

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

LOCAL CURRENCY ACCOUNTS	APPLICABLE CHARGE	PAYMENT SERVICES	APPLICABLE CHARGE		
1. Current Accounts				4. Amendments to LCs	
a. Minimum Balance	Nil	a. Local currency/transfers		a. Extension	1% per quarter or part thereof, Min. USD 1,000
b. Ledger Fee	ZMW 100	- Book Transfer	Nil		(Currency Equivalent GBP, ZAR, EUR)
c. Activity Fee	Nil			b. Value Enhancement	As (a) above
2. Call Accounts		1. Other Banks			
a. Opening Balance	ZMW 5,000			c. Other Amendments	USD 150 + 30 Swift fee per amendment
b. Minimum Balance	Nil	a. DDACC/ACH-Manual	ZMW 25 per entry	C. Other Amenuments	05D 150 · 50 Swittlee per amenument
c. Ledger Fee	Nil			d. Overseas bank charges	As per L/C terms
d. Activity Fee min bal charge	Nil	b. DDACC/ACH-Electonic	ZMW 10 per entry		
e. Min bal to credit interest	ZMW 100,000	c. RTGS-Manual	ZMW 55 per entry	5. Bonds/Guarantees/Standby Letters of Credit	
3. Fixed Deposits		d. RTGS-Electronic	ZMW 40 per entry		
a. Opening Balance	Nil			a. Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)
		e. Recall Charge	Nil	b. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)
b. Minimum Balance	Nil				
c. Interest payment	At Maturity	f. Enquiry Charge	Nil	c. Issuance Fees - Collateralized	Max-1.5% per quartter or part thereof, Min.
d. Tenor	30-365 days				USD 1,000 (Currency Equivalent GBP, ZAR, EUR)
o Dellever entiene	Yos	2. Payroll processing		d. Cash Covered	Max-1.5% per quartter or part thereof, Min. USD
e. Rollover options	Yes	a. Manual processing - External	ZMW 25 per entry		5,000 (Currency Equivalent GBP, ZAR, EUR)
f. Automated Rollover	Yes			e. Confirmation	Subject to confirming Bank Charges
0 Earfaitura of interact	if donocit ic brokon boforo moturity/	b. Manual-Internal	ZMW 10 per entry		Subject to comming bank charges
g. Forfeiture of interest	if deposit is broken before maturity			f. Amendment	USD 150 + 30 Swift fee per amendment
h. Admin fee for breakage	1% of deposit value,min ZMW 5,000.00	c. Electronic - External	ZMW 10 per entry		

4.	M Bi	iz Account	
	a.	Minimum Balance	Nil
	b.	Ledger Fee	ZMW 100
	с.	Activity Fee	Nil

FO	REIGN	CURRENCY ACCOUNTS	APPLICABLE CHARGE
1.	Curr	ent Accounts-USD,	
	а.	Minimum balance	USD 100
	b.	Ledger fee	10
	с.	Activity fee	Nil
2.	Cur	rent Accounts-GBP	
	а.	Minimum Balance	GBP 100
	b.	Ledger Fee	5
	с.	Activity Fee	Nil
3.	Cur	rent Accounts-EUR	

EUR 100

ZAR 10,000

ZMW 1,000

ZMW 100

APPLICABLE CHARGE

Negotiable (% of total throughput)

6.25

Nil

75

Nil

Minimum Balance Ledger Fee b.

	С.	Activity Fee	
4.	Curr	rent Accounts-ZAR	
	а.	Minimum Balance	
	b.	Ledger Fee	
	с.	Activity Fee	

5. Escrow Account Services

Setup Fee a.

Monthly Maintenance fee b.

Transaction Fee С.

ACCOUNT ENQUIRY AND STATUS

d. **Electronic-Internal** Tax Payments - Domestic Taxes e.

f.

g.

a.

b.

С.

d.

e.

а.

a.

Customs: (i). Online (ii). OTC Outward TT (Swift)

DEBT APPLICABLE CHARGE 1. Term Loans Min - 0.5%, Max - Negotiable (payable upfront) Facility Arrangement Fee Min - 0.5%, Max - Negotiable (payable upfront on Loan Management Fee facility amount and 0.5% annualy on outstanding balance thereafter) **Documentation Fee** Min - 0.5%, Max - Negotiable (payable upfront) FCY Base Rate + Margin/BOZ MPR+ Margin p.a. Interest Rate (Margins Negotiable depending Credit Risk Assessment)

72 Months, longer tenors to be considered subject to credit risk assessment

Min - 0.5%, Max - Negotiable (payable upfront)

Free

ZMW 30

USD 50

ZMW 30 per entry

ZMW 50 per entry

OPEN ACCOUNT AND WORKING CAPITAL FINANCE APPLICABLE CHARGE

1. Overdraft

Maximum Tenor

Facility Arrangement Fee

Min - 0.5%, Max - Negotiable (payable upfront) Facility Arrangement Fee Min - 0.5%, Max - Negotiable (payable upfront) **Documentation Fee** b. FYC Base rate+margin/BOZ MPR+Margin p.a Interest Rate С. (Margin negotiable depending on CRA) **Availability Period** 12 Months d. 2. Short Term Loans

COLLECTION SERVICES APPLICABLE CHARGE 1. Documentary Collections **Collection Charges - Inward Bills** 1%, Min-USD 45, Max-USD 100 b. Collection Charges - Outward Bills 1%, Min-USD 50, Max-USD 100 c. SWIFT Charges USD 50 d. Documentary handling Charge 0.25% Min- USD 200, (Currency Equivalent GBP ZAR, EURO) **USD 30** e. Extension Charges

Bill Delivery Overseas

g. Courier Charge

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OTHER SERVICES APPLICABLE CHARGE a. Auditors Report ZMW 150 b. Bank status Report ZMW 100 Per Report ZMW 200 Investigation of Accounts Customers Request ZMW 100 d. Company due diligence Subject to PACRA Company Search e.

USD 75

Full cost

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

CASH SERVICES	APPLICABLE CHARGE			
		f. Collateral Management Costs	All for the Account Borrower	
		e. Margin call	80% of stock value	
(ii). MT940 Inward	Free	d. Maximum Tenor	12 Months	
(i). MT940 Outward	Free	c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)	
n. Reporting		b. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
m. Unpaid Cheque standing order	As per BOZ regulation	a. Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
I. Unpaid Cheque due to insufficient funds	As per BOZ regulation	5. Structured Commodity Finance		
k. Cancellation of Standing order instruction	Nil	d. Maximum Tenor	12 Months	
(iii). Processing	As per/RTGS/TT Charge	c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a (Margin negotiable depending on CRA)	
(ii). Amendment	Nil	b. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
j. Standing order (i). Setting up	ZMW 100	a. Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
i. Stop cheque payment instruction	ZMW 500	4. Pre and Post Shipment Finance		
(ii). Beyond one year	ZMW 500 per request	d. Availability Period	12 Months	
(i). Within same year	ZMW 250 per request		(Margin negotiable depending on CRA)	
h. Request of retrieval of paid cheques		c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a	
g. Certificate of balance	ZMW 50	b. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
f. Balance over the counter	Nil	a. Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)	
e. Interim Statement per page	ZMW 10	3. Invoice Discounting		
d. Monthly scheduled Statement	FREE	d. Maximum Tenor	12 Months	
c. Reactivation of account	Nil		(Margin negotiable depending on CRA)	
b. Closure of account	Nil	c. Interest Rate	FYC Base rate+margin/BOZ MPR+Margin p.a	Airtel 202/MTN 202 toll-free or go to zambiainfo@accessbankplc.com
a. Statement of closed account	ZMW 300	b. Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)	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

а.	Bulky Cash Deposit	Nil
b.	OTC Cash withdrawal	ZMW 150 (Counter cheque)
с.	Onsite cash collections /pick up	Full cost recovery of CIT cost plus margin

	а.	Bulky Cash Deposit	Nil	DOC	UMENTARY TRADE FINANCE	APPLICABLE CHARGE
	b.	OTC Cash withdrawal	ZMW 150 (Counter cheque)	1. Exp	ort LCs (Inward)	
	с.	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	а.	Advising	USD 250 + 60 Swift fee Flat Fee (Currency Equivalent GBP,ZAR,EURO,ZMW)
	e.	Mobile branch services	Negotiable depending on volume and distance of locations	b.	Document Negotiation & Handling	0.25% Min USD 250, (Currency Equivalent GBP,ZAR,EUR)
	f.	Local correspondent services	% of throughput, min 0.75%	с.	Acceptance under issuance LCs	1%, Min-USD 250 (Currency Equivalent
	g.	Cheque book issuance				GBP,ZAR,EUR)
		(i). 50 Leaves	ZMW 150	d.	Export Bills Discounting	USD Base Rate + Margin/BOZ MPR+ Margin p.a.
						(Margins Negotiable depending Credit Risk Assessmen
		(ii). 100 Leaves	ZMW 250	e.	Discrepant Presentation	USD 100 per presentation
		(iii). 200 Leaves	ZMW 500	f.	Advising L/C Ammendment	USD150 + 30 Swift fee per amendment
	h.	Customized cash chequed deposit books	Negotiable	2. Imp	ort Letters of Credit (Outward)	
	i.	Bankers cheque issuance		а.	Facility Arrangement Fee	Min - 0.5%, Max - Negotiable (payable upfront)
		(i). Customers	ZMW 120	b.	Documentation Fee	Min - 0.5%, Max - Negotiable (payable upfront)
		(ii). Non Customers	ZMW 250	C.	Issuance Fee (Collateralized - Sight)	Max-1.5% per quarter or part thereof, Min. USD 1000 (Currency Equivalent GBP, ZAR, EUR)
EL	.ECTRO	NIC BANKING SERVICES	APPLICABLE CHARGE			
				d.	Issuance Fee (Cash Covered - Sight)	Max-1.5% per quarter or part thereof, Min. USD
	а.	Monthly access fee	FREE			500 (Currency Equivalent GBP, ZAR, EUR)

FREE Password reset Nil Unlocking Account С. Nil Additional user d. User profiles amendment Nil e. **Dormancy Fee** Nil Pin Reset Nil N/A Token Replacement h.

Issuance Fee (Usance) e.

3. Confirmation

Adding Confirmation - Inward LC a.

Adding Confirmation -Outward LC b.

Max-1.5% per quarter or part thereof, Min. USD 500 (Currency Equivalent GBP, ZAR, EUR)

1% per quarter or part thereof, Min. USD 1,000 (Currency Equivalent GBP, ZAR, EUR) As per confirmaing Bank charges

more than banking

Registered commercial bank