

## **Business Conditions**

Effective 07 October 2022

Sandard ZWI, 1,000, Prestige ZWI, 1,000, Prestige ZWI, 1,500, Business Banking - ZWI, 1,000, Business Banking - ZWI, 1,000	RTGS Accounts (ZWL)	Individual Accounts	Business Accounts
Large Corporates - ZWL4,000   Large Corporates - ZWL4,000   Semin ZWL500   Semi			
Sw. min ZVL100   Sw.	Total of the state		
Pack   Care   First Sassance & Replacement - Vise Classic	Cash Withdrawal (In-Branch)		
Debt. Card First Issuance & Replacement - Vise Platinum			
Subsect State   Subsect Stat		•	
Inter Account Transfer (In-Branch)  11%, Min ZWL1,000, Max ZWL1,000  2WL1500  2WL100  2W		ZWL3,000	Rusiness Distinum 7M/ F 000
176, Min 2741, 250, Max 2741, 500   156, Min 2741, 250, Max 2741, 500   2741, 250, Max 2741, 500   2741, 250, Max 2741, 500   2741, 500		1% Min 7\WI FOO May 7\WI 2 FOO	
Standard St. Prestige 510, Premier 520   Standards Withdrawal			
Statement Request (Per Page)   ZWL200   ZWL250   ZWL500   ZWL100		1 %, MIII ZWL 1,000, Max ZWL 3,000	1 %, MIII ZWL1,230, Max ZWL3,300
STICS Read   Charge		The Hoose	I Thurston
ZWIL500   ZWIL500   ZWIL1,000   ZWIL2,000   ZWIL2,00			
Zwt.500			ZWL500
Standing Instruction   Execution   ZWL100   ZWL100   ZWL100   ZWL100   ZWL100   ZWL100   ZWL100   ZWL100   ZWL200   ZW			
ZWL100   ZWL100   ZWL200   Z			
Emarge of Mandates			·
ZWIL120   ZWIL20			
1% min 350 max 2500		ZWL200	
Sanks   Sank			
ZWL50   ZWL5			1% min 350 max 2500
ZEEPAY Or   Credit Transfer (Commercial Payments Within Bank)			
Tempar of New York   Tempar	ZEEPAY Off-us - Account validation		
Standard \$5, Prestige \$10, Premier \$20	ZEEPAY Off-us - Statement request		
Monthly Maintenance Fee   Standard \$5, Prestige \$10, Premier \$20   Monthly Maintenance Fee   Standard \$5, Prestige \$10, Premier \$20   Monthly Maintenance Fee   Standard \$5, Prestige \$10, Premier \$20   Standard \$10, Min \$5   Standard \$10, Min \$10   Standard \$10, Min \$10, Min \$10   Standard \$10, Min \$10   Standard \$10, Min \$10, Min \$10   Standard \$10, Min \$10, Min \$10   Standard \$10, Min \$10   Standard \$10, Min \$10, Min \$10, Min \$10   Standard \$10, Min \$10,	ZEEPAY On-us - Credit Transfer (Commercial Payments Within Bank)		1% min 250 max 2,500
Corporates - 540	Nostro Accounts (\$)		
Corporates - 540	Monthly Maintenance Fee	Standard \$5, Prestige \$10, Premier \$20	SMEs - \$20, Business Banking - \$30, Large
**ATM Cash Withdrawal **Yes Online Transactions nter-account transfer	•		
"MATM Cash Withdrawal   2%, Min S5	Cash Withdrawal (In-Branch)	2%, Min \$5	2%, Min \$10
Mys. Drillne Transactions   1%, Min 52, Max \$100	**ATM Cash Withdrawal	2%. Min \$5	
1.5% Min \$3, Max \$5			
1.5% Min \$50, Max \$200			\$3
Statement			t i
S1			
Sample   S	<del>`</del>		
Nostro Accounts (ZAR)			
SW   SW   SW   SW   SW   SW   SW   SW		33	310
Card Transactional Fees		Leav.	Leav.
ZWL 100		5%	5%
2.5% min ZWL200, max ZWL1,000   2.5% min ZWL200   2.5% min ZWL2,500   2.5% min Z			
zwL 20 zwL 20 zwL 20 zwL 100 zwL 100 zwL 100 zwL 100 zwL 100 zwL 100 zwL 20 zwL	AOS Burchaco/Salo (Amount loss than 200)		
Balance Inquiry ZWL 100 ZWL 20 ZWL 20 ATM Charges ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max ATM Charges ATM Charges ATM Coal Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max ATM Charges ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max ATM Charges ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max ATM Charges ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max ATM Charges ATM Local Cash Withdrawal 3% min ZWL 500 ZWL 20 ATM Local Cash Withdrawal 3% min ZWL 200, no max 3WL 2,500 ATM Local Cash Withdrawal 20 ATM Local Cash Withdrawal 3% min ZWL 200, no max 3WL 2,500 ATM Local Cash Withdrawal 20 A			2 F0/ min 7MI 200 may 7MI 1 000
ATM Charges	POS Purchase/Sale (Amount more than 200)		2.5% IIIII ZWLZUU, IIIdX ZWL 1,000
ATM Charges  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  Ssuer decline e.g insufficient funds, card expired ZWL 20 ZWL 20  Point of Sale (POS) Charges  ZML 20 ZWL 20  Z			
ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max 40 min Statement 2WL 20 ZWL 20 ZWL 20 ZWL 20 ZWL 100 ZWL 100 ZWL 100 ZWL 100 ZWL 20	POS Purchase/Sale (Amount more than 200)	ZWL 20	ZWL 20
ATM Local Cash Withdrawal 3% min ZWL 500, no max 3% min ZWL 500, no max 40 min Statement 2WL 20 ZWL 20 ZWL 20 ZWL 20 ZWL 100 ZWL 100 ZWL 100 ZWL 100 ZWL 20	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry	ZWL 20 ZWL 100	ZWL 20 ZWL 100
Mini Statement    ZWL 20	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement	ZWL 20 ZWL 100	ZWL 20 ZWL 100
Transfer (Own/Third Party Account)  Ssuer decline e.g. insufficient funds, card expired  ZWL 20  ZWL 2	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges	ZWL 20 ZWL 100 ZWL 20	ZWL 20 ZWL 100 ZWL 20
ZWL 20  Point of Sale (POS) Charges  ZIMSWITCH MERCHANT SERVICE COMMISSION  VISA/MASTERCARD MERCHANT SERVICE COMMISSION  NTERNET / EBANKING CHARGES  Dutward Inter Account Transfer  1% min ZWL 500, max ZWL 2,500  1% min ZWL 1,000, max ZWL 2,500  1% min ZWL 1,500, max ZWL 2,500  1% min ZWL 1,500, max ZWL 2,500  1% min ZWL 1,250, max ZWL 2,500  201 Transfer  1% min ZWL 500, no max  Bill Payments  0.5% min ZWL 300, max ZWL 1400  MOBILE BANKING CHARGES  Dutward Inter Account Transfer  1% min ZWL 500, max ZWL 2,500  201 Transfer  1% min ZWL 500, max ZWL 2,500  201 Transfer  1% min ZWL 500, max ZWL 2,500  201 Transfer  1% min ZWL 800, max ZWL 2,500  201 Transfer  1% min ZWL 800, max ZWL 2,500  201 Transfer  201 Transfer  202 Transfer  203 Transfer  204 Transfer  205 Transfer  206 Transfer  206 Transfer  207 Transfer  208 Transfer  208 Transfer  208 Transfer  208 Transfer  208 Transfer  209 Transfer  200 Tr	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal	ZWL 20 ZWL 100 ZWL 20 3% min ZWL 500, no max	ZWL 20 ZWL 100 ZWL 20 3% min ZWL 500, no max
Point of Sale (POS) Charges  ZIMSWITCH MERCHANT SERVICE COMMISSION 0.50%  INTERNET / EBANKING CHARGES  Dutward inter Account Transfer 1% min ZWL 500, max ZWL 2,000 1% min ZWL 1,000, max ZWL 2,500  RTGS Transfer 19% min ZWL 800, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500  RIPIT Transfer 19% min ZWL 300, no max 2WL 1,250, max ZWL 1,250, max ZWL 1,250, max ZWL 1,250  MOBILE BANKING CHARGES  Dutward inter Account Transfer 19% min ZWL 500, max ZWL 1,400  RTGS Transfer 19% min ZWL 500, max ZWL 1,200  RTGS Transfer 19% min ZWL 800, max ZWL 2,500  RTGS Transfer 19% min ZWL 800, max ZWL 2,500  RTGS Transfer 19% min ZWL 800, no max ZWL 1,250  Bill Payments 0.55% min ZWL 800, no max ZWL 1,250  Balance Enquiry ZWL 100  Salance Enquiry ZWL 100  Salance Enquiry ZWL 100  Individual Accounts Business Accounts  Loans and Overdrafts (Effective 1 July 2022) Individual Accounts  Penalty Rate Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement	ZWL 20 ZWL 100 ZWL 20 3% min ZWL 500, no max ZWL 20	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20
ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION SW  Dutward Inter Account Transfer Tife min ZWL 500, max ZWL 2,500 Tife min ZWL 1,000, max ZWL 2,500 Tife min ZWL 1,250, max ZWL 2,500 Tife min ZWL 300, max ZWL 1400 Tife min ZWL 300, max ZWL 1400 Tife min ZWL 300, max ZWL 2,500 Tife min ZWL 300, max ZWL 1400 Tife min ZWL 300, max	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account)	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100
SW   SW   SW   SW   SW   SW   SW   SW	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100
NTERNET / EBANKING CHARGES  Dutward Inter Account Transfer 19% min ZWL 500, max ZWL 2,000 15% min ZWL 1,000, max ZWL 2,500 177 min ZWL 1,250, max ZWL 2,500 178 min ZWL 1,250, max ZWL 2,250,	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100
1% min ZWL 1,000, max ZWL 2,500	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20 0.50%	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100
1% min ZWL 800, max ZWL 2,500	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Itransfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20 0.50%	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100
1% min ZWL 500, no max	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20  ZWL 100 ZWL 100 ZWL 20  0.50% 5%	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20
O.5% min ZWL 300, max ZWL 1400  MOBILE BANKING CHARGES  Dutward 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  Sill Payments  0.5% min ZWL 800, max ZWL 1400  Balance Enquiry  ZWL 100  ZWL 100  ZWL 100  ZWL 100  Eccocash Bank to Wallet Transfer  Loans and Overdrafts (Effective 1 July 2022)  Individual Accounts  Minimum Lending Rate  Penalty Rate  Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200)  Issuer decline e.g insufficient funds, expiry card  Balance Inquiry  Mini Statement  ATM Charges  ATM Local Cash Withdrawal  Mini Statement  Transfer (Own/Third Party Account)  Issuer decline e.g insufficient funds, card expired  Point of Sale (POS) Charges  ZIMSWITCH MERCHANT SERVICE COMMISSION  VISA/MASTERCARD MERCHANT SERVICE COMMISSION  INTERNET / EBANKING CHARGES  Dutward Inter Account Transfer	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500
MOBILE BANKING CHARGES  Dutward Inter Account Transfer  1% min ZWL 500, max ZWL 2,000  RTGS Transfer  1% min ZWL 800, no max ZWL 2,500  ZIPIT Transfer  1% min ZWL 800, no max  Sill Payments  0.5% min ZWL 300, max ZWL 1400  Balance Enquiry  ZWL 100  ZWL 100  ZWL 100  Ecocash Bank to Wallet Transfer  Loans and Overdrafts (Effective 1 July 2022)  Individual Accounts  Business Accounts  Minimum Lending Rate  Penalty Rate  Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500
MOBILE BANKING CHARGES  Dutward Inter Account Transfer  1% min ZWL 500, max ZWL 2,000  RTGS Transfer  1% min ZWL 800, no max ZWL 2,500  ZIPIT Transfer  1% min ZWL 800, no max  Dill Payments  0.5% min ZWL 300, max ZWL 1400  Balance Enquiry  ZWL 100  ZWL 100  ZWL 100  Ecocash Bank to Wallet Transfer  Loans and Overdrafts (Effective 1 July 2022)  Individual Accounts  Business Accounts  Minimum Lending Rate  Penalty Rate  Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500
Dutward 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  Sill Payments  0.5% min ZWL 300, max ZWL 1400  Salance Enquiry  ZWL 100  ZWL 100  ZWL 100  ZWL 100  Ecocash Bank to Wallet Transfer  ZWL 100  Individual Accounts  Business Accounts  Minimum Lending Rate  Penalty Rate  Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
RTGS Transfer 1% min ZWL 800, max ZWL 2,500  IIPIT Transfer 1% min ZWL 800, no max 500, no	POS Purchase/Sale (Amount more than 200) ssuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) ssuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION NTERNET / EBANKING CHARGES Dutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
ZIPIT Transfer 1% min ZWL 800, no max 50	POS Purchase/Sale (Amount more than 200) ssuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Irransfer (Own/Third Party Account) ssuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Dutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 300, max ZWL 1400	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
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  Loans and Overdrafts (Effective 1 July 2022) Individual Accounts Business Accounts  Lending Rate Minimum Lending Rate 110% Minimum Lending Rate 220%  Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Dutward Inter Account Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 300, max ZWL 1400	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Balance Enquiry  Wini Statement  ZWL 100  ZWL 100  Ecocash Bank to Wallet Transfer  Loans and Overdrafts (Effective 1 July 2022)  Individual Accounts  Business Accounts  Minimum Lending Rate 110%  Minimum Lending Rate 220%  Penalty Rate  Up to 8% above contractual rate  Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) ssuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) ssuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Dutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Dutward Inter Account Transfer RTGS Transfer	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, max ZWL 1,400 1% min ZWL 500, max ZWL 2,000 1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Mini Statement ZWL 100  Ecocash Bank to Wallet Transfer 3% min ZWL500, no max  Loans and Overdrafts (Effective 1 July 2022) Individual Accounts Business Accounts Lending Rate Minimum Lending Rate 110% Minimum Lending Rate 220%  Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) ssuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Irransfer (Own/Third Party Account) ssuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Dutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Dutward Inter Account Transfer RTGS Transfer ZIPIT Transfer BILL PARCES DUTWARD CHARGES	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, max ZWL 1,000 1% min ZWL 500, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, no max	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Ecocash Bank to Wallet Transfer 3% min ZWL500, no max  Loans and Overdrafts (Effective 1 July 2022) Individual Accounts Business Accounts  Lending Rate Minimum Lending Rate 110% Minimum Lending Rate 220%  Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) ssuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20  ZWL 100 ZWL 100 ZWL 20  0.50%  5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 300, no max WL 1400  1% min ZWL 500, max ZWL 2,500 1% min ZWL 500, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, no max 0.5% min ZWL 800, no max 0.5% min ZWL 800, no max	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Loans and Overdrafts (Effective 1 July 2022) Individual Accounts Business Accounts Lending Rate Minimum Lending Rate 110% Minimum Lending Rate 220% Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer BILL Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer BILL Payments	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20  ZWL 100 ZWL 20  0.50%  5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 300, no max 0.5% min ZWL 300, max ZWL 1400  1% min ZWL 500, max ZWL 2,500 1% min ZWL 800, no max 0.5% min ZWL 300, no max ZWL 1400	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Lending Rate Minimum Lending Rate 110% Minimum Lending Rate 220% Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Irransfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments BOULWARD (INTERNET) BILL PAYMENTS BILL PAYMENT	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, max ZWL 1400  1% min ZWL 500, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, no max 0.5% min ZWL 300, no max 0.5% min ZWL 300, max ZWL 1400 ZWL 100 ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500
Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments BOULE BANKING CHARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES WITH TRANSFER ZIPIT ZIPIT TRANSFER ZIPIT TRANSFER ZIPIT ZIPIT TRANSFER ZIPIT ZIPIT ZIPIT ZIPIT ZIPIT Z	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, no max WL 1400  1% min ZWL 800, max ZWL 1,500 1% min ZWL 800, max ZWL 1400  ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500 0.5% min ZWL 300, max ZWL 1400
Penalty Rate Up to 8% above contractual rate Up to 8% above contractual rate	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments Boutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments Boutward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments Balance Enquiry Mini Statement	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 500, no max WL 1400  1% min ZWL 800, max ZWL 1,500 1% min ZWL 800, max ZWL 1400  ZWL 100	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500 0.5% min ZWL 300, max ZWL 1400
	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments BOULE BANKING CHARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES OUTWARD HARGES WITH TRANSFER ZIPIT ZIPIT TRANSFER ZIPIT TRANSFER ZIPIT ZIPIT TRANSFER ZIPIT ZIPIT ZIPIT ZIPIT ZIPIT Z	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20  ZWL 100 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max WL 1400  1% min ZWL 500, max ZWL 1,500 1% min ZWL 500, max ZWL 1,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, no max 0.5% min ZWL 300, max ZWL 1400 ZWL 100 ZWL 100 ZWL 100 ZWL 100 3% min ZWL500, no max Individual Accounts	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500  0.5% min ZWL 300, max ZWL 1400  Business Accounts
	POS Purchase/Sale (Amount more than 200) Issuer decline e.g insufficient funds, expiry card Balance Inquiry Mini Statement ATM Charges ATM Local Cash Withdrawal Mini Statement Transfer (Own/Third Party Account) Issuer decline e.g insufficient funds, card expired Point of Sale (POS) Charges ZIMSWITCH MERCHANT SERVICE COMMISSION VISA/MASTERCARD MERCHANT SERVICE COMMISSION INTERNET / EBANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments MOBILE BANKING CHARGES Outward Inter Account Transfer RTGS Transfer ZIPIT Transfer Bill Payments Balance Enquiry Mini Statement Ecocash Bank to Wallet Transfer Loans and Overdrafts (Effective 1 July 2022)	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  0.50% 5%  1% min ZWL 500, max ZWL 2,000 1% min ZWL 800, max ZWL 2,500 1% min ZWL 500, no max 0.5% min ZWL 500, no max 0.5% min ZWL 300, max ZWL 1400  1% min ZWL 500, max ZWL 2,500 1% min ZWL 800, max ZWL 2,500 1% min ZWL 800, max ZWL 1400  ZWL 100 ZWL 100 ZWL 100 ZWL 100 ZWL 100 3% min ZWL 500, no max Individual Accounts Minimum Lending Rate 110%	ZWL 20 ZWL 100 ZWL 20  3% min ZWL 500, no max ZWL 20 ZWL 100 ZWL 20  1% min ZWL 1,000, max ZWL 2,500 1% min ZWL 1,250, max ZWL 2,500 0.5% min ZWL 300, max ZWL 1400  Business Accounts Minimum Lending Rate 220%

## 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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