

RTGS Dollars (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	ZWL 100	SMEs - ZWL500 Business Banking - ZWL600 Large Corporates - ZWL750
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)	0.5%, Min 50, Max 1000	0.5%, Min 200, Max 750
RTGS (In-Branch)	1%, Min ZWL200, Max ZWL1000	1%, Min ZWL500, Max ZWL1000
General Charges		
Statement Request (Per Page)	ZWL60.00	ZWL60.00
RTGS Recall Charge	ZWL100	ZWL100
ZIPIT Recall Charge	ZWL100	
Safe Custody	ZWL100	1000
Standing Instruction Execution	ZWL30	ZWL30
Stop Payment	ZWL50	ZWL50
Nostrro Accounts (\$)		
Monthly Maintenance Fee	US\$5	SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Cash Withdrawal (In-Branch)	2%, Min \$5	2%, Min \$10
Card Transactional Fees		
POS Purchase/Sale (Amount less than 200)	ZWL 7	ZWL 7
POS Purchase/Sale (Amount more than 200)	2.5% min ZWL30, max ZWL1000	2.5% min ZWL30, max ZWL1000
Issuer decline e.g insufficient funds, expiry card	ZWL 20	ZWL 20
Balance Inquiry	ZWL 20	ZWL 20
Mini Statement	ZWL 20	ZWL 20
ATM Charges		
ATM Local Cash Withdrawal	3% min ZWL 20, no max	3% min ZWL 20, no max
ATM Local Access Fee (MasterCard/Visa/Maestro cards issued by local banks)	3% min ZWL 20, no max	3% min ZWL 20, no max
Mini Statement	ZWL 20	ZWL 20
Balance Inquiry	ZWL 20	ZWL 20
Transfer (Own/Third Party Account)	ZWL 50	ZWL 50
Issuer decline e.g insufficient funds, card expired	ZWL 20	ZWL 20
Point of Sale (POS) Charges		
ZIMSWITCH MERCHANT SERVICE COMMISSION	0.50%	
VISA/MASTERCARD MERCHANT SERVICE COMMISSION	5%	
Internet / Ebanking Charges		
Outward Inter Account Transfer	1% min ZWL 50, max ZWL 1400	1% min ZWL 50, max ZWL 1400
RTGS Transfer	1% min ZWL 140, max ZWL 3500	1% min ZWL 350, max ZWL 750
ZIPIT Transfer	1% min ZWL 70, no max	
Bill Payments	0.5% min ZWL 50, max ZWL 1400	0.5% min ZWL 50, max ZWL 1400
Mobile Banking Charges		
Outward Inter Account Transfer	1% min ZWL 50, max ZWL 1400	
RTGS Transfer	1% min ZWL 140, max ZWL 3500	
ZIPIT Transfer	1% min ZWL 70, no max	
Bill Payments	0.5% min ZWL 50, max ZWL 1400	
Balance Enquiry	ZWL 20	
Mini Statement	ZWL 20	
Ecocash Bank to Wallet Transfer	3% min ZWL50, no max	
Loans and Overdrafts		
	Individual Accounts	Business Accounts
Lending Rate	Minimum Lending Rate 45% + /-15% Margin	Minimum Lending Rate 45% + /-15% Margin
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.