PUBLIC SECTOR 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	ZMW 10,000
c. Ledger Fee	ZMW 100
d. Activity Fee	Nil
e. Below minimum balance charge	Nil
f. Minimum balance for credit interest	Above K100,000
3. Fixed Deposits	
a. Opening Balance	ZMW 500,000
b. Minimum Balance	ZMW 500,000
c. Interest payment	At Maturity
d. Tenor	30-365 days
e. Rollover options	Yes
f. Automated Rollover	Yes

FOREIGN CURRENCY	APPLICABLE CHARGE
1. Current Accounts- GBP	
a. Minimum Balance	Nil
b. Ledger Fee	GBP 15
c. Activity Fee	Nil
2. Current Accounts-EUR	
a. Minimum Balance	Nil
b. Ledger Fee	EUR 22
c. Activity Fee	Nil
3. Current Accounts-ZAR	
a. Minimum Balance	Nil
b. Ledger Fee	ZAR 260
c. Activity Fee	Nil
4. Current Accounts-USD	
a. Minimum Balance	Nil
b. Ledger Fee	USD 10
c. Activity Fee	Nil
5. Call Account USD	
a. Minimum Balance	USD 500

ELECTRONIC BANKING SERVICES	APPLICABLE CHARGE
a. Monthly Access Fee	Nil
b. Password Reset	Nil
c. Unlocking Account	Nil
d. Additional User	Nil
e. User profile Amendment	Nil
f. Dormancy Fee	Nil
g. Pin Reset	Nil
h. Token Replacement	N/A

OTHER SERVICES	APPLICABLE CHARGE
a. Auditors Report	ZMW 150 per report
b. Bank Status Report	ZMW 350 per Request
c. Investigation of Account (Customer's Request)	ZMW 220 per Request
d. Company due diligence fee	ZMW 110
1. Account inquiry and Status	
a. Statement of closed account	Nil
b. Closure of account	ZMW 100 if less than 6 months
c. Reactivation of account	Nil
d. Monthly scheduled Statement	FREE
e. Interim Statement per page	ZMW 50
f. Balance over the counter	Nil
g. Certificate of balance	ZMW 50
h. Standing order	
- Setting up	ZMW 50
- Amendment	Nil
- Processing	As per DDAC/ RTGS Charge
i. Cancellation of standing order instruction	Nil
j. Reporting	
- MT940 Outward	USD50 per month/ per account (currency Equivalent GBP, EUR,ZAR)
- MT940 Inward	Free/ As per MT940 charge by originating bank USD100 & USD50, No Charge
2. Cash Services	
a. Bulky Cash Deposit	0.15% of cash deposited Min ZMW50 - Max ZMW500
b. Mobile branch services	Negotiable depending on volume and distance of locations
a. Local correspondent services	0.75% of Debit throughput
3. Local currency payments/ transfers	
a. Internal Transfers	Free
b. Book Transfers	Nil
4. Other Banks	
a. DDACC/ACH-Manual	ZMW 25 per entry
b. DDACC/ACH-Electronic	ZMW 10 per entry
c. RTGS-Manual	ZMW 75 per entry
d. RTGS-Electronic	ZMW 50 per entry
e. Recall charge	Nil
f. Enquiry Charge	Nil
5. Payroll Processing	
a. Manual Processing- External	ZMW 25 per entry
b. Manual Processing - Internal	ZMW 15 per entry
c. Electronic Processing - External	ZMW 10 per entry
d. Electronic Processing - Internal	FREE

TAX PAYMENTS	APPLICABLE CHARGE
1. Domestic Taxes	
a. Using ATM Interface	N/A
b. Online	ZMW 25 per entry
c. Over The Counter	ZMW 75 per entry
2. Customs	
a. Online	ZMW 25 per entry
b. Over the Counter	ZMW 75 per entry

FOREIGN SERVICES	APPLICABLE CHARGE
a. Foreign Currency Drafts Commission	1% Min - USD 50, Max – USD 90. USD 30 if the client is bearing all charges
b. Cancellation of Draft	USD 57.50 per draft
c. Stop Payments	USD 57.50 per draft
d. Standing Orders Establishments	Nil
e. Collection/Negotiation Fee (International Banks)	1% Min – USD 30, Max USD 250
f. Collection/Negotiation Fee (Local Banks)	1% of amount Min -USD30, Max - USD251
g. Collection/Negotiation Fee (Special Presentation > US$50,000)	1% of amount Min -USD30, Max - USD252
h. Outward TT's (SWIFT)	1% Min - USD50, Max USD90. USD if client is bearing all charges
i. Inward TT's	Nil
j. TT Amendment Fee	USD 30
k. Letter of Guarantee : Treasury Bills	ZMW 250 per application
l. Letter of Guarantee : Government Bonds	ZMW 250 per application
m. Enquiry Charge	USD 40 per request
n. Recall Charge	USD 40 per request
o. Correspondent charges	Correspondent fees will apply (0.5% of correspondent fees charged)
p. Securities (Treasury Bills & Government Bonds)	0.5% on discount (Min ZMW 300)
q. Foreign Currency Cash Deposits	USD100 and USD50 no Charge.Below USD50, 0.25% of cash deposit or transacted amount. EUR, ZAR, GBP equivalent minimum ZMW50 , Max ZMW500. 0.25% Cash deposit

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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