

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, 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			Initial 136 Re-issue 136
Inter Account Transfer (In-Branch)		1% Min 20 Max 81	1% Min 30 Max 150
RTGS (In-Branch)		1% Min 27 Max 108	1% Min 70 Max 300
General Charges		General Charges	All Customers (ZIG)
RTGS Return Fee	All Customers (ZIG) 20	Change Of Mandates	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		Zeepay Charges	All Customers (ZIG)
Assessment fee on capital ac tran sub to RBZ pre-approval	All Customers (ZIG) 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		Card Transactional Fees	All Customers (ZIG)
Rental Fees (All items) - Corporate	All Customers (ZIG) 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		
Early Surrender Fees - Retail	68		
Nostro Accounts (USD)		Individual Accounts (USD)	Business Accounts (USD)
Monthly Maintenance Fee		Standard \$5, Prestige \$10, Premier \$20	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Cash Withdrawal (In-Branch)		3%, Min \$5	2%, Min \$10
ATM Cash Withdrawal (Local Nostro Cards)		2.5%, Min \$5	2.5%, Min \$5
ATM Access Fee (Cards issued outside Zimbabwe)		2.5% Min \$5	2.5%, Min \$5
ATM Cash Withdrawal (Offshore)		2%, Min \$8	2%, Min \$8
International Online & POS Transactions Below \$16		0.50 cents	0.50 cents
International Online & POS Transactions Above \$16 to 50		2 USD	2 USD
International Online & POS Transactions Above \$50		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		1% Min \$5, 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		\$5	\$10
Local Nostro POS Purchase Below 16		0,50 cents	0,50 cents
Local Nostro POS Purchase Above 16		0.5% Min \$2, Max \$5	0.5% Min \$2, Max \$5
SMS alert fee		0.25cents	0.25cents
Soiled Notes		6%	6%
Internet, App & Mobile Banking Charges		Individual Accounts (ZIG)	Business Accounts (ZIG)
Inter Account Transfer		1% Min ZIG 14, Max ZIG 54	1% Min ZIG 15, Max ZIG 100
RTGS Transfer		1% Min ZIG 14, Max ZIG 81	1% Min ZIG 70, Max ZIG 250
ZIPIT Transfer		2% min ZIG 14, no max	
Ecocash Bank to Wallet Transfer		3% Min ZIG 20, no Max	
Bill Payments		1 % Min ZIG 14, Max ZIG 54	1 % Min ZIG 14, Max ZIG 54
Airtime Top Up		0.5% Min ZIG 3, Max ZIG 14	0.5% Min ZIG 3, Max ZIG 14
Loans and Overdrafts		Individual Accounts (ZIG)	Business Accounts (ZIG)
Lending Rate		Minimum Lending Rate 30%	Minimum Lending Rate 30 %
Pentaly Rate		Up to 8% above contractual rate	Up to 8% above contractual rate
Investment rates			
Fixed Deposit		Refer to Treasury	Refer to Treasury

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.