ZIMBABWE

MINISTRY OF HIGHER AND TERTIARY EDUCATION, INNOVATION, SCIENCE AND TECHNOLOGY DEVELOPMENT

HIGHER EDUCATION EXAMINATIONS COUNCIL (HEXCO)

NATIONAL CERTIFICATE

IN

BANKING AND FINANCE

MODULE: Customer Accounts Management **PAPER NO: 355/22/M01**

DURATION: 3 Hours

NOVEMBER/ DECEMBER 2025 EXAMINATION

REQUIREMENTS

INSTRUCTIONS TO CANDIDATE

1. Answer any five (5) questions.
2. All questions carry equal marks

This paper consists of 3 printed pages.

QUESTION 1

Identify and explain any five (5) methods of bank account monitoring. (20 marks)

QUESTION 2

a) Explain the 5Cs of customer services. (15 marks)

b) Outline the steps to be taken when a customer comes with a query on the enquiry desk. (5 marks)

QUESTION 3

Define the following banking terms:

a) Account monitoring (4 marks)

b) Positive feedback (4 marks)

c) Mortgage (4 marks)

d) Bankruptcy (4 marks)

e) Transactional history records (4 marks)

QUESTION 4

a) Explain the importance of banks maintaining customer records. (15 marks)

b) Outline any five (5) factors to consider when monitoring customer accounts in a bank. (5 marks)

QUESTION 5

Explain any ten (10) circumstances which may result in the termination of a customer's account. (20 marks)

QUESTION 6

In the event of a bank collapse or failure it is the depositors who are usually on the loosing end. In view of this governments have set up Deposit protection boards to cushion depositors. Discuss the role of the Zimbabwe deposit corporation in view of the above statement.

(20 marks)

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