

## **Business Conditions**

Effective14 January 2025

ZMC Assoupts (ZMC)		Individual Accounts	Business Accounts
ZWG Accounts (ZWG)	Associati	Standard ZWG 200, Prestige ZWG 400, Premier ZWG 800	
Monthly Maintenance Fee (Standard RTGS Account)		Scandard 2WG 200, Prestige 2WG 400, Premier 2WG 800	SMEs - ZWG 600, NPOs ZWG 600, Business Banking - ZW 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 - V		Initial ZWG200 Re-issue ZWG200	Initial 714/C 400 Daileaus 714/C 400
Debit Card First Issuance /Replacement - Bu Inter Account Transfer (In-Branch)	ISINESS Platinum	1% Min ZWG80 Max ZWG240	Initial ZWG400 Re-issue ZWG400 1% Min ZWG40 Max ZWG400
RTGS (In-Branch)		1% Min ZWG80 Max ZWG240	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
Cash Withdrawal (In-Branch)		3%, Min \$5	Corporates - \$40 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 Change of Mandates		1.5% Min \$50, Max \$200 \$1	1.5% Min \$75, Max \$400 \$1
Mini Statement		\$1	\$1
Gold Card Issuance Fee		\$5	\$10
Soiled Notes General Charges	All Customers (ZWG)	6% General Charges	6% All Customers (ZWG)
Rtgs Return Fee	ZWG80	Change Of Mandates	ZWG40
Corporate Balance Inquiry Charge	ZWG40	Stop Payment Fee	ZWG400
Retail Transaction Inquiry Charge Corporate Transaction Inquiry Charge	ZWG40 ZWG40	Sms Alerts Fees Rtgs Recall Fee	ZWG8 ZWG400
Corporate Transaction Inquiry Charge Salary Payments	ZWG40 ZWG40	Zipit Recall Fee	ZWG400 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	ZWG1,500	Internal Transfer (On-Us)	1% min \$5 max \$10
RBZ pre-approval Assessment and Registration of loan	ZWG1,500	RTGS (Off-Us)	1% min \$5 max \$15
processed at branches Assessment and Registration of loan	ZWG600	Salary/Pension/Debit Orders/Medical Refunds	\$1.00
submitted to RBZ (ELCC) Assessment and Registration of	ZWG300	Payment Return	\$0,40
Management Agreement Reminder Letter on CD1/CD3 (30 and	ZWG60	Cancellation/Recall	\$0,20
60 days) 90 day / Overdue Follow Up Letter on	ZWG150	Claim Non Receipt	\$0,20
CD1/CD3 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 Access Fee (All)	ZWG800 ZWG200	POS Purchase/Sale (Amount more than \$5 or ZWG Equivalent) Issuer decline e.g insufficient funds, expiry card	2,5% ZWG8
Rental Fees (All items) - Retail	ZWG200	Balance Inquiry	ZWG8
Lodgement Fees (All items) - Retail	ZWG200	Mini Statement	ZWG8
Early Surrender Fees - Corporate Early Surrender Fees - Retail	ZWG800 ZWG200		
Visa Card Transactions	ZWG200	Individual Accounts (USD)	
		marriada: Accounts (035)	Rusiness Accounts (USD)
n r n n c'a a ba tatubba daarrigal (la a a la bla a ba a Ca a da)		2 F0/ Mi+ ČF	Business Accounts (USD)
	abwe)	2.5%, Min \$5 2,5% Min \$5	Business Accounts (USD)  2.5%, Min \$5  2.5%, Min \$5
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore)		2,5% Min \$5 2%, Min \$8	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0	D-\$16 (VISA Card)	2,5% Min \$5 2%, Min \$8 0.50 cents	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$C International Online & POS Transactions Ab	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card)	2,5% Min \$5 2%, Min \$8 0.50 cents \$2	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab	D-\$16 (VISA Card) bove \$16 to 50 (VISA Card) bove \$50 (VISA Card)	2,5% Min \$5  2%, Min \$8  0.50 cents  \$2  2,5% Min \$3 Max \$100	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$ International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card) S (Local USD Card)	2,5% Min \$5 2%, Min \$8 0.50 cents \$2	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 SMS alert fee	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents  \$2  2,5% Min \$3 Max \$100  Exempt/Free  1,5%  0.25cents	2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 international Online & POS Transactions Ab International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 ISMS alert fee Internet, App & Mobile Banking Charges	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Individual Accounts (ZWG)	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Business Accounts (ZWG)
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 SMS alert Fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Individual Accounts (ZWG) Free	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 SMS alert Fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equinter Account Transfer	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents  \$2  2,5% Min \$3 Max \$100  Exempt/Free  1,5%  0.25cents  Individual Accounts (ZWG)  Free  1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Business Accounts (ZWG) Free 1%
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 International Online & Pos Transactions Ab Local Nostro POS/CARD Purchase Above 5 International Position Positi	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Individual Accounts (ZWG) Free	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 INS alert fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equiter Account Transfer RTGS Transfer ZIPIT Transfer ECocash Bank to Wallet Transfer	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Individual Accounts (ZWG)  Free 1% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2,5% 2,9% 2%
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions & Contentational Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below & S Local Nostro POS/CARD Purchase Above 5 INS alert fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ Inter Account Transfer RTGS Transfer ELICIT Transfer ECocash Bank to Wallet Transfer Bill Payments	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents  \$2  2,5% Min \$3 Max \$100  Exempt/Free  1,5%  0.25 cents  Individual Accounts (ZWG)  Free  1%  2,5%  2%  2%  1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Business Accounts (ZWG) Free 1% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 SMS alert fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ International Transfer RTGS Transfer RTGS Transfer ELIPIT Transfer ECOCASH Bank to Wallet Transfer Bill Payments Airtime Top Up	D-\$16 (VISA Card) Dove \$16 to 50 (VISA Card) Dove \$50 (VISA Card)  6 (Local USD Card) (Local USD Card)	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Individual Accounts (ZWG)  Free 1% 2,5% 2% 2% 2% 1% 0,5%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2% 2% 2% 1% 0,5%
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Post	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents  \$2  2,5% Min \$3 Max \$100  Exempt/Free  1,5%  0.25 cents  Individual Accounts (ZWG)  Free  1%  2,5%  2%  2%  1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Business Accounts (ZWG) Free 1% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transaction	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Individual Accounts (ZWG) Free 1% 2,5% 2% 2% 11% 0,5% Individual Accounts (USD) Free 1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents Business Accounts (ZWG) Free 1% 2,5% 2% 2% 2% 11% 0,5% Business Accounts (USD) Free 11%
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ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$5 Local Nostro POS/CARD Purchase Above 5 SMS alert fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments Airtime Top Up Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ Inter Account Transfer Bill Payments Airtime Top Up Internet, App & Mobile Banking Charges Electronic Transfers Below \$5 and ZWG Equ Inter Account Transfer RTGS Transfer	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25 cents  Individual Accounts (ZWG)  Free 1% 2,5% 2% 2% 1% 0,5% Individual Accounts (USD) Free 1% 2,5% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2% 2% 1% 0,5% Business Accounts (USD) Free 1% 2,5% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2%
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ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactional Ab International Online & POS Transactional Online International Online & International Online International Online & POS Transactional Online & POS Transactional Online & POS Transactional Online & POS Transactional Online International Online & POS Transactional Online & POS Tran	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25 cents  Individual Accounts (ZWG)  Free 1% 2,5% 2% 2% 1% 0,5% Individual Accounts (USD) Free 1% 2,5% 2% 3 1% 0,5% Individual Accounts (USD) Free 1% 0,5% Individual Accounts (USD) Free 1% 0,5% 1% 0,5% 1% 1% 0,5% 1% 1% 0,5% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2% 2% 1% 0,5% Business Accounts (USD) Free 1% 0,5% 2% 2% 2% 2% 2% 2% 3% 3% 3% 4% 0,5% Business Accounts (ZWG)
ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$0 International Online & POS Transactions \$0 International Online & POS Transactions Ab International Online & POS Transactions Above 5 International Online & POS Transactions Above 5 International Online & POS Transactions Above 5 International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online & POS Transactions  International Online	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Individual Accounts (ZWG)  Free 1% 2,5% 2% 2% 2% 1% 0,5%  Individual Accounts (USD) Free 1% 2,5% 2% 2% 1% 0,5%  Individual Accounts (USD) Free 1% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5% 2,5	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2% 2% 1% 0,5% Business Accounts (USD) Free 1% 0,5% Business Accounts (USD) Accounts (USD) Business Accounts (USD) Accounts (USD) Accounts (USD) Business Accounts (USD) Accounts (USD) Business Accounts (USD) Accounts (USD) Business Accounts (USD) Business Accounts (USD) Business Accounts (USD)
ATM Cash Withdrawal (Local Nostro Cards) ATM Access Fee (Cards issued outside Zimb ATM Cash Withdrawal (Offshore) International Online & POS Transactions \$ International Online & POS Transactions Ab International Online & POS Transactions Ab International Online & POS Transactions Ab Local Nostro POS/CARD Purchase Below \$ Local Nostro POS/CARD Purchase Below \$ SMS alert fee Internet, App & Mobile Banking Charges Electronic Transfers Below \$ Sand ZWG Equ Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments Airtime Top Up Internet, App & Mobile Banking Charges Electronic Transfers Below \$ Sand ZWG Equ Inter Account Transfer RTGS Transfer ZIPIT Transfer Ecocash Bank to Wallet Transfer Bill Payments Airtime Top Up Loans and Overdrafts Lendeing Rate Pentaly Rate Investment rates	D-\$16 (VISA Card) D-\$16 to 50 (VISA Card) Dove \$50 (VISA Card)  5 (Local USD Card) (Local USD Card)  sivalent	2,5% Min \$5  2%, Min \$8  0.50 cents \$2  2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25 cents  Individual Accounts (ZWG)  Free 1% 2,5% 2% 2% 1% 0,5% Individual Accounts (USD) Free 1% 2,5% 2% 3 1% 0,5% Individual Accounts (USD) Free 1% 0,5% Individual Accounts (USD) Free 1% 0,5% 1% 0,5% 1% 1% 0,5% 1% 1% 0,5% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1%	2.5%, Min \$5 2.5%, Min \$5 2.5%, Min \$5 2%, Min \$8 0.50 cents \$2 2,5% Min \$3 Max \$100  Exempt/Free 1,5% 0.25cents  Business Accounts (ZWG) Free 1% 2,5% 2% 2% 1% 0,5% Business Accounts (USD) Free 1% 0,5% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 3% 3% 4% 5,5% 5,5% 5,5% 5,5% 5,5% 5,5% 5,5%

## 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.