

Customer Tariff Guide

Effective 28 September 2020

For more information, contact the following:

Products Department: 0242 758280 -9


Treasury Department: 0242 758280-9

Commercial Banking Department: 0242 754475

Important Notes

- 1) Calculation currency is the currency in which the charges/fees are calculated.
- 2) If the calculation currency is different from the account currency, then the prevailing mid-rate will be applied.

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, 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 landline number 024225 0579. We also welcome compliments, which you may bring to our attention through the same channels as outlined above.



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Belief comes first.   

RTGS ACCOUNTS	Current				
	Calculation	Fixed amount	% Amount	Min. Amount	Max. Amount
Currency					
ACCOUNT MAINTENANCE FEES					
CURRENT ACCOUNTS					
SME CURRENT ACCOUNT	ZWL	500			
NON-PROFIT ORGANISATIONS CURRENT A/C	ZWL	500			
BUSINESS BANKING CURRENT A/C	ZWL	600			
LARGE CORPORATES CURRENT A/C	ZWL	750			
STANDARD CURRENT A/C	ZWL	100			
STUDENT CURRENT A/C	ZWL	20.00			
FARMERS CURRENT ACCOUNT	ZWL	Free			
DIASPORA CURRENT ACCOUNT	ZWL	Free			
SENIOR CITIZEN CURRENT A/C	ZWL	Free			
SAVINGS ACCOUNTS					
SME SAVINGS ACCOUNT	ZWL	500			
NON-PROFIT ORGANISATIONS SAVINGS A/C	ZWL	500			
BUSINESS BANKING SAVINGS A/C	ZWL	600			
LARGE CORPORATES SAVINGS A/C	ZWL	750			
MINOR SAVINGS A/C	ZWL	20			
STANDARD BONUS SAVINGS A/C		Free			
PRESTIGE SAVINGS A/C		Free			

PREMIER SAVINGS A/C		Free			
GROUP SAVINGS A/C		Free			
BUDGET CURRENT A/C		Free			
Balance less than \$900	ZWL	90			
Balance more than \$900	ZWL	100			
MEMBERSHIP FEES					
PRESTIGE MEMBERSHIP FEE	ZWL	300			
PREMIER MEMBERSHIP FEE (This is an all inclusive fee that covers transactions for the month)	ZWL	600			
SME BUSINESS CLUB MEMBERSHIP FEES	ZWL	300			
CASH DEPOSITS FEES					
ALL CUSTOMER TYPES		free			
CASH WITHDRAWAL FEES					
NON PROFIT ORGANISATIONS	ZWL		3%	100	
SMALL & MEDIUM ENTERPRISES (SMEs)	ZWL		3%	100	
BUSINESS BANKING	ZWL		3%	100	
LARGE CORPORATES	ZWL		3%	100	
RETAIL CUSTOMERS-STANDARD, PRESTIGE	ZWL		5%	25	
RETAIL CUSTOMERS-PREMIER, SENIOR CITIZENS	ZWL	Free			

OUTWARD TRANSFER FEES- WITHIN BANK/OWN ACCOUNTS					
NON PROFIT ORGANISATIONS	ZWL		0.5%	200	750
SMALL & MEDIUM ENTERPRISES (SMEs)	ZWL		0.5%	200	750
BUSINESS BANKING	ZWL		0.5%	200	750
LARGE CORPORATES	ZWL		0.5%	200	750
RETAIL CUSTOMERS-STANDARD, PRESTIGE	ZWL		0.5%	50	1000
INWARD TRANSFER FEES- WITHIN BANK/OWN ACCOUNTS					
ALL CUSTOMER TYPES		Free			
RTGS TRANSFER FEES					
RETAIL CUSTOMERS	ZWL		1%	200	1000
CORPORATE CUSTOMERS	ZWL		1%	500	1000
OUTWARD TELEGRAPHIC TRANSFER FEES					
RETAIL CUSTOMERS	USD		1.50%	55	250
CORPORATE CUSTOMERS	USD		1.50%	55	250
INWARD TELEGRAPHIC TRANSFER FEES					
RETAIL CUSTOMERS		Free			
CORPORATE CUSTOMERS		Free			
GENERAL CHARGES					

PREMATURE ACCOUNT CLOSURE CHARGE	ZWL	200			
DD STOP PAYMENT	ZWL	300			
CHEQUE BOOK REQUEST FEE- RETAIL	ZWL	1000			
CHEQUE BOOK REQUEST FEE-CORPORATE	ZWL	2500			
DUPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	2500			
TRIPPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	3500			
QUADRIPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	4500			
CUSTOMISED DUPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	3000			
CUSTOMISED TRIPPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	4000			
CUSTOMISED QUADRIPLICATE DEPOSIT BOOK REQUEST FEE	ZWL	5000			
UNPAID FEE-INSUFFICIENT BALANCE	ZWL	1000			
UNPAID FEE- OTHER REASONS	ZWL	500			
DUPLICATE CASH ADVICE CHARGE	ZWL	250			
DORMANT ACCOUNT REACTIVATION CHARGE	ZWL	100			
AUDITORS REPORT FEE	ZWL	1000			
GENERAL CATEGORY REPORT FEE	ZWL	2500			
COMFORT LETTER FEE	ZWL	2500			
COMESA INSURANCE COMMISSION	ZWL	2500			
PASSENGER LIABILITY COMMISSION	ZWL	2500			
BALANCE ENQUIRY CHARGE	ZWL	30			
TRANSACTION ENQUIRY CHARGE	ZWL	50			
CHRG: BILL PAYMENT FEE- ZIMRA	ZWL	50			
MINI STATEMENT FEE	ZWL	60			

ADHOC STATEMENT FEE (PER PAGE)	ZWL	60			
SI EXECUTION FEE	ZWL	30			
SI FAILURE FEE	ZWL	50			
STOP PAYMENT FEE	ZWL	50			
SMS ALERTS FEES	ZWL	1.00			
TT RETURN FEE	USD	8			
RTGS RETURN FEE	ZWL	100			
ZIPIT Recall Fee	ZWL	100			
RTGS RECALL FEE	ZWL	100			
CHEQUE DEPOSIT FEE	ZWL	60			
CHEQUE DISHONoured FEE	ZWL	250			
FOREIGN CHEQUE DEPOSIT	ZWL	1000			
DEMAND DRAFT ISSUUE FEE	ZWL		1.00%	100	500
CORPORATE EBANKING MONTHLY MAINTENANCE FEE		Free			
SOILED NOTES (NOSTRO)	USD		10.00%		
MT940 STATEMENTS (PER DAY)	ZWL	250			
Salary Payments	ZWL	50			

SAFE CUSTODY FEES					
OPEN FILE MONTHLY RENTAL FEE CORPORATES	ZWL	1000			
OPEN FILE LODGEMENT FEE	ZWL	1000			
OPEN FILE ACCESS FEE	ZWL	500			
OPEN FILE ADDITIONAL ITEMS LODGEMENT FEE-CORPORATES	ZWL	1000			
SEALED PACKETS MONTHLY RENTAL FEE-CORPORATES	ZWL	1000			
SEALED PACKETS ACCESS FEE	ZWL	500			
DEED BOXES RENTAL FEE-CORPORATES	ZWL	500			
DEED BOXES RENTAL FEE-CORPORATES	ZWL	2500			
DEED BOXES RENTAL FEE-CORPORATES	ZWL	3000			
DEED BOXES ACCESS FEE	ZWL	500			
CUSTOMERS OWN CONTAINER RENTAL FEE-CORPORATES	ZWL	1000			
CUSTOMERS OWN CONTAINER RENTAL FEE-CORPORATES	ZWL	3000			
CUSTOMERS OWN CONTAINER RENTAL FEE-CORPORATES	ZWL	3000			
CUSTOMERS OWN CONTAINER ACCESS FEE	ZWL	3000			
OPEN FILE MONTHLY RENTAL FEE-RETAIL	ZWL	100			
OPEN FILE ADDITIONAL ITEMS LODGEMENT FEE-RETAIL	ZWL	100			
SEALED PACKETS MONTHLY RENTAL FEE-RETAIL	ZWL	100			
DEED BOXES RENTAL FEE-RETAIL	ZWL	100			
DEED BOXES RENTAL FEE-RETAIL	ZWL	200			
DEED BOXES RENTAL FEE-RETAIL	ZWL	300			
CUSTOMERS OWN CONTAINER RENTAL FEE-RETAIL	ZWL	100			
CUSTOMERS OWN CONTAINER RENTAL FEE-RETAIL	ZWL	250			

CUSTOMERS OWN CONTAINER RENTAL FEE-RETAIL	ZWL	300			
BULKY ITEMS LODGEMENT FEE	ZWL	300			
BULKY ITEMS ACCESS FEE	ZWL	100			
EMERGENCY ACCESS	ZWL	150			
EARLY SURRENDER FEE-LOCKERS	ZWL	400			
EARLY SURRENDER FEE- OTHER	ZWL	400			
LOCKER RENTAL FEES- CLASS A	ZWL	200			
LOCKER RENTAL FEES- CLASS B	ZWL	250			
LOCKER RENTAL FEES- CLASS C	ZWL	300			
LOCKER RENTAL FEES- CLASS D	ZWL	400			
EXCHANGE CONTROL FEES					
Assessment fee on capital ac trans sub to RBZ pri-apprv	ZWL	5000			
Assessment and Registration of loan processed at branches	ZWL	2500			
Assessment and Registration of loan submitted to RBZ (ELCC)	ZWL	2500			
Assessment and Registration of Management Agreement	ZWL	2000			
Batch Application	ZWL	250			
Reminder Letter on CD1	ZWL	500			
Follow Up Letter on CD1	ZWL	1000			
Prior Approval Application Assessment	ZWL	2000			
Acquittals (per page)	ZWL	250			
CD1- Green Flagged	ZWL	Free			
CD1- Red Flagged	ZWL	Free			
CD3- Green Flagged	ZWL	Free			

CD3- Red Flagged	ZWL	Free			
CD1 Processing Fee	ZWL	2000			
TRADE FINANCE FEES					
BG ESTABLISHMENT COMMISSION	USD		5.00%	25	
BG AMENDMENT FEE	USD	50			
EXPORT LC ADVISING COMM	USD	75			
EXPORT LC ADVISING COMM	USD	100			
EXPORT LC CONFIRMATION COMM	USD		1.00%	110	
CONFIRMATION COMMISSION	USD		1.00%		
IMPORT LC ESTABLISHMENT COMM	USD		5.00%	50	
EXPORT DOC COLL - LODGEMENT COMM	USD		1.00%		100
IMPORT DOC COLL - LODGEMENT COMM	USD	1			100
IMPORT DOC COLL - ACCEPTANCE COMM	USD		1.00%		100
IMPORT DOC BILL - RECOVERY COMM	USD		1.00%		100
AVALISED DOC COLL LODGMENT - COMM	USD		1.00%		100
CO-ACCEPTANCE COMMISSION	USD		5.00%		
INWARD REMITTANCE COMMISSION	USD	25			
OUT REMITTANCE COMMISSION	USD	15			
EXPORT LC BILL - LODGEMENT COMM	USD		5.00%		50
EXPORT LC BILL - AMENDMENT COMM	USD		5.00%		50
EXPORT LC BILL - REALISATION COMM	USD		0.50%		
EXPORT LC BILL - ACCEPTANCE COMM	USD		1.00%		
IMPORT LC BILL -ACCEPTANCECOMM	USD		1.00%		

IMPORT LC BILL - LODGEMENT COMM	USD		5.00%	50	
IMPORT LC BILL - AMENDMENT COMM	USD		5.00%	50	
TRACER CHARGES	USD	5			
TRACER CHARGES - DOC COLL	USD	5			
NEGOTIATION COMMISSION	USD		0.50%		
COURIER FEES- SOUTH AFRICA REGION	USD	25			
COURIER FEES- UNITED KINGDOM REGION	USD	35			
COURIER FEES- USA REGION	USD	40			
COURIER FEES- OTHER	USD	45			
UNACCEPTED BILL CHARGE	USD		1.00%		
EXPORT DOC COLL-REALISATION	USD	30			
IMPORT DOC COLL-REALISATION	USD	30			
BG INVOCATION CHARGE	USD		5.00%	25	
REVOLVING LC REINSTATEMENT FEE	USD		5.00%	50	
LOANS ARRANGEMENT/DRAWDOWN AND MANAGEMENT FEES					
ARRANGEMENT FEE RETAIL	ZWL		5.00%		
ARRANGEMENT FEE CORPORATE	ZWL		5.00%		
LOAN MANAGEMENT FEE	ZWL		1.00%		
DRAWDOWN FEE-RETAIL	ZWL		1.00%		
DRAWDOWN FEE-CORPORATES	ZWL		1.00%		

CARD ISSUING					
CARD ISSUANCE FEE-VISA CLASSIC	ZWL	100			
CARD ISSUANCE FEE-VISA PLATINUM	ZWL	160			
CARD ISSUANCE FEE-BUSINESS PLATINUM	ZWL	2500			
CARD REISSUANCE FEE-VISA CLASSIC	ZWL	120			
CARD REISSUANCE FEE- VISA PLATINUM	ZWL	200			
CARD REISSUANCE FEE- VISA BUSINESS PLATINUM	ZWL	1500			
PIN RESET FEE	ZWL	50			
CARD TRANSACTIONAL FEES					
POS Purchase/Sale (AMOUNT <200)	ZWL	7			
POS Purchase/Sale (AMOUNT >200)	ZWL		2.5%	30	1000
POS Cashback Fee			2.80%	20	
Issuer decline e.g insufficient funds, expiry card	ZWL	20			
Balance Inquiry	ZWL	20			
Mini Statement	ZWL	20			
International Transaction (Visa Card)	USD	5			
POS ACQUIRING					
ZIMSWITCH MERCHANT SERVICE COMMISSION	ZWL		0.50%		
VISA/MASTERCARD MERCHANT SERVICE COMMISSION (UP TO)	USD		5.00%		
ATM CHARGES					
ATM Cash Withdrawal			3.00%	50	
ATM Access Fee (MasterCard/Visa/Maestro cards issued by local banks)	ZWL		3.00%	50	
ATM withdrawal (International transaction)	USD	5			

ATM Access Fee (MasterCard/Visa/Maestro cards issued by banks outside Zimbabwe)	USD	5			
Mini Statement	ZWL	20			
Balance Inquiry	ZWL	20			
Transfer (Own/Third Party Account)	ZWL	50			
Issuer decline e.g insufficient funds, card expired	ZWL	20			
CASH ADVANCE			1.00%		
INTERNET / EBANKING CHARGES					
INWARD INTER ACCOUNT TRANSFER FEES		Free			
OUTWARD INTER ACCOUNT TRANSFER (OWN/THIRD PARTY ACCOUNT)	ZWL		1%	50	1400
RTGS TRANSFER FEE- RETAIL	ZWL		1%	140	3500
RTGS TRANSFER FEE- CORPORATE	ZWL		1%	350	750
ZIPIT – Transfer Transaction to other bank	ZWL		1%	70	
BILL PAYMENT	ZWL		0.5%	50	1400
MOBILE BANKING CHARGES					
INWARD INTER ACCOUNT TRANSFER FEES		Free			
OUTWARD INTER ACCOUNT TRANSFER (OWN/THIRD PARTY ACCOUNT)	ZWL		1%	50	1400
RTGS TRANSFER FEE- RETAIL	ZWL		1%	140	3500
ZIPIT – Transfer Transaction to other bank	ZWL		1%	70	
BILL PAYMENT	ZWL		0.5%	50	1400
BALANCE ENQUIRY	ZWL	20			
MINI STATEMENT	ZWL	20			
ECOCASH CHARGES	ZWL		3.00%	50	

NOSTRO ACCOUNT CHARGES(USD)					
		Fixed amount	% Amount	Min. Amount	Max. Amount
PREMATURE ACCOUNT CLOSURE CHARGE	USD	20			
A/C MAINTENANCE FEE-SME	USD	20			
A/C MAINTENANCE FEE-BUSINESS BANKING	USD	30			
A/C MAINTENANCE FEE-LARGE CORPORATES	USD	40			
A/C MAINTENANCE FEE-NPO	USD	20			
A/C MAINTENANCE FEE-RETAIL	USD	5			
A/C MAINTENANCE FEE-STUDENT	USD	5			
A/C MAINTENANCE FEE-PREMIER CUSTOMERS	USD	5			
A/C MAINTENANCE FEE-PRESTIGE CUSTOMERS	USD	5			
DEMAND DRAFT ISSUE FEE	USD		1.50%	20	250
INW. T/TRANSFER FEE		Free			
I NW T/TRANSFER FEE		Free			
ADHOC STATEMENT FEE (PER PAGE)	USD	1			
MINI STATEMENT FEE	USD	0.5			
ASSMNT FEE RBZ PROP AP	USD	50			
ASSESS. FEE FOR RBZ LOAN REGISTRATION	USD	20			
ASS. FEE LOAN SBMTD TO RBZ	USD	20			
ASS. FEE MGT AGREEMENTS	USD	10			
AUDITORS REPORT REQUEST FEE	USD	5			
BALANCE INQUIRY FEE	USD	0.5			
BATCH APPLICATION FEE	USD	2			
CARD REISSUANCE FEE RETAIL	USD	7			

CARD REQUEST FEE RETAIL	USD	2			
CARD REQUEST/REPLACEMENT FEE CORPORATE	USD	10			
Duplicate Deposit Book Request Fee	USD	5			
Quad. Deposit Book Request Fee	USD	8			
Triplicate Deposit Book Request Fee	USD	6.5			
CD1 GREEN FLAGGED FEE	USD	5			
CD1 REM. LETTER FEE	USD	2			
CD1 RED FLAGGED FEE	USD	20			
CD3 GREEN FLAGGED FEE	USD	5			
CD3 RED FLAGGED FEE	USD	20			
Cheque Book Request Fee	USD	6.25			
Cheque Book Request Fee	USD	3.75			
Comfort Letter Fee	USD	5			
Customised D/Book Request Fee	USD	12			
Customised D/Book Fee	USD	15			
Customised D/Book Fee	USD	13.5			
Duplicate Withdrawal Slip Charge	USD	1			
CD1 FOLLOW UP LTR FEE	USD	5			
General Category Report Fee	USD	5			
PIN RESET FEE	USD	1			
PRIOR APRVL APP FEE	USD	5			
Dormant A/C Reactivation Charge	USD	50			
RTGS RECALL FEE	USD	20			

RTGS RETURN FEE	USD	1.2			
TT RETURN FEE	USD	1			
BILL PAYMENT FEE	USD	2			
CHQ DISHONoured FEE	USD	10			
ARRANGEMENT FEE	USD		5%		
CD1 PROCESSING	USD	10			
DRAWDOWN FEES	USD		1%		
LOAN MANAGEMENT FEE	USD				
CHEQUE DEPOSIT FEE	USD	1.15			
OUTWARD T/TRANSFER FEE-CORPORATES	USD		1.50%	55	250
OUTWARD T/TRANSFER FEE-EXEMPTED CUSTOMERS	USD	27			
OUTWARD T/TRANSFER FEE-RETAIL	USD		1.50%	55	150
RTGS COMMISSION-CORPORATES	USD	5			
RTGS COMMISSION-RETAIL	USD	5			
SI EXECUTION FEE	USD	1			
SI FAILURE FEE	USD	1			
Stop Payment Fee	USD	10			
CASH WITHDRAWAL FEE-BUSINESS BANKING	USD		2.00%	10	
CASH WITHDRAWAL FEE- BB NON SOCIAL CUSTOMERS	USD		2.00%	10	
CASH WITHDRAWAL FEE-LARGE CORPORATES	USD		2.00%	10	
CASH WITHDRAWAL FEE-NPO	USD		2.00%	10	
CASH WITHDRAWAL FEE-NPO NON SOCIAL	USD		2.00%	10	
CASH WITHDRAWAL FEE- RETAIL	USD		2.00%	5	
CASH WITHDRAWAL FEE-SME	USD		2.00%	10	

OUTWARD INTER A/C TRANSFER FEE	USD	1.5			
INWARD INTER A/C TRANSFER FEE		Free			
SMS ALERT CHARGE	USD	0.2			
TRADE FINANCE FEES					
BG ESTABLISHMENT COMMISSION			5.00%	25	
BG AMENDMENT FEE	USD	50			
EXPORT LC ADVISING COMM	USD	75			
EXPORT LC ADVISING COMM	USD	100			
EXPORT LC CONFIRMATION COMM	USD		1.00%	110	
CONFIRMATION COMMISSION	USD		1.00%		
IMPORT LC ESTABLISHMENT COMM	USD		5.00%	50	
EXPORT DOC COLL - LODGEMENT COMM	USD		1.00%		100
IMPORT DOC COLL - LODGEMENT COMM	USD	1		100	
IMPORT DOC COLL - ACCEPTANCE COMM	USD		1.00%		100
IMPORT DOC BILL - RECOVERY COMM	USD		1.00%		100
AVALISED DOC COLL LODGMENT - COMM	USD		1.00%		100
CO-ACCEPTANCE COMMISSION	USD		5.00%		
INWARD REMITTANCE COMMISSION	USD	25			
OUT REMITTANCE COMMISSION	USD	15			
EXPORT LC BILL - LODGEMENT COMM	USD		5.00%		50
EXPORT LC BILL - AMENDMENT COMM	USD		5.00%		50
EXPORT LC BILL - REALISATION COMM	USD		0.50%		
EXPORT LC BILL - ACCEPTANCE COMM	USD		1.00%		
IMPORT LC BILL - ACCEPTANCE COMM	USD		1.00%		

IMPORT LC BILL - LODGEMENT COMM	USD		5.00%	50	
IMPORT LC BILL - AMENDMENT COMM	USD		5.00%	50	
TRACER CHARGES	USD	5			
TRACER CHARGES - DOC COLL	USD	5			
NEGOTIATION COMMISSION	USD		0.50%		
COURIER FEES- SOUTH AFRICA REGION	USD	25			
COURIER FEES- UNITED KINGDOM REGION	USD	35			
COURIER FEES- USA REGION	USD	40			
COURIER FEES- OTHER	USD	45			
UNACCEPTED BILL CHARGE	USD		1.00%		
EXPORT DOC COLL-REALISATION	USD	30			
IMPORT DOC COLL-REALISATION	USD	30			
BG INVOCATION CHARGE	USD		5.00%	25	
REVOLVING LC REINSTATEMENT FEE	USD		5.00%	50	
LOANS ARRANGEMENT/DRAWDOWN AND MANAGEMENT FEES					
ARRANGEMENT FEE RETAIL			5.00%		
ARRANGEMENT FEE CORPORATE			5.00%		
LOAN MANAGEMENT FEE			1.00%		
DRAWDOWN FEE-RETAIL			1.00%		
DRAWDOWN FEE-CORPORATES			1.00%		



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