

RTGS Accounts (ZWL)	Individual Accounts	Business Accounts	
Monthly Maintenance Fee (Standard RTGS Account)	Standard ZWL 2,000, Prestige ZWL6,000, Premier ZWL30,000	SMEs - ZWL4,000, Business Banking - ZWL50,000, Large Corporates - ZWL50,000	
Cash Withdrawal (In-Branch)	5% min ZWL600	3% min ZWL600	
Debit Card First Issuance & Replacement - Visa Classic	ZWL3,000		
General Charges	All Customers (ZWL)	General Charges	All Customers (ZWL)
Bill Payment	0.5% min 500 max 1,400	Retail Adhoc Statement Fee (Per Page)	500
Airtime Purchase	0.5% min 100 max 1,400	Corporate Adhoc Statement (Per Page)	500
Premature Account Closure Charge	5,000	Si Execution Fee	1,000
Dd Stop Payment	15,000	Si Failure Fee	1,000
Unpaid Fee-Insufficient Balance	5,000	Stop Payment Fee	1,000
Unpaid Fee- Other Reasons	5,000	Sms Alerts Fees	100
Duplicate Cash Advice Charge	1,000	Rtgs Recall Fee	10,000
Dormant Account Reactivation Charge		Rtgs Return Fee	1,200
Auditors Report Fee	5,000	Zipit Recall Fee	10,000
General Category Report Fee	5,000	Cheque Deposit Fee	2,000
Comfort Letter Fee	10,000	Cheque Dishonoured Fee	10,000
Comesa Insurance Commission	5,000	Foreign Cheque Deposit	20,000
Passenger Liability Commission	3,000	Mt940 Statements (Per Day)	2,500
Corporate Balance Inquiry Charge	1,000	Salary Payments	1,000
Retail Transaction Inquiry Charge	1,000	Change Of Mandates	1,000
Corporate Transaction Inquiry Charge	1,000		
Exchange Control Charges	All Customers (ZWL)	Zeepay Charges	All Customers (ZWL)
Assessment fee on capital ac tran sub to RBZ pre-approval	50,000	Internal Transfer (On-Us)	1% min 1,000 max 2,000
Assessment and Registration of loan processed at branches	15,000	RTGS (Off-Us)	1%, min 1,250 amx 2,500
Assessment and Registration of loan submitted to RBZ (ELCC)	15,000	Salary/Pension/Debit Orders/Medical Refunds	600
Assessment and Registration of Management Agreement	10,000	Payment Return	200
Reminder Letter on CD1/CD3 (30 and 60 days)	2,000	Cancellation/Recall	500
90 day / Overdue Follow Up Letter on CD1/CD3	5,000	Claim Non Receipt	200
Prior Approval Application Assessment	7,500	Account Validation	100
Acquittals (per page)	1,000	Statement Request	100
CD1 Processing Fee	7,500		
Safe Custody Charges	Individual Accounts (ZWL)	Business Accounts (ZWL)	
Monthly Lodgement Or Rental Fee (Open File, Sealed Packets, Deed Box, Own Container, Locker)	5,000	20,000	
Access Fee (Open File, Sealed Packets, Deed Box, Own Container)	5,000	5,000	
Bulky Items Lodgement Fee	5,000	20,000	
Bulky Items Access Fee	5,000	5,000	
Emergency Access	5,000	5,000	
Early Surrender Fee	5,000	20,000	
Nostro Accounts (\$)	Individual Accounts (\$)	Business 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 and Offshore)	2%, Min \$5	2%, Min \$5	
Visa Online Transactions	1%, Min \$6, Max \$100	1%, Min \$6, Max \$100	
Inter-account transfer	0.5% Min \$3, Max \$5	1% Min \$5, Max \$10	
RTGS Transfer	0.5% Min \$1, Max \$10	1% Min \$5, Max \$15	
Loans and Overdrafts (Effective 1 Feb 2023)	Individual Accounts (ZWL)	Business Accounts (ZWL)	
Lending Rate	Minimum Lending Rate 110%	Minimum Lending Rate 150%	
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.

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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