

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