

Business Conditions Effective 1 March 2020

RTGS Dollars (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	ZWL50.00	SMEs - ZWL100.00 Business Banking - ZWL200.00 Large Corporates - ZWL300.00
Cash Withdrawal (In-Branch)	3% min ZWL10.00	3% min ZWL10.00
ATM Cash Withdrawal	2% min ZWL4.00	
ATM Balance Enquiry	ZWL2.00	
Debit Card First Issuance/Replacement - Visa Classic	Visa Classic - ZWL25.00	
Debit Card First Issuance/Replacement - Visa Platinum	Visa Platinum - ZWL50.00	
Debit Card First Issuance/Replacement - Business Platinum		Business Platinum - ZWL70.00
POS - Zimswitch Transactions up to ZWL20.00	ZWL0.50	
POS - Zimswitch Transactions above ZWL20.00	2.5%, min ZWL10.00, max ZWL100.00	
Inter Account Transfer (In-Branch)	0.5%, min ZWL20.00, max ZWL100.00	0.5%, min ZWL30.00, max ZWL150.00
RTGS Transfers (In-Branch)	1%, min ZWL50.00, max ZWL500.00	1%, min ZWL100.00, max ZWL500.00
General Charges		
Statement Request (Per Page)	ZWL2.00	ZWL2.00
SMS Alert	ZWL1.00	
RTGS Recall Charge	ZWL30.00	ZWL30.00
ZIPIT Recall Charge	ZWL30.00	
PIN Rest	ZWL10.00	ZWL10.00
Safe Custody	ZWL20.00	ZWL40.00
Cheque Book Request	ZWL35.00	ZWL35.00
Standing Instruction Execution	ZWL5.00	ZWL5.00
Stop Payment	ZWL30.00	ZWL30.00
Point of Sale (POS) Charges		
Zimswitch Merchant Service Commission	0.50%	
Visa/Mastercard Merchant Service Commission (Up To)	5%	
E-Channel Services		
Internet & Mobile Banking		
Internet & Mobile Banking Access	Free	Free
Inter A/C Transfers	0.5%, min ZWL20.00, max ZWL100.00	0.5%, min ZWL30.00, max ZWL100.00
RTGS (Interbank transfers)	1%, min ZWL50.00, max ZWL500.00	1%, min ZWL100.00, max ZWL300.00
ZIPIT Send	1%, min ZWL4.00	
ZIPIT Receive	Free	
Bill Payment	0.5%, min ZWL5.00, max ZWL20.00	0.5%, min ZWL5.00, max ZWL20.00
Balance enquiry	ZWL2.00	
Mini-Statement	ZWL2.00	
Ecocash Bank to Wallet	3% min ZWL5.00	
Loans and Overdrafts		
Lending Rate	Varying Per Product	Varying Per Credit Grade
Penalty Rate	Up to 8% above contractual rate	Up to 8% above contractual rate
Investment rates		
Fixed Deposits	Refer To Treasury	Refer To Treasury

Call us on (024) 2 250579 or visit any branch for more information.

Important Notes

- 1) All other charges are available on demand from Personal Bankers and Relationship Managers
- 2) All charges are in the currency of the transacting account.

If you are dissatisfied with the service that you receive from First Capital Bank you have the right to complain through any of our branches in person, by telephone, email, fax, letter or by completing a complaints leaflet which you can obtain from any of our branches. We aim to resolve your complaints within 48 hours. If the complaint is unresolved within 48 hours, you may escalate to the Customer Service Department on our toll free number 0800 4216 or fax number (0242)250 579. We also welcome compliments, which you may bring to our attention through the same channels as outlined above.

Belief comes first.  