

Business Conditions Effective March 2020

RTGS Dollars (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	ZWL 50	SMEs - ZWL100, Business Banking - ZWL200, Large Corporates - ZWL300
Cash Withdrawal (In-Branch)	3% min ZWL10	3% min ZWL20
ATM Cash Withdrawal	2%, Min 4	
ATM Balance Enquiry	ZWL2	
Debit Card First Issuance/ Replacement - Visa Classic	Visa Classic - ZWL25	
Debit Card First Issuance/ Replacement - Visa Platinum	Visa Platinum - ZWL50	
Debit Card First Issuance/Replacement - Business Platinum		Business Platinum ZWL70
POS - Zimswitch Transactions up to \$20	ZWL0.50	
POS - Zimswitch Transactions above \$20	2.5%, Min ZWL10, Max ZWL100	
Inter Account Transfer (In-Branch)	0.5%, Min 20, Max 100	0.5%, Min 30, Max 150
RTGS (In-Branch)	1%, Min ZWL50, Max ZWL500	1%, Min ZWL100, Max ZWL500
General Charges	Individual Accounts	Business Accounts
Statement Request (Per Page)	ZWL2.00	ZWL2.00
SMS alert	ZWL1.00	
RTGS Recall Charge	ZWL30	ZWL30
ZIPIT Recall Charge	ZWL30	
PIN Rest	ZWL10	ZWL10
Safe Custody	ZWL20	ZWL40
Cheque Book Request	ZWL35	ZWL35
Standing Instruction Execution	ZWL5	ZWL5
Stop Payment	ZWL30	ZWL30
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, Max ZWL100	0.5%, Min 30, Max 100
RTGS (Interbank transfers)	1%, Min ZWL50, Max ZWL500	1%, Min ZWL100, Max ZWL300
ZIPIT Send	1%, Min ZWL4	
ZIPIT Receive	Free	
Bill Payment	0.5%, Min 5, Max 20	0.5%, Min 5, Max 20
Balance enquiry	ZWL2	
Mini-Statement	ZWL2	
Ecocash Bank to Wallet	3% min ZWL5	
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 +263 242 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)25 0579 . We also welcome compliments, which you may bring to our attention through the same channels as outlined above.