

RTGS Dollars (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	ZWL 200	SMEs - ZWL500 Business Banking - ZWL750 Large Corporates - ZWL1000
Cash Withdrawal (In-Branch)	5% min ZWL50	3% min ZWL100
Debit Card First Issuance/ Replacement - Visa Classic	Visa Classic - ZWL200	
Debit Card First Issuance/ Replacement - Visa Platinum	Visa Platinum - ZWL320	
Debit Card First Issuance/Replacement - Business Platinum		Business Platinum ZWL2500
Inter Account Transfer (In-Branch)	1%, Min ZWL200, Max ZWL1500	1%, Min ZWL250, Max ZWL1250
RTGS (In-Branch)	1%, Min ZWL400, Max ZWL2000	1%, Min ZWL500, Max ZWL2500
General Charges		
Statement Request (Per Page)	ZWL60	ZWL250
RTGS Recall Charge	ZWL200	ZWL350
ZIPIT Recall Charge	ZWL200	
Safe Custody	ZWL200	ZWL1000
Standing Instruction Execution	ZWL50	ZWL50
Stop Payment	ZWL100	ZWL100
Nostro Accounts (\$)		
Monthly Maintenance Fee	\$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)	ZWL15	ZWL15
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	ZWL20	ZWL20
Balance Inquiry	ZWL20	ZWL20
Mini Statement	ZWL20	ZWL20
ATM Charges		
ATM Local Cash Withdrawal	3% min ZWL30, no max	3% min ZWL30, no max
Mini Statement	ZWL20	ZWL20
Balance Inquiry	ZWL20	ZWL20
Transfer (Own/Third Party Account)	ZWL100	ZWL100
Issuer decline e.g insufficient funds, card expired	ZWL20	ZWL20
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 ZWL100, max ZWL1000	1% min ZWL250, max ZWL1000
RTGS Transfer	1% min ZWL280, max ZWL1500	1% min ZWL350, max ZWL1500
ZIPIT Transfer	1% min ZWL100, no max	
Bill Payments	0.5% min ZWL50, max ZWL1400	0.5% min ZWL50, max ZWL1400
Mobile Banking Charges		
Outward Inter Account Transfer	1% min ZWL100, max ZWL1000	
RTGS Transfer	1% min ZWL280, max ZWL1500	
ZIPIT Transfer	1% min ZWL100, no max	
Bill Payments	0.5% min ZWL50, max ZWL1400	
Balance Enquiry	ZWL20	
Mini Statement	ZWL20	
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 +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.

Belief comes first.  