

ZWG Accounts (ZWG)		Individual Accounts		Business Accounts			
Monthly Maintenance Fee (Standard RTGS Account)		Standard ZWG 200, Prestige ZWG 400, Premier ZWG 800		SMEs - ZWG 600, NPOs ZWG 600, Business Banking - ZWG 800, Large Corporates - ZWG 800			
Cash Withdrawal (In-Branch)		5% Min ZWG 80		3% Min ZWG 160			
Debit Card First Issuance & Replacement - Visa Classic		Initial ZWG200 Re-issue ZWG200					
Debit Card First Issuance & Replacement - Visa Platinum		Initial ZWG200 Re-issue ZWG200					
Debit Card First Issuance /Replacement - Business Platinum				Initial ZWG400 Re-issue ZWG400			
Inter Account Transfer (In-Branch)		1% Min ZWG80 Max ZWG240		1% Min ZWG40 Max ZWG400			
RTGS (In-Branch)		1% Min ZWG80 Max ZWG320		1% Min ZWG80 Max ZWG800			
Nostro Accounts (USD)		Individual Accounts		Business Accounts			
Monthly Maintenance Fee		Standard \$5, Prestige \$11, Premier \$22		NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40			
Cash Withdrawal (In-Branch)		3%, Min \$5		2%, Min \$10			
Inter-account transfer (In-Branch)		0.5% Min \$3, Max \$5		1% Min \$5, Max \$10			
RTGS Transfer (In-branch)		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			
Gold Card Issuance Fee		\$5		\$10			
Soiled Notes		6%		6%			
General Charges		All Customers (ZWG)		General Charges		All Customers (ZWG)	
Rtgs Return Fee		ZWG80		Change Of Mandates		ZWG40	
Corporate Balance Inquiry Charge		ZWG40		Stop Payment Fee		ZWG400	
Retail Transaction Inquiry Charge		ZWG40		Sms Alerts Fees		ZWG8	
Corporate Transaction Inquiry Charge		ZWG40		Rtgs Recall Fee		ZWG400	
Salary Payments		ZWG40		Zipit Recall Fee		ZWG400	
Mini Statement Fee		ZWG10		Retail Adhoc Statement Fee (Per Page)		ZWG20	
Pre-mature Account Closure		ZWG200		Corporate Adhoc Statement (Per Page)		ZWG20	
Exchange Control Charges		All Customers (ZWG)		Zeepay Charges		All Customers (USD)	
Assessment fee on capital ac tran sub to RBZ pre-approval		ZWG1,500		Internal Transfer (On-Us)		1% min \$5 max \$10	
Assessment and Registration of loan processed at branches		ZWG1,500		RTGS (Off-Us)		1% min \$5 max \$15	
Assessment and Registration of loan submitted to RBZ (ELCC)		ZWG600		Salary/Pension/Debit Orders/Medical Refunds		\$1.00	
Assessment and Registration of Management Agreement		ZWG300		Payment Return		\$0,40	
Reminder Letter on CD1/CD3 (30 and 60 days)		ZWG60		Cancellation/Recall		\$0,20	
90 day / Overdue Follow Up Letter on CD1/CD3		ZWG150		Claim Non Receipt		\$0,20	
Prior Approval Application Assessment		ZWG300		Account Validation		\$0,20	
Acquittals (per page)		ZWG30		Statement Request		\$0,20	
CD1 Processing Fee		ZWG300					
Safe Custody Charges		All Customers (ZWG)		Card Transactional Fees		All Customers (ZWG)	
Rental Fees (All items) - Corporate		ZWG800		POS Purchase/Sale (Amount less than \$5 or ZWG equivalent)		Exempt/Free	
Lodgement Fees (All items) - Corporate		ZWG800		POS Purchase/Sale (Amount more than \$5 or ZWG Equivalent)		2,5%	
Access Fee (All)		ZWG200		Issuer decline e.g insufficient funds, expiry card		ZWG8	
Rental Fees (All items) - Retail		ZWG200		Balance Inquiry		ZWG8	
Lodgement Fees (All items) - Retail		ZWG200		Mini Statement		ZWG8	
Early Surrender Fees - Corporate		ZWG800					
Early Surrender Fees - Retail		ZWG200					
Visa Card Transactions		Individual Accounts (USD)		Business Accounts (USD)			
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 \$0-\$16 (VISA Card)		0.50 cents		0.50 cents			
International Online & POS Transactions Above \$16 to 50 (VISA Card)		\$2		\$2			
International Online & POS Transactions Above \$50 (VISA Card)		2,5% Min \$3 Max \$100		2,5% Min \$3 Max \$100			
Local Nostro POS/CARD Purchase Below \$5 (Local USD Card)		Exempt/Free		Exempt/Free			
Local Nostro POS/CARD Purchase Above 5 (Local USD Card)		1,5%		1,5%			
SMS alert fee		0,25cents		0,25cents			
Internet, App & Mobile Banking Charges		Individual Accounts (ZWG)		Business Accounts (ZWG)			
Electronic Transfers Below \$5 and ZWG Equivalent		Free		Free			
Inter Account Transfer		1%		1%			
RTGS Transfer		2,5%		2,5%			
ZIPIT Transfer		2%		2%			
Ecocash Bank to Wallet Transfer		2%		2%			
Bill Payments		1%		1%			
Airtime Top Up		0,5%		0,5%			
Internet, App & Mobile Banking Charges		Individual Accounts (USD)		Business Accounts (USD)			
Electronic Transfers Below \$5 and ZWG Equivalent		Free		Free			
Inter Account Transfer		1%		1%			
RTGS Transfer		2,5%		2,5%			
ZIPIT Transfer		2%		2%			
Ecocash Bank to Wallet Transfer		2%		2%			
Bill Payments		1%		1%			
Airtime Top Up		0,5%		0,5%			
Loans and Overdrafts		Individual Accounts (ZWG)		Business Accounts (ZWG)			
Lending Rate		Minimum Lending Rate 45%		Minimum Lending Rate 45 %			
Penalty Rate		Up to 8% above contractual rate		Up to 8% above contractual rate			
Investment rates		Individual Accounts (ZWG)		Business Accounts (ZWG)			
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.