

Business Conditions Effective 20 August 2024

ZIG Accounts (ZIG)		Individual Accounts	Business Accounts
Monthly Maintenance Fee (Standard Account)		Standard ZIG 68, Prestige ZIG 136, Premier ZIG 271	SMEs - ZIG 190, NPOs ZIG 190, Business Banking - ZIG 271,
monenty maintenance ree (Standard Account)		Statistical despite stage and 150,17 ethici and art	Large Corporates - ZIG 271
Cash Withdrawal (In-Branch)		5% Min ZIG 27	3% Min ZIG 54
Debit Card First Issuance & Replacement - Visa Classic		Initial 68 Re-issue 68	
Debit Card First Issuance & Replacement - Visa Platinum		Initial 95 Re-issue 95	
Debit Card First Issuance /Replacement - Business Platinum Inter Account Transfer (In-Branch) RTGS (In-Branch)		19/ Mio 20 May 91	Initial 136 Re-issue 136
		1% Min 20 Max 81	1% Min 30 Max 150
	All Customers (ZIC)	1% Min 27 Max 108 General Charges	1% Min 70 Max 300
General Charges RTGS Return Fee	All Customers (ZIG)	Change Of Mandates	All Customers (ZIG) 14
Corporate Balance Inquiry Charge	14	Stop Payment Fee	136
Retail Transaction Inquiry Charge	14	Sms Alerts Fees	1
Corporate Transaction Inquiry Charge	14	Rtgs Recall Fee	136
Salary Payments	14	Zipit Recall Fee	136
Mini Statement Fee	1	Retail Adhoc Statement Fee (Per Page)	7
Pre-mature Account Closure	68	Corporate Adhoc Statement (Per Page)	7
Exchange Control Charges	All Customers (ZIG)	Zeepay Charges	All Customers (ZIG)
Assessment fee on capital ac tran sub to RBZ pre-approval	271	Internal Transfer (On-Us)	1% min 7 max 14
Assessment and Registration of loan processed at branches	81	RTGS (Off-Us)	1% min 7 max 14
Assessment and Registration of loan submitted to RBZ (ELCC)	81	Salary/Pension/Debit Orders/Medical Refunds	7
Assessment and Registration of Management Agreement	41	Payment Return	3
Reminder Letter on CD1/CD3 (30 and 60 days)	14	Cancellation/Recall	3
90 day / Overdue Follow Up Letter on CD1/CD3	27	Claim Non Receipt	3
Prior Approval Application Assessment	41	Account Validation	3
Acquittals (per page)	7	Statement Request	3
CD1 Processing Fee	41		
Safe Custody Charges	All Customers (ZIG)	Card Transactional Fees	All Customers (ZIG)
Rental Fees (All items) - Corporate	271	POS Purchase/Sale (Amount less than 20)	ZIG 3
Lodgement Fees (All items) - Corporate	271	POS Purchase/Sale (Amount more than 20)	2.5% Min ZIG 3, Max ZIG 150
Access Fee (All)	68	Issuer decline e.g insufficient funds, expiry card	ZIG 3
Rental Fees (All items) - Retail	68	Balance Inquiry	ZIG 3
Lodgement Fees (All items) - Retail	68	Mini Statement	ZIG 3
Early Surrender Fees - Corporate	271 68		
Early Surrender Fees - Retail	00		
		Individual Accounts (USD)	
Nostro Accounts (USD)		Individual Accounts (USD)	Business Accounts (USD)
		Individual Accounts (USD) Standard \$5, Prestige \$10, Premier \$20	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Nostro Accounts (USD)		, · · ·	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large
Nostro Accounts (USD) Monthly Maintenance Fee	s)	Standard \$5, Prestige \$10, Premier \$20	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Carde ATM Access Fee (Cards issued outside Zim	•	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore)	nbabwe)	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions B	nbabwe) Below \$16	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & International Onli	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions And International Online & POS Transaction And International On	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zin ATM Cash Withdrawal (Offshore) International Online & POS Transactions &	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & Internation	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$15
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zin ATM Cash Withdrawal (Offshore) International Online & POS Transactions &	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions & International Online & POS Transactions & International Tonline & POS Transactions & International Online & POS Transactions & International Tonline & International Tonl	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A International Online & POS Transactions A International Transfer RTGS Transfer Outward Telegraphic Transfer Change of Mandates	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$5	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Transfer RTGS Transfer Outward Telegraphic Transfer Change of Mandates Mini Statement Card Request Local Nostro POS Purchase Below 16	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$5 0,50 cents	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$75, Max \$400 \$1 \$1 \$1 \$10 0,50 cents
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & In	ababwe) Below \$16 Above \$16 to 50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$40 \$1 1.5% Min \$75, Max \$40 \$1 \$1 \$10 0,50 cents
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Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zin ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A Internat	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 Individual Accounts (ZIG)	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$40 \$1 \$1 \$1 \$10 0,50 cents 0.59 cents 0.59 Min \$2, Max \$5 0.25cents 0.25cents 8 Business Accounts (ZIG)
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zin ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & International O	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$40 \$1 \$1 \$1 \$1 \$1 \$0,50 cents 0.50 cents 2 USD 1% Min \$75, Max \$400 \$1 \$1 \$1 \$1 \$10 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 15, Max ZIG 100
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zin ATM Cash Withdrawal (Offshore) International Online & POS Transactions & Internat	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54 1% Min ZIG 14, Max ZIG 81	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$40 \$1 \$1 \$1 \$10 0,50 cents 0.59 whin \$2, Max \$5 0.25cents 0.25cents 8 Business Accounts (ZIG)
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A Internati	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54 1% Min ZIG 14, Max ZIG 81 2% min ZIG 14, no max	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1 \$1 \$1 \$1 \$0 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 15, Max ZIG 100
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A Internati	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2.5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$5, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG \$4 1% Min ZIG 14, no max 3% Min ZIG 20, no Max	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A Internati	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$5, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25 cents 1% Min \$2, Max \$5 1% Min \$2, Max \$3 1% Min \$2, Max \$3 1% Min \$2, Max \$3 2% min ZIG 14, Max ZIG \$4 1% Min ZIG 14, No max 3% Min ZIG 20, no Max 1 % Min ZIG 14, Max ZIG 54	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1 \$1 \$1 \$10 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions / Internacount transfer RTGS Transfer Outward Telegraphic Transfer Change of Mandates Mini Statement Card Request Local Nostro POS Purchase Below 16 Local Nostro POS Purchase Above 16 SMS alert fee Soiled Notes Internet, App & Mobile Banking C Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$5, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG \$4 1% Min ZIG 14, In o max 3% Min ZIG 14, In o max 3% Min ZIG 14, Max ZIG 54 1% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 54	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1 \$1 \$1 \$10 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 14
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Cards ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & International Online & POS Transactions A Internacount transfer RTGS Transfer Outward Telegraphic Transfer Change of Mandates Mini Statement Card Request Local Nostro POS Purchase Below 16 Local Nostro POS Purchase Above 16 SMS alert fee Soiled Notes Internet, App & Mobile Banking C Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments Airtime Top Up Loans and Overdrafts	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$5, Max \$200 \$1 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25 cents 1% Min \$2, Max \$5 1% Min \$2, Max \$3 1% Min \$2, Max \$3 1% Min \$2, Max \$3 2% min ZIG 14, Max ZIG \$4 1% Min ZIG 14, No max 3% Min ZIG 20, no Max 1 % Min ZIG 14, Max ZIG 54	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$410 1% Min \$75, Max \$400 \$1 51 \$1 \$10 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 15, Max ZIG 250 1 % Min ZIG 14, Max ZIG 54
Nostro Accounts (USD) Monthly Maintenance Fee Cash Withdrawal (In-Branch) ATM Cash Withdrawal (Local Nostro Card: ATM Access Fee (Cards issued outside Zim ATM Cash Withdrawal (Offshore) International Online & POS Transactions & Internaccount Transfer Cutward Telegraphic Transfer Card Request Local Nostro POS Purchase Below 16 Local Nostro POS Purchase Above 16 SMS alert fee Soiled Notes Internet, App & Mobile Banking C Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments Airtime Top Up	ababwe) Below \$16 Above \$16 to 50 Above \$50	Standard \$5, Prestige \$10, Premier \$20 3%, Min \$5 2.5%, Min \$5 2,5% Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 0.5% Min \$3, Max \$5 1% Min \$5, Max \$10 1.5% Min \$50, Max \$200 \$1 \$1 \$5 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Individual Accounts (ZIG) 1% Min ZIG 14, Max ZIG \$4 1% Min ZIG 14, no max 3% Min ZIG 20, no Max 1 % Min ZIG 14, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 54 0.5% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 14 Individual Accounts (ZIG)	NGO-\$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40 2%, Min \$10 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents 2 USD 1% Min \$6 Max \$100 1% Min \$5, Max \$10 1% Min \$5, Max \$15 1.5% Min \$75, Max \$400 \$1 \$1 \$1 \$10 0,50 cents 0.5% Min \$2, Max \$5 0.25cents 6% Business Accounts (ZIG) 1% Min ZIG 14, Max ZIG 54 0.5% Min ZIG 3, Max ZIG 14 Business Accounts (ZIG)
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Call us on +263 8677 007 336 or visit any branch for more information.

Important Notes

- 1) All other charges are available on demand from Personal Bankers, Relationship Managers and First Capital Bank website.
- 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.