

RTGS Accounts (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	Standard ZWL 300, Prestige ZWL500, Premier ZWL5000	SMEs - ZWL750, Business Banking - ZWL3500, Large Corporates - ZWL3500
Cash Withdrawal (In-Branch)	5% min ZWL50	3% min ZWL100
Debit Card First Issuance & Replacement - Visa Classic	ZWL400	
Debit Card First Issuance & Replacement - Visa Platinum	ZWL500	
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 ZWL440, Max ZWL4000	1%, Min ZWL540, Max ZWL5000
<b>General Charges</b>		
Statement Request (Per Page)	ZWL60	ZWL250
RTGS Recall Charge	ZWL200	ZWL350
ZIPIT Recall Charge	ZWL200	
Safe Custody	ZWL200	1000
Standing Instruction Execution	ZWL50	ZWL50
Stop Payment	ZWL100	ZWL100
Change of Mandates	ZWL100	ZWL100
<b>Nostro Accounts (\$)</b>		
Monthly Maintenance Fee	\$5	SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Cash Withdrawal (In-Branch)	2%, Min \$5	2%, Min \$10
**ATM Cash Withdrawal	2%, Min \$5	
**Visa Online Transactions	1%, Min \$2, Max \$100	
Inter-account transfer	\$1.50	\$3
Outward Telegraphic Transfer	1.5% Min \$75, Max \$300	1.5% Min \$75, Max \$400
Change of Mandates	\$1	\$1
<b>Nostro Accounts (ZAR)</b>		
ZAR Cash Deposit into ZAR account	5%	5%
<b>Card Transactional Fees</b>		
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
<b>ATM Charges</b>		
ATM Local Cash Withdrawal	3% min ZWL 30, no max	3% min ZWL 30, 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
<b>Point of Sale (POS) Charges</b>		
ZIMSWITCH Merchant Service Commission	0.50%	
VISA/MASTERCARD Merchant Service Commission	5%	
<b>Internet / Ebanking Charges</b>		
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
<b>Mobile Banking Charges</b>		
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	
<b>Loans and Overdrafts</b>		
Lending Rate	Individual Accounts Minimum Lending Rate 55%	Business Accounts Minimum Lending Rate 55%
Penalty Rate	Up to 8% above contractual rate	Up to 8% above contractual rate
<b>Investment rates</b>		
Fixed Deposits	Refer To Treasury	Refer To Treasury
		Up to 8% above contractual rate

Call us on +263 242 250579 or visit any branch for more information.

#### Important Notes

- Call us on +263 242 250579 or visit any branch for more information.  
 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 (024)25 0579. We also welcome compliments, which you may bring to our attention through the same channels as outlined above.

First Capital Bank is a Registered Commercial Bank and a member of the Deposit Protection Scheme. Terms and conditions apply.