CORPORATE , COMMERCIAL AND BUSINESS BANKING TARIFF GUIDE- AS AT 5th MARCH, 2024

LOCAL CURRENCY ACCOUNTS	APPLICABLE CHARGE
1. Current Accounts	
a. Minimum Balance	Nil
b. Ledger Fee	ZMW 100
c. Activity Fee	Nil
2. Call Accounts	
a. Opening Balance	ZMW 5,000
b. Minimum Balance	Nil
c. Ledger Fee	Nil
d. Activity Fee min bal charge	Nil
e. Min bal to credit interest	ZMW 100,000
3. Fixed Deposits	
a. Opening Balance	Nil
b. Minimum Balance	Nil
c. Interest payment	At Maturity
d. Tenor	30-365 days
e. Rollover options	Yes
f . Automated Rollover	Yes
g. Forfeiture of interest	if deposit is broken before maturity
h. Admin fee for breakage	1% of deposit value,min ZMW5,000.00
4. M Biz Account	
a. Opening Balance	Nil
b. Minimum Balance	Nil
c. Ledger Fee	ZMW 100
d. Activity Fee	Nil

FOREIGN CURRENCY ACCOUNTS	APPLICABLE CHARGE
1. Current Accounts-USD,	
a. Minimum Balance	Nil
b. Ledger Fee	USD 10
c. Activity Fee	Nil
2. Current Accounts-GBP	
a. Minimum Balance	Nil
b. Ledger Fee	GBP 5
c. Activity Fee	Nil
3. Current Accounts-EUR	
a. Minimum Balance	EUR 100
b. Ledger Fee	GBP 6.25
c. Activity Fee	Nil
4. Current Accounts-ZAR	
a. Minimum Balance	Nil
b. Ledger Fee	ZAR 75
c. Activity Fee	Nil
5. Escrow Account Services	
a. Setup Fee	ZMW 1,000
b. Monthly Maintenance fee	ZMW 100
c. Transaction Fee	Negotiable (% of total throughput)

ACCOUNT ENQUIRY AND STATUS	APPLICABLE CHARGE
a. Statement of closed account	ZMW 300.00
b. Closure of account	Nil
c. Reactivation of account	Nil
d. Monthly scheduled Statement	FREE
e. Interim Statement per page	ZMW 10.00
f. Balance over the counter	Nil
g. Certificate of balance	ZMW 50.00
h. Standing order	
(i). Setting up	ZMW 100.00
(ii). Amendment	Nil
(iii). Processing	As per/RTGS/TT Charge
i. Cancellation of Standing order instruction	Nil
j. Reporting	
(i). MT940 Outward	USD 50 p/m equivalent all currencies
(ii). MT940 Inward	Free as per MT940 charge by originating bank

CASH SERVICES	APPLICABLE CHARGE
a. Bulky Cash Deposit	Nil
b. OTC Cash withdrawal	ZMW 150 (Counter cheque)
c. Onsite cash collections / pick up	Full cost recovery of CIT cost plus margin
d. Onsite cash delivery	Full cost recovery of CIT cost plus margin
e. Mobile branch services	Negotiable depending on volume and distance of locations
f. Local correspondent services	% of throughput, min 0.75%

ELECTRONIC BANKING SERVICES	APPLICABLE CHARGE
a. Monthly access fee	FREE
b. Unlocking account	FREE
c. Additional user	Nil
d. User profiles amendment	Nil
e. Dormancy fee	Nil
f. Pin Reset	Nil
g. Token replacement	Nil
h. Password reset	Nil

PAYMENT SERVICES	APPLICABLE CHARGE
a. Local currency/transfers	
b. Book Transfer	Nil
1. Other Banks	
a. DDACC/ACH-Manual	ZMW 25.00 per entry
b. DDACC/ACH-Electonic	ZMW 10.00 per entry
c. RTGS-Manual	ZMW 55.00 per entry
d. RTGS-Electronic	ZMW 40.00 per entry
e. Recall Charge	Nil
f. Enquiry Charge	Nil
2. Payroll processing	
a. Manual processing - External	ZMW 25.00 per entry
b. Manual-Internal	ZMW 10.00 per entry
c. Electronic -External	ZMW 10.00 per entry
d. Electronic-Internal	Free
e. Tax Payments - Domestic Taxes	ZMW 30.00
f. Customs:	
(i). Online	ZMW 30.00 per entry
(ii). OTC	ZMW 50.00 per entry

DEBT	APPLICABLE CHARGE
1. Term Loans	
a. Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)
b. Loan Management Fee	Min - 0.5%, Max - Negotiable (payable upfront on facility amount and 0.5% annualy on outstanding balance thereafter)
c. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)
d. Interest Rate	FCY Base Rate + Margin/BOZ MPR+ Margin p.a. (Margins Negotiable depending Credit Risk Assessment)
e. Maximum Tenor	72 Months, longer tenors to be considered subject to credit risk assessment

OPEN ACCOUNT AND WORKING CAPITAL FINANCE	APPLICABLE CHARGE
1. Overdraft	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)
d. Availability Period	12 Months
2. Short Term Loans	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)
d. Maximum Tenor	12 Months
3. Invoice Dis counting	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)
d. Availability Period	12 Months
4. Pre and Post Shipment Finance	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)
d. Maximum Tenor	12 Months
5. Structured Commodity Finance	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)
d. Maximum Tenor	12 Months
e. Margin call	80% of s tock value
f. Collateral Management Costs	All for the Ac count Borrower

DOCUMENTARY TRADE FINANCE	APPLICABLE CHARGE
1. Export LCs (Inward)	
a. Advising	USD 250.00+ 60 Swift fee Flat Fee (Cur rency Equivalent GBP,ZAR,EU RO,ZMW)
b. Document Neg otiation & Handling	0.25% Min USD 250.00, (Cur rency Equivalent GBP,ZAR,EUR)
c. Acceptance under issuance L Cs	1% , Min- USD 250.00 (Cu rrency Equivalent GBP,ZAR,EUR)
d. Export Bills Dis counting	USD Base Rate + Margin/BOZ MPR+ Margin p.a. (Margins Neg otiable depending Credit Risk Assessment)
e. Disc repant Presentation	USD 100.00 per p resentation
f. Advising L/C Ammendment	USD150 + 30 Swift fee per amendment
2. Import Letters of Credit (Ou tward)	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Issuance Fee (Collateralized - Sight)	Max-1.5% per quarter or part the reof, Min. USD 1000.00 (Cur rency Equivalent GB P, ZAR, EUR)
d. Issuance Fee (Cash Covered - Sight)	Max-1.5% per quarter or part the reof, Min. USD 500.00 (Cur rency Equivalent GB P, ZAR, EUR)
e. Issuance Fee (Usance)	Max-1.5% per quarter or part the reof, Min. USD 500.00 (Cur rency Equivalent GB P, ZAR, EUR)
3. Confirmation	
a. Adding Confirmation - Inward LC	1% per quarter or part the reof, Min. USD 1,000.00 (Cur rency Equivalent GB P, ZAR, EUR)
b. Adding Confirmation -Outward LC	As per confirmaing Bank charges
4. Amendments to LCs	
a. Extension	1% per quarter or part the reof, Min. USD 1,000.00 (Cur rency Equivalent GB P, ZAR, EUR)
b. Value Enhancement	As (a) above
c. Other Amendments	USD 150 + 30 Swift fee per amendment
d. Overseas bank cha rges	As per L/C terms
5. Bonds /Gua rantees /Standby Letters of Credit	
a. Facility Arrangement Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
b. Documentation Fee	Min - 0.5%, Max - Neg otiable (payable upfront)
c. Issuance Fees - Collateralized	Max-1.5% per quar tter or part the reof, Min. USD 1,000.00 (Cur rency Equivalent GB P, ZAR, EUR)
d. Cash Covered	Max-1.5% per quar tter or part the reof, Min. USD 5,000.00 (Cur rency Equivalent GB P, ZAR, EUR)
e. Confirmation	Subject to confirming Bank Charges
f. Amendment	USD 150 + 30 Swift fee per amendment

COLLECTION SERVICES	APPLICABLE CHARGE
1. Documen tary Collections	
a. Collection Cha rges - I nward Bills	1%, Min-USD 45.00, Max-USD 100.00
b. Collection Cha rges - Ou tward Bills	1%, Min-USD 50.00, Max-USD 100.00
c. SWIFT Cha rges	USD 50.00 ,
d. Documentary handling Cha rge	0.25% Min- USD 200, (Cur rency Equivalent GB P ZAR, EU RO)
e. Extension Cha rges	USD 30.00
f. Bill Delivery Overseas	USD 75.00
g. Courier Cha rge	Full cost

OTHER SERVICES	APPLICABLE CHARGE
a. Auditors Report	Nil
b. Bank status Report	ZMW 100.00 Per Report
c. Investigation of Accounts Customers Request	
d. Company due diligence	ZMW 200.00
e. Company Search (Subject to PACRA)	ZMW 100.00

All Fee Based Charges are subject to Value Added Tax @16%. *Tariffs effective 05th/03/2024

For more information visit your nearest Access Bank Branch, call +260 0770712001 / +260 978777555

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