

RTGS Accounts (ZWL)	Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard RTGS Account)	Standard ZWL 1,200, Prestige ZWL4,000, Premier ZWL25,000	SMEs - ZWL1,500, Business Banking - ZWL9,000, Large Corporates - ZWL9,000
Cash Withdrawal (In-Branch)	5% min ZWL600	3% min ZWL100
Inter Account Transfer (In-Branch)	1%, Min ZWL1,000, Max ZWL3,500	1%, Min ZWL1,000, Max ZWL4,000
RTGS (In-Branch)	1%, Min ZWL2,000, Max ZWL5,000	1%, Min ZWL1,250, Max ZWL5,500
General Charges		
Statement Request (Per Page)	ZWL200	ZWL250
ZIPIT Recall Charge	ZWL500	
Change of Mandates	ZWL200	ZWL200
Exchange Control Charges		
Assessment fee on capital ac tran sub to RBZ pre-approval		ZWL 20,000
Assessment and Registration of loan processed at branches		ZWL10,000
Assessment and Registration of loan submitted to RBZ (ELCC)		ZWL10,000
Assessment and Registration of Management Agreement		ZWL5,000
Reminder Letter on CD1/CD3 (30 and 60 days)		ZWL1,000
90 day / Overdue Follow Up Letter on CD1/CD3		ZWL2,000
Prior Approval Application Assessment		ZWL5,000
Acquittals (per page)		ZWL500
CD1 Processing Fee		ZWL5,000
Nostro Accounts (\$)		
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 (Local)	2%, Min \$5	2%, Min \$5
ATM Cash Withdrawal (Offshore)	2%, Min \$8	2%, Min \$8
ATM Access Fees (Foreign Cards)	2%, Min \$8	2%, Min \$8
Visa Online & POS Transactions (Amounts less than \$20)	\$2	\$2
Visa Online & POS Transactions (Amounts more than \$20)	1%, Min \$6, Max \$100	1%, Min \$6, Max \$100
Inter-account transfer	0.5% Min \$3, Max \$5	1% Min \$5, Max \$30
RTGS Transfer	0.5% Min \$1, Max \$10	1% Min \$5, Max \$50
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
Card Transactional Fees		
POS Purchase/Sale (Amount less than 500)	ZWL 250	ZWL 250
POS Purchase/Sale (Amount more than 500)	2.5% min ZWL300, max ZWL1,000	2.5% min ZWL300, max ZWL1,000
ATM Charges		
ATM Local Cash Withdrawal	3% min ZWL 600, no max	3% min ZWL 600, no max
Mini Statement	ZWL 100	ZWL100
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 1,000, max ZWL 2,000	1% min ZWL 1,000, max ZWL 2,500
RTGS Transfer	1% min ZWL 1,000, max ZWL 2,500	1% min ZWL 1,250, max ZWL 2,500
ZIPIT Transfer	1% min ZWL 1,000, no max	
Bill Payments	0.5% min ZWL 300, max ZWL 1400	0.5% min ZWL 300, max ZWL 1400
MOBILE BANKING CHARGES		
Outward Inter Account Transfer	1% min ZWL 1,000, max ZWL 2,000	
RTGS Transfer	1% min ZWL 1,000, max ZWL 2,500	
ZIPIT Transfer	1% min ZWL 1,000, no max	
Bill Payments	0.5% min ZWL 300, max ZWL 1400	
Ecocash Bank to Wallet Transfer	3% min ZWL500, no max	
Loans and Overdrafts (Effective 1 July 2022)		
Lending Rate	Individual Accounts Minimum Lending Rate 110%	Business Accounts Minimum Lending Rate 220%
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 8677007335 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 (Tel-One) or 08080093-6 (Econet). We also welcome compliments, which you may bring to our attention through the same channels as outlined above.

Botswana • Malawi • Mozambique • Zambia • Zimbabwe •

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

Belief comes first.    

www.firstcapitalbank.co.zw