Operationalisation of the ZiGDTDF to Promote ZiG Savings and Investment

In the February 2026 Monetary Policy Statement, RBZ introduced the **ZiG Denominated Term Deposit Facility Bill (ZiGDTDF)** and has now moved to operationalize this instrument through a public invitation for potential investors to subscribe to this instrument.

1 What is the ZiG Denominated Term Deposit Facility Bill (ZiGDTDF)?

- ZiG Denominated Term Deposit Facility Bill (ZiGDTDF) is an RBZ Open Market Operations (OMO) instrument designed to encourage savings and investment on the back of prevailing low and stable inflation guaranteeing positive returns to investors.

2 Why Operationalise this Now?

The timing is opportune given that inflation has declined to single digit levels since January 2026 and sustained below **5%** since then.

The ZiG Perceptions and Confidence Survey II showed that Zimbabweans are now keeping ZiG in their bank accounts for longer, reflecting a growing savings culture and stronger demand for value-preserving investments.

3 How Does it Work?

After investment of ZiG for **90 days**, the investment plus interest are paid by RBZ to the investor or rolled over at the discretion of the investor.

1. Funds are deposited at the Reserve Bank
2. The investor receives their money + interest after the 90 Day investment
3. In the event that the investor has cash needs before the 90-day maturity period, they can sell their ZiGDTDF to another investor willing to buy off the investment.

4 Who is the Target Market?

The investment opportunity is open to individuals and institutions wishing to invest in ZiG. Minimum subscription amounts have been set for different investor groups as outlined below.

	Targeted Investor	Minimum Deposit Amount
1.	Individuals	ZiG500,000.00
2.	Corporates	ZiG1,000,000.00
3.	Banks	ZiG10,000,000.00

5 How does this instrument support and sustain the prevailing ZiG stability?

- The facility helps sustain low and stable inflation and strengthen ZiG by encouraging savings in ZiG, offering value-preserving investment options.

6 Why this matters to you

When ZiG is stable, your money keeps its value and prices do not change suddenly. This allows people to plan, save, and invest with confidence. A stable currency supports the overall growth of the economy.

Visit the RBZ website for more details.

The Upgraded BiG 5 ZiG

Stable. Secure. Sustainable *Yakanaka. Yakasimba. Inotenga.* *Inhle. Iqinile. Iyathenga.*