

RETAIL, DIGITAL AND SME BANKING TARIFF GUIDE - AS AT 1ST JUNE, 2025

ACCOUNT SERVICES AND APPLICABLE CHARGES

| 1. SAVINGS ACCOUNTS* | Minimum Balance | ATM Withdraw fee (ON-US ATM) | Interest Rate per annum up to | Number of free withdrawals in a month |
|----------------------|-----------------|------------------------------|-------------------------------|---------------------------------------|
| Early Savers | ZMW 100 | n/a | 6% | 1 per month |
| Standard Savings | ZMW 100 | ZMW 20 | 2.5% | 2 per month |
| Group Savings | ZMW 200 | n/a | n/a | Unlimited |
| Student Savings | ZMW 20 | ZMW 20 | n/a | 2 per month |
| Extra Capital | ZMW 1,000 | ZMW 20 | 3% | 4 per month |

*Free monthly maintenance fee on all Savings accounts.
 *K50 charge for withdrawals above the limit of withdraws.
 *K50 charge for fall below minimum balance.
 *1% interest per annum on Early Savers USD balances above USD 5,000.

| 2. INDIVIDUAL CURRENT ACCOUNTS | Minimum Balance | Monthly Fee | Minimum Balance to Credit Interest | ATM Withdraw fee (ON-US ATM) |
|--------------------------------|-----------------|-------------|------------------------------------|------------------------------|
| Premium Current | ZMW 1,000 | ZMW 300 | n/a | ZMW 20 |
| Prime Current | ZMW 100 | ZMW 120 | n/a | ZMW 20 |
| Senior Citizens | ZMW 20 | n/a | n/a | ZMW 20 |
| Student Current | ZMW 20 | n/a | n/a | ZMW 20 |
| Mpower Hybrid | ZMW 100 | ZMW 70 | n/a | ZMW 20 |

| 3. SME BANKING ACCOUNTS | Minimum Balance | Monthly Fee | Minimum Balance to Credit Interest | ATM Withdraw fee (ON-US ATM) |
|-------------------------|-----------------|-------------|------------------------------------|------------------------------|
| Call Account ZMW | ZMW 100,000 | ZMW 125 | ZMW 100,000 | n/a |
| DBA Established | ZMW 450 | ZMW 70 | n/a | ZMW 20 |
| DBA Growing | ZMW 350 | ZMW 60 | n/a | ZMW 20 |
| DBA Basic | ZMW 250 | ZMW 50 | n/a | ZMW 20 |
| DBA Lite | ZMW 150 | ZMW 40 | n/a | ZMW 20 |
| Mpower BIZ | ZMW 500 | ZMW 100 | n/a | ZMW 20 |

| 4. FOREIGN ACCOUNTS* | USD | GBP | EUR | ZAR |
|-----------------------|------|------|-----|-----|
| DBA Established | 10 | 8 | 10 | 100 |
| DBA Growing | 7 | 4 | 5 | 80 |
| DBA Basic | 5 | 3 | 4 | 60 |
| DBA Lite | 3.50 | 2.50 | 3 | 50 |
| Prime Current Account | 10 | 8 | 10 | 140 |
| Premium Account | 30 | 20 | 30 | 420 |
| Mpower Hybrid | 3.50 | 2.50 | 3 | 50 |

*Foreign Account charges are applicable on a monthly basis.

FIXED DEPOSITS APPLICABLE CHARGE

| | |
|---|------------------------------|
| 1. DBA Fixed Deposit | |
| a. Minimum Balance | K 10,000 |
| b. Early withdraw Fee (Before maturity) | K 150 |
| c. Interest Payment for early termination: | |
| (i) Less than 50% of tenor | No Interest paid |
| (ii) 50% - 75% of tenor | 50% of accrued interest paid |
| (iii) Over 75% of tenor but before Maturity | 75% of accrued interest paid |
| 2. DBA Mukango Fixed Deposit | |
| a. Minimum Balance | K 10,000 |
| b. Early withdraw Fee (Before maturity) | K 150 |
| c. Interest Payment for early termination: | |
| (i) Less than 50% of tenor | Interest paid clawed back |
| (ii) 50% - 75% of tenor | Interest paid clawed back |
| (iii) Over 75% of tenor but before Maturity | Interest paid clawed back |
| 3. Standard Fixed Deposit | |
| a. Minimum Balance | ZMW 5,000 |
| b. Early withdraw Fee (Before maturity) | ZMW 150 |
| c. Interest Payment for early termination: | |
| (i) Less than 50% of tenor | No Interest paid |
| (ii) 50% - 75% of tenor | 50% of accrued interest paid |
| (iii) Over 75% of tenor but before Maturity | 75% of accrued interest paid |
| 4. Mukango Fixed Deposit | |
| a. Minimum Balance | ZMW 5,000 |
| b. Early withdraw Fee (Before maturity) Fee | ZMW 150 |
| c. Interest Payment for early termination: | |
| (i) Less than 50% of tenor | Interest paid clawed back |
| (ii) 50% - 75% of tenor | Interest paid clawed back |
| (iii) Over 75% of tenor but before Maturity | Interest paid clawed back |

PAYMENTS APPLICABLE CHARGE

| | |
|--|-------------------------------------|
| 1. Standing Orders | |
| a. Setup fee | ZMW 60 |
| b. Amendment fee | n/a |
| c. Processing fee | ZMW 10 (Internal)/ZMW 40 (External) |
| d. Cancellation of instruction | n/a |
| e. Unpaid standing order fee (As per Regulation) | ZMW 340 |
| 2. Transfer | |
| a. Outward Transfer-RTGS (Electronic) | ZMW 40 |
| b. Outward Transfer-RTGS (Manual) | ZMW 55 |
| c. Outward Transfer-DDACC/EFT (Electronic) | ZMW 10 |
| d. Outward Transfer-DDACC/EFT (Manual) | ZMW 25 |
| e. Account to Account Transfer (Foreign currency) - in respective currency | USD 2, GBP 1, EUR 2, ZAR 10 |
| 3. Salary Processing | |
| a. Electronic processing per entry | ZMW 5 (Internal)/ 10 (External) |
| b. Manual processing per entry | ZMW 25 (Internal)/ 25 (External) |
| c. Over The Counter (Non - Account holders) | ZMW 25 (Internal)/ 25 (External) |
| d. Inward DDAC Debits | ZMW 25 |

LOANS APPLICABLE CHARGE

| | |
|--|----------------------------------|
| 1. Cashflow Lending | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 3% |
| c. Insurance | Depend on loan tenor and one off |
| 2. Credit Program with Flexible / Fixed Collateral | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 3% |
| c. Insurance | Depend on loan tenor and one off |
| 3. Secured Property Backed | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 5%, Min. K 300 |
| c. Insurance | Depend on loan tenor and one off |
| 4. Mukango Loans/Cash Covered Loans | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 3%, Min. K 300 |
| c. Insurance | Optional |
| 5. Salary Advance /Pay Day Loan | |
| a. Interest Rate | 0% |
| b. Processing Fee | 15%, Min. K 300 |
| c. Insurance | 0.42% |
| 6. Salary Backed/MPower Salary Backed | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 5%, Min. K 300 |
| c. Insurance | Depend on loan tenor and one off |
| 7. Scheme Loans/ Mpower Scheme | |
| a. Interest Rate | MPR Plus Margin |
| b. Arrangement Fee | 5% |
| c. Insurance | Depend on loan tenor and one off |

| | |
|---------------------------|----------------------------------|
| 8. Device/Asset Financing | |
| a. Interest Rate | MPR plus Margin |
| b. Arrangement Fee | 5% min - K 300.00 |
| c. Insurance | Depend on loan tenor and one off |
| 9. Access Bank Mortgage | |
| a. Interest Rate | MPR plus Margin |
| b. Arrangement Fee | 3% min K300 |
| 10. Vehicle Finance | |
| a. Interest Rate | MPR plus Margin |
| b. Arrangement Fee | 3% min K300 |

GENERAL ACCOUNT CHARGES APPLICABLE CHARGE

| | |
|--|--|
| 1. Statements | |
| a. First statement in the month | Free |
| b. Interim Statement Per Page | ZMW 50 |
| c. Duplicate Statements Per Page | ZMW 50 |
| d. Balance enquiry | Free |
| e. Statement on closed account (Charged if free statement was received) | ZMW 150 |
| 2. Cash Withdrawal Over The Counter | |
| a. Within ATM Limit | ZMW 150 |
| b. Above ATM Limit | Free |
| c. Bulk Cash Deposit | Free |
| d. Over the Counter Cash Withdrawal | Free |
| e. Onsite Cash Collections and Pick up | Full Cost of Recovery of CIT Costs plus Margin |
| f. Onsite Cash Delivery | Full Cost of Recovery of CIT Costs plus Margin |
| 3. Closure of Account with less than six (6) months period | |
| a. ZMW | 150 |
| b. USD | 40 |
| c. GBP | 33 |
| d. EUR | 38 |
| e. ZAR | 70 |
| 4. Closure of Account with a six (6) months period and above | |
| a. ZMW | Free |
| b. USD | Free |
| c. GBP | Free |
| d. EUR | Free |
| e. ZAR | Free |
| 5. ATM Withdrawal Fees | |
| a. US on US | 20 |
| b. US on Local Banks | 25 |
| c. US on International ATMs (Crossborder) | 50 |
| d. Balance enquiry | Free |
| 6. Card Charges | |
| a. Debit Card Issuance and Renewal on expiry | Free |
| b. Debit Card Replacement (Lost, captured and forgotten pin) | ZMW 150 |
| c. Prepaid Card Issuance Fee | ZMW 130 |
| d. Prepaid Card Replacement Fee | ZMW 130 |
| e. Card Feed (Monthly/Quarterly/Annually) | Free |
| f. Card dispute (Investigation excluding arbitration) | As per advised arbitration costs |
| g. POS/Online Transactions | Free |
| h. Uncollected Cards (Fee to apply if card is not collected within 30 days from card issuance) | ZMW 50 |
| i. Forex Mark up | 4% |
| j. Inactive card fee (Fee to apply if card is not used within 60 days from card issuance) | ZMW 10 per month |
| 7. Mobile Banking | |
| a. Registration | Free |
| b. Inter-Bank transfers | DDACC ZMW 10 / RTGS ZMW 40 |
| c. Mobile Transfer (Access to Access) | No Charge |
| d. Transfer to Tenga | ZMW 5 |
| e. Transfer to Mobile | ZMW 12 |
| f. Transfer to Prepaid | ZMW 5 |
| g. Transfer-International | Refer to Telegraphic Transfer Section |
| h. Mini-statement Prepaid Card (Free for a/c) | ZMW 1.5 |
| i. Monthly fee | Free |
| j. Balance enquiry | Free |
| k. Airtime purchase | ZMW 2.5 |
| l. Pay TV | ZMW 5 |
| m. ZESCO | ZMW 6 |
| n. Full Statement (Account/Prepaid) | ZMW 5 |
| o. PIN Reset (Branch /Contact Centre) | Free |
| p. Prepaid Card Balance | ZMW 1.5 |
| q. Ewallet Reversal Customer Request | ZMW 10 |
| r. RTSA Payments | ZMW 10 |
| s. Hai Tech Bill Payments | ZMW 5 |
| t. Water Utility Payments | ZMW 6 |
| u. MTN Data | ZMW 5 |
| v. SchoolPay on Mobile | ZMW 10 |
| w. SchoolPay at Branch | ZMW 50 |
| x. Micro Loans Processing Fee | 15% |
| y. Loan Request Fee (CRB checks) | As charged by CRB |
| z. Cardless Withdrawal | ZMW 20 |
| aa. Instant transfers - Bank | ZMW 25 |
| bb. Instant Transfers - MNO | ZMW 10 |
| 8. Tenga Mobile Money | |
| a. Cash Withdrawal at Branch | ZMW 50 |
| b. Balance enquiry | Free |
| c. Mini-statement | Free |
| d. PIN reset Branch/Call Centre (Free on Mobile) | Free |
| e. Transfer-Account to Tenga | ZMW 5 |
| f. Transfer-Tenga to account | ZMW 5 |
| g. Transfer-to-mobile number | ZMW 12 |
| h. Transfer-to-Prepaid | ZMW 10 |
| i. Transfer-DDACC | ZMW 10 |
| j. Transfer-RTGS | ZMW 40 |
| k. Instant Transfers - Bank | ZMW 20 |
| l. Instant Transfers MNO | ZMW 15 |
| m. Airtime Purchase | ZMW 2 |
| n. Pay TV | ZMW 3 |
| o. Electricity | ZMW 3 |
| p. Ewallet Reversal Fee | ZMW 5 |
| q. Tenga Loan processing fee | 15% |
| r. SchoolPay at Branch | ZMW 50 |
| s. SchoolPay on Mobile | ZMW 10 |
| t. MTN Data | ZMW 5 |
| u. RTSA Payments | ZMW 10 |
| v. Water Utility Payments | ZMW 6 |
| w. Hai Tech Bill Payment | ZMW 3 |
| x. Cardless Withdrawal | ZMW 20 |
| y. Balance Enquiry/Prepaod Card-Branch (Free at ATM) | ZMW 10 |
| z. Tenga Prepaid Card Issuance | ZMW 50 |
| 9. Transfer Tenga to Tenga Mobile Money | |
| a. ZMW 5 - ZMW 200 | ZMW 0.5 |
| b. ZMW 200.01 - ZMW 400 | ZMW 0.7 |
| c. ZMW 400.01 - ZMW 1,000 | ZMW 1 |
| d. ZMW 1,000.01 - ZMW 3,000 | ZMW 2.5 |
| e. ZMW 3,000.01 - ZMW 10,000 | ZMW 5 |
| 10. Internet Banking | |
| a. Monthly fee (Personal accounts) | Free |
| b. Monthly fee (Business accounts) | ZMW 40 |
| c. Password Reset/Unlocking of account | ZMW 5 |
| d. Intra-account transfers | ZMW 5 |
| e. Interbank/Electronic transfers | |
| (i) DDACC | ZMW 10 |
| (ii) RTGS | ZMW 40 |

FOREIGN SERVICES APPLICABLE CHARGE

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|---|--|
| (i). Cheque encashment (Personal Forex account) | 1.5% of face value Min USD 10, Max USD 25 |
| (ii). Collection/Negotiation fee (International Banks) | 1% Min USD 50 (excludes foreign bank charges and subject to Credit approval) |
| (iii). Collection/Negotiation fee (Local Banks) | 1.5% Min ZMW 150 |
| (iv). Collection/Negotiation fee (Special Presentation) | ZMW 100 |
| (v). Bills of Exchange Purchased subject to clearing | USD 250 |
| Telegraphic Transfers | |
| (i). Outward Transfers (Manual and Electronic) | 1% Min USD 50 Max 90, extra charge USD 30 if client is bearing all charges |
| (ii). Inward Transfers | Free |
| (iii). Request for FX TT customer transmission copy | First copy free: second copy USD 3, GBP2.5 EUR 3, ZAR 42 |
| (iv). TT amendment Fee | USD 45 per amendment fee/ actual correspondence fee |

TAX PAYMENT APPLICABLE CHARGE

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|---|---------|
| 1. Domestic Tax | |
| a. Transaction fee online | ZMW 20 |
| b. Transaction fee over the counter | ZMW 50 |
| c. Transaction fee Mobile Banking | ZMW 10 |
| 2. Customs Tax | |
| a. Transaction fee online | ZMW 20 |
| b. Transaction fee over the counter | ZMW 50 |
| 3. Domestic Tax Transaction Fee (Tenga) | |
| a. ZMW 0 - ZMW 100 | ZMW 0.5 |
| b. ZMW 100.01 - ZMW 200 | ZMW 1 |
| c. ZMW 200.01 - ZMW 500 | ZMW 2.5 |
| d. ZMW 500.01 - ZMW 700 | ZMW 3.5 |
| e. ZMW 700.01 - ZMW 1,000 | ZMW 5.0 |
| f. ZMW 1,000.01 - ZMW 1,500 | ZMW 7.5 |
| g. ZMW 1,500.01 - ZMW 5,000 | ZMW 10 |
| h. ZMW 5,000.01 - ZMW 10,000 | ZMW 10 |
| i. ZMW 10,000.01 - Above | ZMW 15 |

REMITTANCE APPLICABLE CHARGE

| | |
|--|---|
| AccessAfrica | |
| 1. Individuals | |
| a. Account holder | USD 5 + 2% of the principal amount - Maximum charge \$100, No minimum charge |
| b. Non-account holder | USD 5 + 2.5% of the principal amount - Maximum charge \$100, No minimum charge |
| Pan-African Payment and Settlement System (PAPSS) | |
| 1. Individuals | |
| a. Account holder | 2% of the principal amount + \$3 flat fee. Minimum charge \$4 and Maximum charge \$50 |

OTHER SERVICES APPLICABLE CHARGE

| | |
|--|---------------------------|
| 1. General | |
| a. Commissioner of Oaths | ZMW 120 |
| b. Auditors Report | ZMW 300 |
| c. Bank Status Report | ZMW 100 |
| d. Certification of Documents | ZMW 150 |
| e. Confirmation of Letter of Administration | As charged by the Courts. |
| 2. Certificate of Balance | |
| a. ZMW | ZMW 50 |
| b. USD | USD 150 |
| c. GBP | GBP 5 |
| d. EUR | EUR 5 |
| e. ZAR | ZAR 50 |
| f. Investigation of Account (Customer request) | ZMW 200 |
| g. Reference Letters | ZMW 20 |
| h. Photocopies (Customer Request) | ZMW 20 per copy |
| i. Entity Search Fee | As charged by PACRA |

All Fee Based Charges are subject to Value Added Tax @16%.
 *Tariffs effective 01/06/2025
 For more information visit your nearest Access Bank Branch, call **+260 0770712001 / +260 978777555**
 Airtel 202/MTN 202 toll-free or go to **zambianfo@accessbankplc.com**

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