ZIMBABWE

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

HIGHER EDUCATION EXAMINATIONS COUNCIL (HEXCO)

NATIONAL CERTIFICATE

IN

BANKING AND FINANCE

MODULE: Marketing Financial Services **PAPER NO:** 355/22/M04

DURATION: 3 Hours

JUNE 2026 EXAMINATION

REQUIREMENTS

INSTRUCTIONS TO CANDIDATE

Answer any five (5) questions.

PAPER NO: 355/22/M04-MARKETING FINANCIAL SERVICES

QUESTION 1

a) Categorise bank customers clearly indicating their characteristics. (15marks)

b) Outline any five types of market segmentation. (5marks)

QUESTION 2

a) Compare the marketing of physical goods to marketing financial assets. (15marks)

b) Explain five internal factors to consider when making decisions about risk appetite. (5marks)

QUESTION 3

a) Articulate any five intended goals of pricing services. (15marks)

b) Define the term marketability. (5marks)

QUESTION 4

a) Identify and explain any five financial services offered by financial institutions. (15marks)

b) Explain the term 'promotional tool' as it is used in marketing financial services. (5marks)

QUESTION 5

Identify and explain any five (5) costs of financial services; provision (20marks)

QUESTION 6

a) Explain the following instruments as used in financial markets.

i) Preference shares (5marks)

ii) Bonds (5marks)

iii) Treasury bill (5marks)

iv) Commercial paper (5marks)

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