s needs.

Zenus Bank operates internationally and is aware of the urgent challenges that demand achieving Financial Inclusion, Financial Health, and Gender Equality on a global scale. These priorities

- Demirgüç-Kunt, A., Klapper, L., Singer, D.,

⁴ Global priorities might alternatively be considered for banks with highly diversified and international portfolios.

are emphasize on the findings from The Global Findex Database Report of 2021.

Per The Global Findex Database:

Worldwide account ownership has reached 76 percent of the global population—and 71 percent of people in developing countries.

The gender gap in account ownership across developing economies has fallen to 6 percentage points from 9 percentage points, where it hovered for many years.

Receiving digital payments such as a wage payment, a government transfer, or a domestic remittance, catalyzes the use of other financial services, such as storing, saving, and borrowing money.

In developing economies, about 40 percent of adults who paid utility bills (18 percent of adults) did so directly from an account.

COVID-19 boosted the adoption of digital financial services: About 40 percent of adults in developing economies excluding China who made a digital merchant payment using a card, phone, or the internet, and more than one-third of adults in developing economies who paid a utility bill directly from an account, did so for the first time after the start of the pandemic.

Mobile money has become an important enabler of financial inclusion in Sub-Saharan Africa—especially for women—both as a driver of account ownership and of account usage through mobile payments, saving, and borrowing.

Our bank’s strategic direction aligns with these identified challenges. Zenus Bank has the capacity to offer global digital accounts, empowering adults with enhanced financial resilience allowing them to receive wages and social program benefits and have accessibility to a Visa debit card.

Continuing our robust partnerships with esteemed entities such as Visa, Swift, JP Morgan, and Convera, we ensure the delivery of superior products and services to our valued clientele. Furthermore, Zenus Bank is diligently working to extend a white-label version of our banking services to local financial institutions. This strategic move allows us to address the unique needs of clients within their specific regional and contextual parameters, thus amplifying our targeted impact.

Ansar, S., (2021) Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. The Global Findex Database 2021

Based on these first 3 elements of an impact analysis, what positive and negative impact areas has your bank identified? Which (at least two) significant impact areas did you prioritize to pursue your target setting strategy (see 2.2)⁵? Please disclose.

⁵ To prioritize the areas of most significant impact, a qualitative overlay to the quantitative analysis as described in a), b) and c) will be important, e.g. through stakeholder engagement and further geographic contextualisation.

In the wake of last year's developments, Zenus Bank has recognized the profound potential of our services to foster global Financial Inclusion, enhance Financial Health, and promote Gender Equality.

Our distinctive banking license empowers us to offer a digital USD account, catering to deposits and facilitating payments across the world. This licensing privilege has also enabled us to forge partnerships with key entities, including Swift, Visa, and FX service providers.

With Zenus Bank unhindered by geographical constraints, we're uniquely positioned to extend bank account access to underbanked individuals on a global scale. The provision of USD accounts further opens doors to a spectrum of additional financial services, encompassing investments, insurance, pension plans, and beyond.

Throughout this year, we've embarked on a mission to overcome significant challenges, with a focus on achieving comprehensive financial inclusion, Financial Health and Gender Equality. As part of this endeavour, we also devised solutions for unbanked individuals with limited funds or documentation hindrances.

Notably, we've taken proactive steps by waiving our onboarding fee, ensuring an equitable chance for all to access the advantages of our services. Moreover, we've improved our onboarding processes to simplify the account opening experience for our clients.

- *Links and references*

c) For these (min. two prioritized impact areas): Performance measurement: Has your bank identified which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts? Please describe how you assessed the performance of these, using appropriate indicators related to significant impact areas that apply to your bank's context.

In determining priority areas for target-setting among its areas of most significant impact, you should consider the bank's current performance levels, i.e. qualitative and/or quantitative indicators and/or proxies of the social, economic and environmental impacts resulting from the bank's activities and provision of products and services. If you have identified climate and/or financial health & inclusion as your most significant impact areas, please also refer to the applicable indicators in the [Annex](#).

- If your bank has taken another approach to assess the intensity of impact resulting from the bank's activities and provision of products and services, please describe this.
-
- *The outcome of this step will then also provide the baseline (incl. indicators) you can use for setting targets in two areas of most significant impact.*

At Zenus Bank, our client portfolio has undergone substantial growth. During last year report, we served 651 clients across 96 countries, with women constituting 10.60% of our clientele. Presently, our client count has surged to over 1650, spanning 118 countries, and the percentage of women clients has risen to 14%.

Our commitment to service quality is evidenced by the fact that 100% of our clients enjoy access to USD accounts, Swift and Wire services, and FX capabilities. Furthermore, 66.51% of our clients are equipped with Visa debit cards. Additionally, 40.08% of our clients are self-employed, and within this category, 5.44% are women.

These performance metrics mark our evolving journey as we navigate the start-up phase. They form a foundational benchmark, demonstrating the potential impact achievable through our business model. Looking ahead, our anticipation is to achieve exponential growth in both client numbers and product offerings between Q4 2023 and Q2 2024.

To comprehensively gauge our performance, we've developed sophisticated dashboards capturing diverse data dimensions, including geographic locations (urban and rural), demographics, industries, gender breakdowns, occupations, income levels, and transaction specifics. This encompasses transaction volumes, the source and destination of funds, locations of debit card transactions, and types of services (e.g., Uber, Netflix, Amazon).

Currently, we're in the process of introducing additional dashboards to measure transaction trends based on gender, the balance between deposits and withdrawals, and the savings behaviour exhibited by our clients. These new dashboards are expected to be implemented in 2024.

As we progress, our roadmap involves a continuous expansion of services through both our B2B and B2B2C offerings. Our vision extends to incorporating diverse financial services via our embedded banking platform.

- Ventura L., 2021. The Global Finance World's Most Unbanked Countries 2021 retrieved from (<https://www.gfma.com/globaldata/economicdata/worlds-mostunbanked-countries>)

Self-assessment summary:

Which of the following components of impact analysis has your bank completed, in order to identify the areas in which your bank has its most significant (potential) positive and negative impacts?⁶

- Scope: Yes , In progress , No

⁶ You can respond "Yes" to a question if you have completed one of the described steps, e.g. the initial impact analysis has been carried out, a pilot has been conducted.

<ul style="list-style-type: none"> - Portfolio composition: Yes <input checked="" type="checkbox"/>, In progress <input type="checkbox"/>, No <input type="checkbox"/> - Context: Yes <input checked="" type="checkbox"/>, In progress <input type="checkbox"/>, No <input type="checkbox"/> - Performance measurement: Yes <input type="checkbox"/>, In progress <input type="checkbox"/>, No <input checked="" type="checkbox"/> <p>Which most significant impact areas have you identified for your bank, as a result of the impact analysis? <i>Climate change mitigation, climate change adaptation, resource efficiency & circular economy, biodiversity, financial health & inclusion, human rights, gender equality, decent employment, water, pollution, other: please specify</i></p> <p>How recent is the data used for and disclosed in the impact analysis? <input checked="" type="checkbox"/> Up to 6 months prior to publication <input type="checkbox"/> Up to 12 months prior to publication <input type="checkbox"/> Up to 18 months prior to publication <input type="checkbox"/> longer than 18 months prior to publication</p> <p>Open text field to describe potential challenges, aspects not covered by the above etc.: <i>(optional)</i></p>	
<p>2.2 Target Setting (Key Step 2)</p> <p>Show that your bank has set and published a minimum of two targets which address at least two different areas of most significant impact that you identified in your impact analysis.</p> <p>The targets⁷ have to be Specific, Measurable (qualitative or quantitative), Achievable, Relevant and Time-bound (SMART). Please disclose the following elements of target setting (a-d), for each target separately:</p> <p>a) Alignment: which international, regional or national policy frameworks to align your bank’s portfolio with⁸ have you identified as relevant? Show that the selected indicators and targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks. You can build upon the context items under 2.1.</p>	
<p>Our strategic targets are centered around Financial Inclusion and Health. These two pivotal goals are intrinsically linked with the fundamental principles of SDG 5, which emphasizes Gender Equality, and SDG 10, dedicated to the reduction of Inequalities. By directing our efforts towards these overarching objectives, we aim to contribute significantly to the broader global agenda of sustainable development.</p>	<p><i>Links and references</i></p>

⁷ Operational targets (relating to for example water consumption in office buildings, gender equality on the bank’s management board or business-trip related greenhouse gas emissions) are not in scope of the PRB.

⁸ Your bank should consider the main challenges and priorities in terms of sustainable development in your main country/ies of operation for the purpose of setting targets. These can be found in National Development Plans and strategies, international goals such as the SDGs or the Paris Climate Agreement, and regional frameworks. Aligning means there should be a clear link between the bank’s targets and these frameworks and priorities, therefore showing how the target supports and drives contributions to the national and global goals.

The intersection of Financial Inclusion and Health with SDGs 5 and 10 is both intentional and impactful. Recognizing the profound impact of gender inequality on socio-economic progress, SDG 5 not only advocates for equal rights and opportunities but also envisions women's empowerment as a catalyst for positive change across societies. Likewise, SDG 10 underscores the urgency of reducing inequalities within and among countries, stressing the importance of policies that promote inclusivity and equitable access to resources and services.

In our commitment to realizing these interconnected objectives, we are leveraging the insights and resources provided by the Financial Inclusion Support Framework (FISF) developed by the World Bank's Financial Inclusion initiative. By harnessing the power of data-driven strategies, we are enhancing the precision and effectiveness of our endeavours. The FISF not only provides a comprehensive perspective on financial inclusion but also aligns seamlessly with our pursuit of gender equality and reduced inequalities, amplifying the potential for meaningful and sustainable impact.

b) Baseline: Have you determined a baseline for selected indicators and assessed the current level of alignment? Please disclose the indicators used as well as the year of the baseline. You can build upon the performance measurement undertaken in 2.1 to determine the baseline for your target.

A package of indicators has been developed for climate change mitigation and financial health & inclusion to guide and support banks in their target setting and implementation journey. The overview of indicators can be found in the [Annex](#) of this template.

If your bank has prioritized climate mitigation and/or financial health & inclusion as (one of) your most significant impact areas, it is strongly recommended to report on the indicators in the Annex. Please include the relevant indicators using the indicator code in the following table:

<i>Impact area</i>	<i>Indicator code</i>	<i>Response</i>
<i>Climate change</i>		

<i>Impact area</i>	<i>Indicator code</i>	<i>Response</i>

Financial health & inclusion	B 1.1, B 2.1, B 3.1, B 4.1	2023-2024
	C 2.1, C 4.1, C 3.2	2023-2024
<p>Over the past year, Zenus has made significant progress in its start-up phase.</p> <p>Establishing a Baseline: With the introduction of our embedded banking and corporate account services, Zenus will be setting the baseline for our targets and goals. This baseline will serve as a reference point for measuring our future progress and success.</p> <p>Client Diversity and Awareness: In the past year, Zenus successfully continued its efforts to increase gender diversity among our clients. Our initial goal in 2022 was to maintain a baseline of 10% female clients. Currently, we have achieved a 14% representation of women among our clients. This increase is a clear indicator that our awareness and educational campaigns have been effective in reaching and engaging a more diverse audience.</p> <p>Tool Development and Data Capture: As part of Zenus' ongoing commitment, we have been diligently working on developing tools to capture the necessary data for establishing a baseline and assessing key indicators. These tools are designed to provide us with a comprehensive understanding of our clients' needs and behaviours. We anticipate that these tools will be fully operational and ready for deployment between the end of 2023 and mid-2024.</p> <p>Upcoming Launch: Embedded Banking and Corporate Account Services: One of the most exciting developments for Zenus is the imminent launch of our embedded banking and corporate account services. These services are scheduled to be introduced by the end of 2023 to mid-2024. We believe that these offerings will mark a significant turning point for Zenus, propelling us into a phase of exponential growth.</p>		Links and references

c) SMART targets (incl. key performance indicators (KPIs)⁹): Please disclose the targets for your first and your second area of most significant impact, if already in place (as well as further impact areas, if in place). Which KPIs are you using to monitor progress towards reaching the target? Please disclose.

This year, we are building upon the progress we achieved last year and laying the groundwork for more comprehensive and specific goal-setting. Our focus remains on strategic growth, inclusivity, and the enhancement of financial well-being.

Links and references

Our targets were based on the following KPI's:

- Number of new customers
- Number of new women customers
- Amount of products used

Last year, our targets were centered around expanding our client base while maintaining a 10% representation of women accounts to be able to set a strong baseline to measure our impact.

This year, we continue to navigate the startup phase, which calls for a gradual approach to certain aspects of our mission, specifically in measuring the impact on Gender Equality, Financial Inclusion, and Financial Health. While these aspects remain vital, their full quantification requires a foundation that we are diligently constructing.

Highlighting our accomplishments since last year, we have made substantial progress. Our client base has surged from 621 clients across 93 countries to 1650 clients spanning 118 countries. This growth not only signifies the demand for our offerings but also reflects our expanding global footprint.

As we move forward, our trajectory evolves with the introduction of our B2B and B2B2C solutions. This pivotal step will enable us to establish benchmarks against which we can gauge progress.

Consequently, we are on the brink of setting SMART targets that align with our broader ambitions, specifically measuring our contributions to Sustainable Development Goal 5 (Gender Equality) and Sustainable Development Goal 10 (Reduced Inequalities).

In conclusion, this year's targets underscores both our achievements and the strategic direction we are pursuing. While some dimensions of our impact are still maturing due to our startup status, our proactive steps in enhancing clientele and expanding our global

⁹ Key Performance Indicators are chosen indicators by the bank for the purpose of monitoring progress towards targets.

<p>reach are undeniable. With the impending launch of our business solutions, we are positioning ourselves to set SMART targets that comprehensively assess our influence on vital aspects of societal progress.</p>	
<p>d) Action plan: which actions including milestones have you defined to meet the set targets? Please describe. Please also show that your bank has analysed and acknowledged significant (potential) indirect impacts of the set targets within the impact area or on other impact areas and that it has set out relevant actions to avoid, mitigate, or compensate potential negative impacts.</p>	
<p>As an integral component of our 2023-2024 Action Plan, we will persist in our commitment to expanding our client base. Furthermore, we are embarking on a significant initiative to enhance our data analytics capabilities, enabling us to systematically measure our influence on key performance indicators. These advanced tools, will facilitate the acquisition of crucial data, essential for the comprehensive assessment of our impact across specific indicators.</p> <p>Specifically, we are introducing new, robust dashboards tailored for this purpose. These dashboards will empower us to collect essential data, facilitating the assessment of our impact on various metrics. Among the indicators we will scrutinize:</p> <p>The percentage of customers engaging in regular money transfers into deposit accounts, occurring at least once per quarter. This data will be parsed by product type and prioritized customer segments. By categorizing this data according to distinct product categories and prioritized customer segments, we will gain valuable insights into the usage patterns and preferences of various clientele segments.</p> <p>Percentage of customers whose expenditures consistently exceeded 90% of their incoming funds for more than 6 months during the previous year. This insight in our client’s spending will aid us in comprehending the financial health of our clients, highlighting potential areas for intervention and improvement.</p> <p>As we progress, we will remain agile and responsive to the evolving landscape. Additional indicators will be seamlessly incorporated into our measurement framework as necessitated by our growth trajectory and the potential impacts we uncover.</p> <p>This enhanced data-driven approach is paramount for comprehending our influence on existing clients, particularly concerning Financial Inclusion. By gathering and analysing this information, we aim to gain deeper insights into the tangible effects</p>	<p><i>Links and references</i></p>

we are achieving within this critical realm. This, in turn, will enable us to refine our strategies and initiatives in a more targeted and effective manner, ultimately contributing to our overarching goals.

Self-assessment summary

Which of the following components of target setting in line with the PRB requirements has your bank completed or is currently in a process of assessing for your...			
	... first area of most significant impact: ... <i>(please name it)</i>	... second area of most significant impact: ... <i>(please name it)</i>	<i>(If you are setting targets in more impact areas) ...your third (and subsequent) area(s) of impact: ... (please name it)</i>
Alignment	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
Baseline	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
SMART targets	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No
Action plan	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> In progress <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> In progress <input type="checkbox"/> No

2.3 Target implementation and monitoring (Key Step 2)

For each target separately:

Show that your bank has implemented the actions it had previously defined to meet the set target.

Report on your bank’s progress since the last report towards achieving each of the set targets and the impact your progress resulted in, using the indicators and KPIs to monitor progress you have defined under 2.2.

Or, in case of changes to implementation plans (relevant for 2nd and subsequent reports only): describe the potential changes (changes to priority impact areas, changes to indicators, acceleration/review of targets, introduction of new milestones or revisions of action plans) and explain why those changes have become necessary.

<p>In the fiscal year 2022–2023, our primary objectives were twofold: to expand our customer base by attracting new clients and to sustain or increase the proportion of female clientele within our ranks.</p> <p>In this regard, we made notable progress as our client base surged from 621 clients across 93 countries to 1,650 clients spanning 118</p>	<p><i>Links and references</i></p>
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countries. Although our intended milestone of reaching 10,000 clients by the close of 2023 remains unattained as of this report, we anticipate this growth trajectory to materialize upon the introduction of our anticipated B2B and B2B2C offerings, expected to materialize by the end of 2023 or early 2024.

To pursue and attain our set objectives, we executed the following strategic initiatives:

1. Women's Education and Awareness Campaigns:

The primary objective of this campaign was not only to bolster the number of female account holders but also to educate women on leveraging financial services for enhanced inclusion, literacy, and resilience.

Our aim was to empower women with the knowledge and access to secure, efficient banking services that would enable them to harness opportunities and contribute to economic growth.

2. Elimination of Application Onboarding Fee:

Recognizing that our onboarding fee was a deterrent for unbanked individuals with limited financial resources or documentation challenges, we took the decision to remove this fee.

Our intent was to better serve and make a substantial impact on unbanked individuals and vulnerable communities.

3. Mitigating Document Hindrances:

Identifying issues related to document requirements for opening accounts, we introduced modifications to our onboarding process. These changes were aimed at simplifying the account access process at Zenus Bank while maintaining the security and compliance standards mandated by U.S. banking regulations.

Looking ahead to the fiscal year 2023-2024, our objectives largely remain consistent, with an added focus on assessing our impact on the financial inclusion and financial well-being of our clients. By doing so, we intend to align with the principles of Sustainable Development Goals (SDG) 5 and 10.

To realize these targets effectively, we recognize the imperative of substantially increasing our client base. This expansion is crucial in establishing a meaningful baseline that enables us to gain comprehensive insights into the positive and negative impacts we

have on our clients' financial lives. By doing so, we aim to foster financial inclusion and contribute to broader societal goals.



Principle 3: Clients and Customers
We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1 Client engagement

Does your bank have a policy or engagement process with clients and customers¹⁰ in place to encourage sustainable practices?

- Yes
- In progress
- No

Does your bank have a policy for sectors in which you have identified the highest (potential) negative impacts?

- Yes
- In progress
- No

- Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities¹¹). It should include information on relevant policies, actions planned/implemented to support clients' transition, selected indicators on client engagement and, where possible, the impacts achieved.

This should be based on and in line with the impact analysis, target-setting and action plans put in place by the bank (see P2).

In our goal of promoting diversity, inclusivity, and sustainability, Zenus Bank has adopted a proactive approach to client engagement. Acknowledging the pivotal influence of women clients on economic and societal well-being, we have dedicated considerable efforts to better understand and serve this demographic in this initial campaign.

Our approach revolves around client engagement and feedback, driven by the belief that understanding our clients' needs is essential for aligning our services with their sustainability goals. This initiative involves a comprehensive outreach campaign with questions meticulously crafted to understand the client experience and aspirations. Some of the key information we seek to gather from this campaign are:

Links and references

¹⁰ A client engagement process is a process of supporting clients towards transitioning their business models in line with sustainability goals by strategically accompanying them through a variety of customer relationship channels.

¹¹ Sustainable economic activities promote the transition to a low-carbon, more resource-efficient and sustainable economy.

<p>1. Client Onboarding Experience: We seek to comprehend the extent to which Zenus Bank accounts fulfil clients' financial needs, using this knowledge to identify opportunities for refining and enhancing our product offerings.</p> <p>2. Account Suitability: Our inquiries explore into the extent to which clients' Zenus Bank accounts meet their financial needs, helping us identify opportunities for improvement.</p> <p>3. Service Utilization: Clients' perceptions of our banking services are assessed, focusing on the most beneficial services. For those who haven't explored the full range of our services, we embark on a deeper exploration for non-utilization to uncover possible challenge and potential alternatives.</p> <p>4. Client Support: We inquire about interactions with our client service team, inviting suggestions for enhancement. By fostering such communication, we strive to create a strong client relationship, built on trust and open dialogue.</p> <p>The insights gathered from these campaigns will form the bedrock for developing policies and initiatives. Also we seek to provide enhanced support for clients in their journey towards sustainability.</p>	
<p>3.2 Business opportunities</p> <p><i>Describe</i> what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts your bank has identified and/or how you have worked on these in the reporting period. Provide information on existing products and services , information on sustainable products developed in terms of value (USD or local currency) and/or as a % of your portfolio, and which SDGs or impact areas you are striving to make a positive impact on (e.g. green mortgages – climate, social bonds – financial inclusion, etc.).</p>	
<p>We've identified business opportunities that have remained consistent since last year. Our strategic plan to expand our services, encompassing both B2B and B2B2C offerings by the end of 2023-2024, opens up new horizons for our goals and impact. Beyond our existing commitments to Gender Equality, Financial Health, and Financial Inclusion, this expansion allows us to broaden our impact. As we onboard diverse businesses spanning various industries, we're presented with opportunities to contribute to objectives aligned with Net Zero and the Paris Agreement initiatives.</p> <p>Our primary objective is to gain a comprehensive understanding of the global banking needs of these businesses, enabling us to identify avenues for providing them with worldwide USD accounts at an</p>	<p><i>Links and references</i></p>

accessible cost. We will be actively promoting our target audience to customers that promote or align with sustainability and environmental initiatives.

We also recognize the challenges these customers face when it comes to opening accounts, particularly when dealing with public funds associated with NGOs. We have identified opportunities in which we could offer a secure, transparent, and reliable solution, ensuring the smooth facilitation of their financial transactions.



Principle 4: Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society’s goals.

4.1 Stakeholder identification and consultation

Does your bank have a process to identify and regularly consult, engage, collaborate and partner with stakeholders (or stakeholder groups¹²) you have identified as relevant in relation to the impact analysis and target setting process?

- Yes
- In progress
- No

Please describe which stakeholders (or groups/types of stakeholders) you have identified, consulted, engaged, collaborated or partnered with for the purpose of implementing the Principles and improving your bank’s impacts. This should include a high-level overview of how your bank has identified relevant stakeholders, what issues were addressed/results achieved and how they fed into the action planning process.

Our primary stakeholders consist of local regulators, investors, and our internal executive team. This core group plays a pivotal role in shaping our strategy and ensuring regulatory compliance while also aligning our efforts with our sustainability goals.

As we progress to expand our banking services, we will start seeking out external stakeholders who share our commitment to the Sustainable Development Goals (SDGs) and our impact areas. This aim for this extended network to include industry experts, environmental organizations, community leaders, and advocacy groups, among others. By collaborating with these external stakeholders, we aim to gain fresh perspectives, tap into specialized knowledge, and forge partnerships that will bolster our efforts to promote sustainability, gender equality, financial health, and financial inclusion.

Links and references

¹² Such as regulators, investors, governments, suppliers, customers and clients, academia, civil society institutions, communities, representatives of indigenous population and non-profit organizations

<p>The insights and feedback from these stakeholders will be instrumental in shaping our action planning process. This collaborative approach will not only strengthen our impact but also enhance our responsiveness to the evolving needs and challenges in the financial industry.</p>	
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Principle 6: Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society’s goals.

6.1 Assurance

Has this publicly disclosed information on your PRB commitments been assured by an independent assurer?

- Yes
- Partially
- No

If applicable, please include the link or description of the assurance statement.

This is Zenus Bank second year PRB report. As we venture forward, our sights are set on ensuring PRB assurance by the third year. This strategic timeline aligns harmoniously with the anticipated completion of our robust technological infrastructure deployment.

Simultaneously, during this period, we will meticulously define our baseline and establish SMART targets that will serve as the guiding beacons for our future endeavours.

Links and references

6.2 Reporting on other frameworks

Does your bank disclose sustainability information in any of the listed below standards and frameworks?

- GRI
- SASB
- CDP
- IFRS Sustainability Disclosure Standards (to be published)
- TCFD
- Other:

At the moment, we do not disclose sustainability information with any of the frameworks listed above.

Links and references

6.3 Outlook

What are the next steps your bank will undertake in next 12 month-reporting period (particularly on impact analysis¹³, target setting¹⁴ and governance structure for implementing the PRB)? Please describe briefly.

Over the upcoming 12 months, our strategy remains aligned with our objective set forth last year: expanding our retail portfolio, and launching our commercial and institutional initiatives to extend our global outreach.

At the same time, we remain committed to finish building the necessary tools and monitoring instruments, that will enable us to understand better the impact our clients' experiences in terms of Financial Health, Inclusion, and Gender Equality.

Moreover, our plans will focus on the establishment of definitive and impactful SMART targets within the next year. These targets will serve as pivotal benchmarks, propelling us forward in our pursuit to make a real and measurable impact in Financial Health, Inclusion and Gender Equality.

Links and references

6.4 Challenges

Here is a short section to find out about challenges your bank is possibly facing regarding the implementation of the Principles for Responsible Banking. Your feedback will be helpful to contextualise the collective progress of PRB signatory banks.

What challenges have you prioritized to address when implementing the Principles for Responsible Banking? Please choose what you consider the top three challenges your bank has prioritized to address in the last 12 months.

- Embedding PRB oversight into governance
- Gaining or maintaining momentum in the bank
- Getting started: where to start and what to focus on in the beginning
- Conducting an impact analysis
- Assessing negative environmental and social impacts
- Choosing the right performance measurement methodology/ies
- Setting targets
- Customer engagement
- Stakeholder engagement
- Data availability
- Data quality
- Access to resources
- Reporting
- Assurance
- Prioritizing actions internally

¹³ For example outlining plans for increasing the scope by including areas that have not yet been covered, or planned steps in terms of portfolio composition, context and performance measurement

¹⁴ For example outlining plans for baseline measurement, developing targets for (more) impact areas, setting interim targets, developing action plans etc.

Other: ...

If desired, you can elaborate on challenges and how you are tackling these:

Annex

The set of indicators has been developed using a Theory of Change approach considering the relationship between inputs, activities, outputs, short and long term outcomes in order to achieve impact. The Theory of Change for climate mitigation can be found [here](#), the one for financial health & inclusion [here](#). The Theory of Change approach allows to identify metrics and set targets which align with a bank’s maturity.¹⁵ The indicators are all connected to a bank’s impact and can be considered as necessary steps towards measuring impact. It is not expected that a bank is able to report on all indicators from the beginning, which is why a set of indicators for different levels on a bank’s implementation journey is provided.¹⁶

Impact area	1. Action indicators			2. Output indicators			3. Outcome indicators			4. Impact		
	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics	Code	Indicator	Response options & metrics
A. Climate change mitigation	A.1.1	Climate strategy: Does your bank have a climate strategy in place?	Yes / In progress / No	A.2.1	Client engagement process: Is your bank in an engagement process with clients regarding their strategy towards a low(er)-carbon business model?	Yes / Setting it up / No; <i>If yes:</i> Please specify for which clients (types of clients, sectors, geography etc.)	A.3.1	Reduction of GHG emissions: how much have the GHG emissions financed been reduced?	% over time; baseline and tracking GHG emissions in kg of CO ₂ e (or applicable metrics) ¹⁷	A.4.1	Portfolio alignment: How much of your bank’s portfolio is aligned with Paris (depending on the target set [A.1.2] either 1.5 or 2 degrees)?	% of sector, and/or % of portfolio
	A.1.2	Paris alignment target: Has your	Yes / In progress / No;	A.2.2	Proportion of financed	%	A.3.2	Financial volume of	bln/mn USD or local currency,			

¹⁵ It is not required from banks to work with the Theory of Change concept internally. In fact, the Theory of Change has been used to structure the requirements of setting SMART targets using relevant indicators.

¹⁶ Over time, indicators for more impact areas will be developed.

¹⁷ If possible and/or necessary, please contextualize the progress: Greenhouse gas emissions might even increase initially because the scope of measurements is extended and financed emissions from a growing proportion of the portfolio are measured, emission factors are updated etc. Emission reductions made by the clients should over time lead to a decrease in GHG emissions financed.

		<p>bank set a long-term portfolio-wide Paris-alignment target? To become net zero by when?</p>	<p><i>If yes:</i></p> <ul style="list-style-type: none"> - please specify: to become net zero by when? - Emissions baseline / base year: What is the emissions baseline / base year for your target? - Climate scenario used: What climate scenario(s) aligned with the Paris climate goals has your bank used? 		<p>emissions covered by a decarbonization target: What proportion of your bank's financed emissions is covered by a decarbonization target, i.e. stem from clients with a transition plan in place?</p>	<p><i>(denominator: financed emissions in scope of the target set)</i></p>		<p>green assets/low-carbon technologies: How much does your bank lend to/invest in green assets / loans and low-carbon activities and technologies?</p>	<p>and/or % of portfolio;</p> <p><i>please specify the definition of green assets and low-carbon technologies used</i></p>		
	A.1.3	<p>Policy and process for client relationships: has your bank put in place rules and processes for client relationships (both new clients and existing clients), to work together towards the goal of transitioning the clients' activities and business model?</p>	<p>Yes / In progress / No</p>	A.2.3	<p>Absolute emissions: What are your absolute emissions (financed emissions = scope 3, category 15) in your lending and/or investment portfolio?</p>	<p>Total GHG emissions or CO₂e</p>	A.3.3	<p>Financial volume lent to / invested in carbon intensive sectors and activities and transition finance: How much does your bank lend to / invest in carbon-intensive sectors and</p>	<p>bln/mn USD or local currency, and/or % of portfolio</p>		

	A.1.4	Portfolio analysis: Has your bank analyzed (parts of) its lending and/or investment portfolio in terms of financed emissions (Scope 3, category 15); technology mix or carbon-intensive sectors in the portfolio?	Yes / In progress / No; <i>If yes:</i> please specify which parts of the lending and investment portfolio you have analyzed	A.2.4	Sector-specific emission intensity (per clients' physical outputs or per financial performance): What is the emission intensity within the relevant sector?	Please specify which sector (<i>depending on the sector and/or chosen metric</i>): kg of CO ₂ e/ kWh, CO ₂ e / m ² ; kg of CO ₂ e/USD invested, or kg of CO ₂ e/revenue or profit		activities ¹⁸ ? How much does your bank invest in transition finance ¹⁹ ?				
	A.1.5	Business opportunities and financial products: Has your bank developed financial products tailored to support clients' and customers' reduction in GHG emissions (such as energy efficient mortgages, green loans, green bonds, green securitisations etc.)?	Yes / In progress / No; Please specify which ones, and what financial volume and/or % of the portfolio they account for									
B. Financial health	B.1.1	# of products and services in the portfolio with a focus on financial	How much of the product and service portfolio has a focus on	B.2.1	% of active customers using the online/mobile	By active we mean at least one access/usage	B.3.1	% of customers transferring money into a savings, deposit	Transferring money into a savings, deposit and/or	B.4.1	% of customers for which spending exceeded 90%	Percentage. Customers that spend more than 90% their income

¹⁸ A list of carbon-intensive sectors can be found in the [Guidelines for Climate Target Setting](#).

¹⁹ Transition finance is defined as financing the transition towards a low-carbon future in alignment with the Paris climate goals. It entails any form of financial support for non-pure play green activities to become greener and reduce emissions.

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		health and inclusion	financial health/inclusion increase. This covers products with yields that protect from inflation, products and services embedded with nudges to simplify decision making, etc.		banking platform/tools	per month. Measure recurrent usage of digital services beyond the effective access of the channels. Used also as a proxy to measure if there are digital skills or not.		and/or investment account, at least once a quarter	investment account at least once a quarter. Disaggregate by type of product, tenure, liquidity, and prioritized groups		of inflows for more than 6 months last year	every month are not being able to have large savings that will allow them to increase emergency funds or achieve future goals. A healthy measure is that outflows never exceed more than 90% of inflows. Transactional based
				B.2.2	% of individuals supported with dedicated and effective financial and/or digital education programs	Number of users, customers and non customers AS WELL AS EMPLOYEES, of financial and/or digital skills-building programs offered by the bank. Should be disaggregated by captive and non-captive users. Captive being those that can be deanonymized and non-captive being those that can't. Dedicated means that are specially created	B.3.2	% of customers using overdraft regularly	Percentage per year and disaggregated data per vulnerable group. Overdraft can be used to handle unexpected emergencies but more than 80% in a quarter (72 out of 90 days) denote regularity and a precursor to lower financial health	B.4.2	% of customers that feel confident about their financial situation in the next 12 months	Percentage. One way to evaluate financial confidence is checking if the customer feels confident about their financial situation in the upcoming year. Survey based.

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						for a group of individuals. Effective means that its results have been evaluated periodically to yield the desired outcome of stronger financial skills						
							B.3.3	% of customers experiencing 8 or more payment declines in the last 12 months	Percentage of customers experiencing 8 or more payment declines in the last 12 months. Applies to both credit and debit products when using for payments, not for withdrawals.	B.4.3	% of customers that would struggle to handle a major unexpected expense by raising emergency funds or cover with insurance	Percentage. Survey based using the question: "If a major unexpected expense arises, how can you cover it right now?" and give the multichoice option of insurance, emergency funds, loan, credit card, etc.
							B.3.4	% of customers who use the bank's services to create a financial action plan	Percentage. Either digital or in person, are the customers using the banks services to set up an action plan to improve their financial health?	B.4.4	% of customers with sufficient liquid financial assets to cover a three-month reduction/loss in income	Percentage. Objectively measures if there's financial resilience or not using transactional data to check if the customer is preapproved for a loan, has available balance

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												in credit card or can activate overdraft, or has savings/investments. Special attention must be put to financially vulnerable customers who may not have access to some of these liquid assets.
							B.3.5	% of individuals with OECD Financial Literacy levels higher than minimum targets	Percentage of individuals that score higher than the OECD targets (Knowledge 5/7, behaviors 7/9, attitudes 3/5). Should be measured in customers and non-customers. Specially those that receive any type of financial skills-building programs by the bank or third parties	B.4.5	% of customers with products connected to long-term saving and investment plans	Percentage. Track future planning amongst customers. The higher the number of these investment accounts and the volume, the better for the financial health of customers
C. Financial Inclusion	C.1.1 *	# of products and services in the portfolio with a focus on financial	How much of the product and service portfolio has a focus on financial health/inclusion	C.2.1	% of clients with effective access to a basic banking product	% of clients with effective access to a basic banking product. By effective we	C.3.1	% of vulnerable customers supported with dedicated customer	Percentage of prioritized customers supported with dedicated customer	C.4.1	% of customers with 2 or more active financial products, from different	% of customers with 2 or more active financial products, from different categories, with

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		health and inclusion	increase. This covers products with yields that protect from inflation, products and services embedded with nudges to simplify decision making, etc.			mean that beyond first access, there's usage afterwards. Basic banking products vary by bank. Good examples are: checking accounts, payment accounts, credit cards, saving accounts, deposit accounts, e-money accounts, etc. (see annex for list of products)		journey/advisory services	journey/advisory services. Measure the access and usage of advisory services and other tools available to help improve the conditions of customers towards further access to financial products and services as well as better financial decisions		categories, with the bank	the bank. By active we mean there's at least one usage per month. By category we mean credit/debt, savings/deposit/payment, insurance, investment, etc. Indicator should be disaggregated by group and by product/service used
				B.3.2	% of individuals supported with dedicated and effective financial and/or digital education programs	number of users, customers and non customers AS WELL AS EMPLOYEES, of financial and/or digital skills-building programs offered by the bank. Should be disaggregated by captive and non-captive users. Captive being those that can be deanonymized	B.4.5	% of individuals with OECD Financial Literacy levels higher than minimum targets	Percentage of individuals that score higher than the OECD targets (Knowledge 5/7. behaviors 7/9, attitudes 3/5). Should be measured in customers and non-customers. Specially those that receive any type of financial skills-building programs by the			

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					and non-captive being those that can't. Dedicated means that are specially created for a group of individuals. Effective means that it's results have been evaluated periodically to yield the desired outcome of stronger financial skills			bank or third parties				
				C.3.2	% of new customers from prioritized groups	% of new customers from prioritized groups. New to the bank. Disaggregate also by previously unbanked.	B.4.1	% of customers transferring money into a savings, deposit and/or investment account, at least once a quarter	Transferring money into a savings, deposit and/or investment account at least once a quarter. Disaggregate by type of product, tenure, liquidity, and prioritized groups			
							B.3.1	% of active customers using the online/mobile banking platform/tools	By active we mean at least one access/usage per month. Measure recurrent usage of digital services beyond the effective access of the			

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									channels. Used also as a proxy to measure if there are digital skills or not.			
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Appendix

1. UNEP Financial Inclusion Paid Campaign

Zenus Infinite Debit Card:
Your Ticket to Global Transactions

Tarjeta de débito Zenus Infinite:
Tu ticket para transacciones globales

Zenus Infinite Debit Card:
Banking at Your Fingertips
Anywhere, Anytime
Your Ticket to Global Transactions

Tarjeta de débito Zenus Infinite:
Banca al alcance de tu mano en todo momento, en cualquier lugar
Tu ticket para transacciones globales

Embrace boundless opportunities, your finances, your way
Your Ticket to Global Transactions

Banca al alcance de tu mano, en cualquier lugar y en cualquier momento.
Tu ticket para transacciones globales

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2. UNEP Financial Inclusion Organic Campaign

