

RTGS Accounts (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	Standard ZWL 1,000, Prestige ZWL3,000, Premier ZWL20,000	SMEs - ZWL1,500, Business Banking - ZWL4,000, Large Corporates - ZWL4,000
Cash Withdrawal (In-Branch)	5% min ZWL500	3% min ZWL100
Debit Card First Issuance & Replacement - Visa Classic	ZWL2,000	
Debit Card First Issuance & Replacement - Visa Platinum	ZWL5,000	
Debit Card First Issuance /Replacement - Business Platinum		Business Platinum ZWL5,000
Inter Account Transfer (In-Branch)	1%, Min ZWL500, Max ZWL3,500	1%, Min ZWL1,000, Max ZWL4,000
RTGS (In-Branch)	1%, Min ZWL1,000, Max ZWL5,000	1%, Min ZWL1,250, Max ZWL5,500
<b>General Charges</b>		
Statement Request (Per Page)	ZWL200	ZWL250
RTGS Recall Charge	ZWL500	ZWL500
ZIPIT Recall Charge	ZWL500	
Safe Custody	ZWL500	ZWL1,000
Standing Instruction Execution	ZWL100	ZWL100
Stop Payment	ZWL100	ZWL100
Change of Mandates	ZWL200	ZWL200
ZEEPAY Off-us - Credit Transfer (Salary Payments to Other Banks)		ZWL120
ZEEPAY Off-us - Credit Transfer (Commercial Payments to Other Banks)		1% min 350 max 2500
ZEEPAY Off-us - Account validation		ZWL60
ZEEPAY Off-us - Statement request		ZWL60
ZEEPAY On-us - Credit Transfer (Commercial Payments Within Bank)		1% min 250 max 2,500
<b>Nostro Accounts (\$)</b>		
Monthly Maintenance Fee	Standard \$5, Prestige \$10, Premier \$20	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	0.5% Min \$3, Max \$5	\$3
Outward Telegraphic Transfer	1.5% Min \$50, Max \$200	1.5% Min \$75, Max \$400
Change of Mandates	\$1	\$1
Mini Statement	\$1	\$1
Card Request	\$3	\$10
<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)	ZWL 100	ZWL 100
POS Purchase/Sale (Amount more than 200)	2.5% min ZWL200, max ZWL1,000	2.5% min ZWL200, max ZWL1,000
Issuer decline e.g insufficient funds, expiry card	ZWL 20	ZWL 20
Balance Inquiry	ZWL 100	ZWL 100
Mini Statement	ZWL 20	ZWL 20
<b>ATM Charges</b>		
ATM Local Cash Withdrawal	3% min ZWL 500, no max	3% min ZWL 500, no max
Mini Statement	ZWL 20	ZWL 20
Transfer (Own/Third Party Account)	ZWL 100	ZWL 100
Issuer decline e.g insufficient funds, card expired	ZWL 20	ZWL 20
<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 ZWL 500, max ZWL 2,000	1% min ZWL 1,000, max ZWL 2,500
RTGS Transfer	1% min ZWL 800, max ZWL 2,500	1% min ZWL 1,250, max ZWL 2,500
ZIPIT Transfer	1% min ZWL 500, no max	
Bill Payments	0.5% min ZWL 300, max ZWL 1400	0.5% min ZWL 300, max ZWL 1400
<b>MOBILE BANKING CHARGES</b>		
Outward Inter Account Transfer	1% min ZWL 500, max ZWL 2,000	
RTGS Transfer	1% min ZWL 800, max ZWL 2,500	
ZIPIT Transfer	1% min ZWL 800, no max	
Bill Payments	0.5% min ZWL 300, max ZWL 1400	
Balance Enquiry	ZWL 100	
Mini Statement	ZWL 100	
Ecocash Bank to Wallet Transfer	3% min ZWL500, no max	
<b>Loans and Overdrafts (Effective 1 July 2022)</b>		
<b>Individual Accounts</b>		<b>Business Accounts</b>
Lending Rate	Minimum Lending Rate 110%	Minimum Lending Rate 220%
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

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.

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