

Business Conditions Effective 30 July 2020

RTGS Dollars (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	ZWL 100	SMEs - ZWL1000, Business Banking - ZWL2000 Large Corporates - ZWL3000
Cash Withdrawal (In-Branch)	5% min ZWL25	3% min ZWL100
Debit Card First Issuance/ Replacement - Visa Classic	Visa Classic - ZWL100	
Debit Card First Issuance/ Replacement - Visa Platinum	Visa Platinum - ZWL160	
Debit Card First Issuance /Replacement - Business Platinum		Business Platinum ZWL2500
Inter Account Transfer (In-Branch)	1%, Min 50, Max 2500	0.5%, Min 1000, Max 5000
RTGS (In-Branch)	1%, Min ZWL200, Max ZWL7500	1%, Min ZWL2000, Max ZWL7500
General Charges		
Statement Request (Per Page)	ZWL60	ZWL60
ZIPIT Recall Charge	ZWL100	ZWL100
Safe Custody	ZWL100	ZWL1000
Standing Instruction Execution	ZWL30	ZWL30
Stop Payment	ZWL50	ZWL50
Nostro Accounts (\$)		
Cash Withdrawal (In-Branch)	4%, Min \$3	2%, Min \$10
Point of Sale (POS) Charges		
Zimswitch Merchant Service Commission	0.50%	
Visa/Mastercard Merchant Service Commission	5%	
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.