

Tariff Guide Effective 23rd March 2022

Description	Charge	Description	Charge	Description	Charge	Description	Charge
Standard Savings Account		Pension Account		Soiled Notes	Free	Statements	
Opening Balance	K50	Opening / Minimum Balance	K20	Internal Transfers from ZMW to FCY account and vice versa	Free	Monthly	Free
Minimum Balance	K50	Service fee	Nil			Duplicate statements	K50
Withdrawal limit (If more than 2 withdrawals per month - Forfeiture of the month's interest)	2 withdrawals per month	Zipange Account				Interim Statements	K50
		Opening Balance	K50	Third Party Encashment	K350	Balance enquiry	Free
		Minimum Balance	K50	Investigation fees for non-receipt of funds (T/T) where funds aren't received	Free	Internal Transfers	
		Service Fee	Nil			Within Same Branch & Intra Bank	Free
Solo Account		Access Dollar Account		Cheque collection/Negotiable of foreign currency cheques		Transfer Other Banks	
Opening Balance	K20	Opening/Minimum Balance Individual	USD100	1% min USD30 plus overseas bank charges		Stop DDACC standing order	Free
Minimum Balance	K20	Opening/Minimum Balance Corporate	USD1000			DDACC/EFT (Electronic -Salary)	K10 per transaction
Service Fee	Nil	Penalty fee if Below Minimum Balance (Corporate)	USD20	Loans		DDACC/EFT (Manual - Salary)	K25 per transaction
Standard Current Account		Service Fee (Corporate)	USD10	Arrangement Fee:		RTGS (Electronic/Manual)	K40
Opening / minimum balance Individual	K250			Individual	1% - 5% min. K200	Counter Cheques	K50
Opening /Minimum balance Corporate	K1,000			Corporate	1% - 5% min. K500	Issuance of Managers cheque	K130
Service Fee Individual	K70	Access Pound Account		Early Redemption/ Repayment Penalty Fee	N/A	Stop Cheques (Customer cheque, bank draft, cashier order)	
Service Fee Corporate	K100	Opening/Minimum Balance (Individual)	GBP100	Settlement Quotation/Summary statement	Free	If reported lost or stolen	K200 with a police report
Access Premier Account		Opening/Minimum balance(Corporate)	GBP100			Any other reason(excluding stolen or lost)	K350 without police report
Opening Balance	K20,000	Penalty fee if below minimum balance (Corporate)	GBP10	MPower Loans		Personalised Deposit Book	K100
Minimum Balance	K20,000	Service Fee (Corporate)	GBP 5	Management fee	Nil	Retrial of Cheque images	K50
Service Fee	K70			Facility fee	5% of Facility amount	Cheque Books	
Early Savers Account		Access Euro Account		Anniversary fee	Nil	Individual	25/50 Leaves K150/K250
Opening/Minimum Balance	K100	Opening Balance (Individual/Corporate)	EUR100	Credit Life Assurance Premium	1.5%	Corporate	50/100 leaves K150/K250
Opening/ Minimum Balance	USD100	Minimum Balance	EUR100	Insurance premium levy on credit life assurance	5% of insurance fee	Auditors' information / Certificate of Balance	
Withdrawal limit	1 withdrawal per quarter	Penalty fee if below minimum balance (Corporate)	EUR10	CRB Check Fee	K100.87	Certificate of balance	K350
Extra Capital Account		Service Fee (Corporate)	EUR 6.25	Pay Day Loans		Responding to Auditors letters	K350
Opening / Minimum balance	K1,000			Flat Fee	5%	Company Search	Subject to PACRA applicable charges
Penalty fee if below minimum balance	K50	Access Rand Account		CRB Check Fee	K100.87	Outward Status enquiry (except on opening account)	K350
Service Fee	Nil	Opening/Minimum Balance (Individual)	ZAR100	Credit Life Assurance Premium	1.5%	Letter of Recommendation	K350
Mpower Biz Account SME		Opening/ Minimum Balance (Corporates)	ZAR10,000	Insurance premium levy on credit life assurance	5% of insurance fee	Full investigation search (Court document)	K100
Opening Balance	K500	Penalty fee if below minimum balance(Corporate)	ZAR150	General Services		Auto sweeping facility	K10
Minimum Balance	K500	Service Fee (Corporate)	ZAR75	Visa card charge on issue (Individual)	Free	Commission on closure of account (less than six months)	K100
Service Fee	K50			Visa card charge on issue (Corporate)	K350	Certificate of documents (Commission of oaths, passport, etc)	K100
Mpower Current Individual Account		Foreign Currency Services		Replacement of lost card	K80	USDD Mobile Banking	
Opening Balance	K30	Inward Telegraphic Transfers	Free	Cash transaction:		Talk Time	K1.50
Minimum Balance	K30	Outward Telegraphic Transfers and Drafts		own bank ATMS	K10	Bill Payment: (Zesco, Dstv, GOtv)	K3
Service Fee	K35	1% of the amount; min USD50 max USD90		other bank ATMS	K10	Transfer - Intra Bank	Free
Goal Account		Extra charge USD30 if client is bearing all charges		International ATMS	K30	Transfer - Other Banks	K22
Opening Balance	K200			Internet banking Funds transfer Intra Bank	Free	Mobile Money wallet	K5
Minimum Balance	K200			Internet banking Funds transfer Inter Bank	K22	AccessAfrica Transfers	
Lima Account				Forgotten/lost password	Free	Individuals	
Opening Balance	K10	Amendment fee for outward remittances/ swift/telegraphic	USD30	SMS Alert	Free	Customers	USD 5 plus 1.25% of the amount
Minimum Balance	K10	Bills of Exchange purchased subject to clearing		In Branch Cash Deposit	Free	Non-Customers	USD 5 plus 1.5% of the amount
Service Fee	Nil	1% of the amount; min USD30 max USD250		Over the Counter Cash withdrawal within ATM limit	K150	Corporates	
Church Account						Customers	0.75% of the amount; minimum of USD30 capped at USD90
Opening Balance	K200						
Minimum Balance	K200						
Penalty fee if below minimum balance	K50						
Service Fee	Nil						
DibiliXtra Account							
Opening Balance	K150						
Minimum Balance	K150						