

RTGS Accounts (ZWL)		Individual Accounts		Business Accounts	
Monthly Maintenance Fee (Standard RTGS Account)		Standard ZWL 3,500, Prestige ZWL10,000, Premier ZWL40,000		SMEs - ZWL75,000, Business Banking - ZWL100,000, Large Corporates - ZWL100,000	
Cash Withdrawal (In-Branch)		5% Min ZWL1,000		3% Min ZWL10,000	
Debit Card First Issuance & Replacement - Visa Classic		Initial 5,000 Re-issue 10,000			
Debit Card First Issuance & Replacement - Visa Platinum		Initial 10,000 Re-issue 20,000			
Debit Card First Issuance /Replacement - Business Platinum				Initial 10,000 Re-issue 20,000	
Inter Account Transfer (In-Branch)		1% Min 3,000 Max 15,000		1% Min 25,000 Max 100,000	
RTGS (In-Branch)		1% Min 4,000 Max 20,000		1% Min 25,000 Max 150,000	
General Charges		All Customers (ZWL)		General Charges	
Bill Payment	0.5% Min 1,000 Max 10,000	Change Of Mandates		1,000	
Airtime Purchase	0.5% Min 200 Max 2,000	Stop Payment Fee		1,000	
Rtgs Return Fee	3,000	Sms Alerts Fees		100	
Corporate Balance Inquiry Charge	1,000	Rtgs Recall Fee		10,000	
Retail Transaction Inquiry Charge	1,000	Zipit Recall Fee		10,000	
Corporate Transaction Inquiry Charge	1,000	Retail Adhoc Statement Fee (Per Page)		500	
Salary Payments	1,000	Corporate Adhoc Statement (Per Page)		500	
Mobile Banking & App Charges		Individual Accounts (ZWL)		Card Transactional Fees	
Inter Account Transfer	1% Min ZWL 2,000, Max ZWL 10,000	POS Purchase/Sale (Amount less than 1,000)		ZWL 500	
RTGS Transfer	1% Min ZWL 3,000, Max ZWL 15,000	POS Purchase/Sale (Amount more than 1,000)		2.5% Min ZWL500, Max ZWL2,000	
ZIPIT Transfer	1% min ZWL 1,000, no max	Issuer decline e.g insufficient funds, expiry card		ZWL 20	
Bill Payments	0.5% Min ZWL 1,000, Max ZWL 10,000	Balance Inquiry		ZWL 200	
Balance Enquiry	ZWL 200	Mini Statement		ZWL 100	
Airtime Top Up	0.5% Min ZWL 200, Max ZWL 2,000				
Ecocash Bank to Wallet Transfer	3% Min ZWL1,000, No Max				
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)		2%, Min \$5		2%, Min \$5	
ATM Cash Withdrawal (Offshore)		2%, Min \$8		2%, Min \$8	
International Online & POS Transactions >\$20		1%, Min \$6, Max \$100		1%, Min \$6, Max \$100	
International Online & POS Transactions <\$20		\$2		\$2	
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	
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	
Local Nostro POS Purchase		1% Min \$2, Max \$5		1% Min \$2, Max \$5	
Internet/EBanking Charges		Individual Accounts (ZWL)		Business Accounts (ZWL)	
Inter Account Transfer		1% Min ZWL 2,000, Max ZWL 10,000		1% Min ZWL 20,000, Max ZWL 75,000	
RTGS Transfer		1% Min ZWL 3,000, Max ZWL 15,000		1% Min ZWL 20,000, Max ZWL 125,000	
ZIPIT Transfer		1% min ZWL 1,000, no max			
Bill Payments		0.5% Min ZWL 1,000, Max ZWL 10,000		0.5% Min ZWL 1,000, Max ZWL 10,000	
Airtime Top Up		0.5% Min ZWL 200, Max ZWL 2,000		0.5% Min ZWL 200, Max ZWL 2,000	
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.

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