

RETAIL BAN	IKING AN	DEMER	RGINGE	BUSINESS	TARIFF GUIDE - AS A	Γ5 th MARCH, 2024		
ACCOUNT SERVICES AND APP	PLICABLE CHARGES				LOANS	APPLICABLE CHARGE	10. Internet Bankinga. Monthly fee (Personal accounts)	Free
1. SAVINGS ACCOUNTS*	Minimum Balance	ATM Withdraw fee (ON-US ATM)		Number of free withdraws in a month	1. Cashflow Lending		b. Monthly fee (SME/Business Banking)	ZMW 40
Early Savers	ZMW 100	n/a	per annum 6%	1 per month	a. Interest Rate	MPR Plus Margin	c. Password Reset/Unlocking of accountd. Intra-account transfers	ZMW 5 ZMW 5
Standard Savings	ZMW 100	n/a	2.5%	2 per month	b. Arrangement Fee	3%	e. Interbank/Electronic transfers (i) DDACC	ZMW 15
Group Savings	ZMW 200	n/a	n/a	Unlimited	c. Insurance	Depend on loan tenor and one off	(ii) RTGS	ZMW 35
Student Savings	ZMW 20	n/a	n/a	2 per month	2. Credit Program with Flexible / Fixed Collateral			
Extra Capital	ZMW 1,000	ZMW 13	3%	4 per month	a. Interest Rate	MPR Plus Margin	FOREIGN SERVICES	APPLICABLE CHARGE
					b. Arrangement Fee	3%		
*Free monthly maintenance fee *K50 charge for withdraws above					c. Insurance	Depend on loan tenor and one off	(i). Foreign Currency Drafts Commission	2 mar dabit min 20
*K50 charge for fall below minim					3. Secured Property Backed		USD GBP	2 per debit, min 20 1.5 per debit, min 15
*1% interest per annum on Earl	ly Savers USD balances abo	ove USD 5,000.			a. Interest Rate	MPR Plus Margin	EUR ZAR	2 per debit, min 20 ZAR 30 per debit, min 285
2. INDIVIDUAL CURRENT ACCOUNTS	Minimum Balance	Monthly Fee	Credit Interest Minimum Balance	ATM Withdraw fee (ON-US ATM)	b. Arrangement Feec. Insurance	5%, Min. K 300 Depend on loan tenor and one off		
Premium Current	ZMW 1,000	ZMW 300	n/a	(ON-05 ATM) ZMW 13	C. Ilisurance	Depend official terior and one off	(i). Negotiation/ Collection of Foreign cheques (International)	1% Min USD50, Max USD100
riemam carrent	214100 1,000	ZIMVV 300	TI/ a		4. Mukango Loans/Cash Covered Loans	MDD Dive Mevele	(iii) Cheque encashment (Personal	1.5% of face value Min USD10
Prime Current	ZMW 100	ZMW 70	n/a	ZMW 13	a. Interest Rate	MPR Plus Margin 3%, Min. K 300	Forex account)	Max USD 25
Senior Citizens	ZMW 20	n/a	n/a	ZMW 13	b. Arrangement Feec. Insurance	Optional	(iv) Collection/Negotiation fee	1% Min USD 50 (excludes foreign
Student Current			n/2	ZMW 13	5. Salary Advance /Pay Day Loan		(International Banks)	bank charges and subject to
Student Current	ZMW 20	n/a	n/a	ZI*IVV 13	a. Interest Rateb. Processing Fee	0% 15%, Min. K 300		Credit approval)
MPower Hybrid	ZMW 100	ZMW 60	n/a	ZMW 13	c. Insurance	0.42%	(v) Collection/Negotiation fee (Local Banks)	1.5% Min ZMW 150
			Crodit Interest	ATM \\/:+b drave for a	6. Salary Backed/MPower Salary Backed a. Interest Rate	MPR Plus Margin	(LOCAI DAITINS)	I.J/UITHILLITAV IJU
3. EMERGING BUSINESS ACCOUNTS	Minimum Balance	Monthly Fee	Credit Interest Minimum Balance	ATM Withdraw fee (ON-US ATM)	b. Arrangement Fee	5%, Min. K 300	(vi) Collection/Negotiation fee	
Call Account ZMW	ZMW 5,000	ZMW 125	ZMW 100,000	n/2	c. Insurance	Depend on loan tenor and one off	(Special Presentation)	ZMW 100
				n/a	7. Scheme Loans/ MPower Scheme a. Interest Rate	MPR Plus Margin	(vii) Bills of Exchange Purchased	
DBA Established	ZMW 450	ZMW 70	n/a	ZMW 13	b. Arrangement Fee	5%	subject to clearing	USD 250
DBA Growing	ZMW 350	ZMW 60	n/a	ZMW 13	c. Insurance	Depend on loan tenor and one off	Telegraphic Transfers	
DBA Basic	ZMW 250	ZMW 50	n/a	ZMW 13	8. Device/Asset Financing a. Interest Rate	MPR plus Margin	(i) Outward Transfer	1% Min USD 50 Max 90, extra charge USD 30 if
DBA Lite	ZMW 150	ZMW 40	n/a	ZMW 13	b. Arrangement Fee	5% min - K 300.00	(i) Outward Harister	client is bearing all charges
					c. Insurance	Depend on loan tenor and one off	(ii) Inward Transfer	Free
4. FOREIGN ACCOUNTS* USD	D GBP	EUR	ZAR				(iii) Request for FX TT customer transmission copy	First copy free: second copy USD 3, GBP2.5, EUR 3, ZAR 42
DBA Established 10	8	10	100	GENERA	AL ACCOUNT CHARGES	APPLICABLE CHARGE	(iv) TT amendment Fee	
DBA Growing 7	4	5	80	1. Stat	tements		(v) Travellers Cheques (Sales commission/ Handling)	USD 45 per amendment fee/ actual correspondance fee 2% of total value Min ZMW 110
DBA Basic 5	3	4	60		First statement in the month	Free	(v) Travellers Cheques (Sales Commission) Handling)	2 70 Of total value Milit ZMVV 110
DBA Lite 3.50	0 2.50	7	50		nterim Statement Per Page:	ZMW 50		
Prime Current Account 10		10	1.40		Ouplicate Statements Balance enquiry	ZMW 50 Free		
		10	140		statement on closed account (Charged if free statement	ZMW 150	TAXPAYMENT	APPLICABLE CHARGE
Premium Account 30	20	30	420		vas received)			
MPower Hybrid 3.50		3	50		h Withdrawal Over The Counter		1. Domestic Taxa. Transaction fee online	
*Foreign Account charges are ap	pplicable on a monthly basis	S.			Within ATM Limit Above ATM Limit	ZMW 150 Free	b. Transaction fee over the counter	ZMW 20 ZMW 50
CHEQUE SERVICES AND APPLI	ICABLE FEES ON INDIVIDU	JAL ACCOUNTS			Bulk Cash Deposit	0.15% of cash deposited Min ZMW 50.00 –	c. Transaction fee Mobile Banking	ZMW 10
Book Charges (50 leaf)	ZMW 110	USD 10 GBP 8	3 EUR 10 Z		Over-the-counter Cash Withdrawal	MaxZMW 500 Free	2. Customs Tax	
Book Charges (30 lear) Book Charges (100 leaf)	ZMW 175	USD 10 GBP 8 USD 15 GBP1		2/11(145	Onsite Cash Collections and Pick Up	Full Cost Recovery of CIT Costs plus Margin	a. Transaction fee onlineb. Transaction fee over the counter	ZMW 20
Book Charges (200 leaf)	ZMW 350	USD 20 GBP 1		ZAR 280 f. C	Onsite Cash Delivery	Full Cost Recovery of CIT Costs plus Margin		ZMW 50
Stop cheque Instructions	ZMW 200 with Police	USD 35 GBP 3	30 EUR 33	7 A D 500	sure of Account for less than 6 Months ZMW	150	3. Domestic Tax Transaction Fee	
	Report/350 without			b. U		40		
	police report			c. G		33	a. ZWM0-ZMW 100	ZMW 0.5
Retrieval of paid cheque images	S ZMW 60	USD 6 GBP 5	EUR 6	ZAR 85 e. Z		3870	b. ZMW100.01-ZMW 200	ZMW 1
Retrieval of paid cheque images	ZMW 100	USD 10 GBP 8	3 ELID 10	4. Clos	sure of Account over 6 Months on book		c. ZMW200.01-ZMW 500	ZMW 2.5
over 6 months Other services		ODE C	B EUR 10	2AR 145 a. Z b. U	ZMW JSD	Free Free	d. ZMW 500.01-ZMW 700	ZMW 3.5
1. Bankers cheque / Indemnity on I	lost Bankers - ZMW 80 for c	customers, ZMW 10	J for non-customers	s c. C	GBP	Free	e. ZMW 700.01-ZMW 1,000	ZMW 5.0
2. Drawing against uncleared effec	cts - Admin fee of ZMW 250) plus interest (BOZ I	olicy Rate plus març	gin) d. E e. Z		Free Free	f. ZMW 1,000.01-ZMW 1,500	ZMW 7.5
3. Unpaid cheque due to insufficier	nt funds/not cleared - As pe	er regulation for pers	onal accounts and S	ME	M Withdrawal Fees		g. ZMW 1,500.01-ZMW 5,000	ZMW 10
4. Unpaid cheque due to technical	reasons - ZMW 100 admin	fee			JS on US	13	h. ZMW 5,000.01-ZMW 10,000	ZMW 10
FIXED DEPOSITS		APPLI	CABLE CHARGE		JS on Local Banks JS on International ATMs (Crossborder)	50	i. ZMW 10,000.01-Above	ZMW 15
1. DBA Fixed Deposit		K 10	0,000		Balance Enquiry	Free		
a. Minimum Balanceb. Early withdraw Fee (Before	e maturity)	K 16			d Charges		ACCESSAFRICA TRANSFERS	APPLICABLE CHARGE
c. Interest Payment for early					Debit Card Issuance and Renewal on expiry	Free		
(i) Less than 50%	oftenor	NoI	nterest paid		Debit Card Replacement(Lost) Prepaid Card Issuance Fee	ZMW 130 & 150 ZMW 130	1. Individualsa. Customers	USD 5 plus 3% of the amount
(ii) 50% - 75% of t			of accrued interest	paid d. P	Prepaid card Replacement Fee	ZMW 130	b. Non-Customers	USD 5 plus 3% of the amount USD 5 plus 3.5% of the amount
(iii) Over 75% of te	enor but before Maturity	75%	of accrued interest	e. C	Card Fees (Monthly/Quarterly/Annually)	Free	2. Corporates	
2. DBA Mukango Fixed Deposit				f. C	Card dispute(Investigation excluding arbitration)	As per advised arbitration costs	a. Customers	2.75% of the amount; minimum of USD 30 capped at USD 90
a. Minimum Balanceb. Early withdraw Fee (Before	a maturity)	K 10	0,000 50		POS/Online Transactions	Free		
c. Interest Payment for early		N 13			Jncollected Cards nactive card fee (Fee to apply if card is not used within 60	ZMW 50 ZMW 10		
	(i) Less than 50% of tenor		Interest paid clawed back		lays from card issuance)	ZMW 10	OTHER SERVICES	APPLICABLE CHARGE
(ii) 50% - 75% of te	enor nor but before Maturity		erest paid clawed back		oile Banking		1. General	
	nor pur perore Maturity	Inte	rest paid clawed back	a. R	Registration	Free		ZMW 120
(III) Over 75% of ten				b. Ir	nter-Bank transfers	DDACC ZMW 10 / RTGS ZMW 40	a. Commissioner of Oaths	
3. Standard Fixed Deposita. Minimum Balance			N 5,000	c. M		DDACC ZMW 10 / RTGS ZMW 40 No charge ZMW 5	a. Commissioner of Oaths b. Auditors Report c. Bank Status Report	ZMW 300 ZMW 100

	ITIER SERVICES		AIT LICABLE 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			
2.	Cer	rtificate 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 50			
	h.	Photocopies (Customer Request)	ZMW 20 per Copy			
		Entity Coarch Foo	7MW 150			

	(ii) 50% - 75% of tenor (iii) Over 75% of tenor but before Maturity	50% of accrued interest paid 75% of accrued interest paid
4. M a.	ukango Fixed Deposit Minimum Balance	ZMW 5,000
b.		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
PA	YMENTS	APPLICABLE CHARGE
. Sta	anding Orders	
a.	Setup fee	ZMW 60
b.	Amendment fee	n/a
C.	Processing fee	ZMW 10 (Intenal)/ZMW 40 (External)
d.	Cancellation of instruction	n/a
e.	Unpaid standing order fee (As per Regulation)	ZMW 340
. Tra	ansfer	
a.	Outward Transfer-RTGS (Electronic)	ZMW 40
b.	Outward Transfer-RTGS (Manual)	ZMW 55
C.	Outward Tranfer-DDACC/EFT (Electronic)	ZMW 10
d.	Outward Tranfer-DDACC/EFT (Manual)	ZMW 25
e.	Account to Account Transfer (Foreign currency) - in respective currency	USD 2, GBP 1, EUR 2, ZAR 10
. Sal	lary 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
. Ch	eques for Emerging Business	
a.	Cheque Book charges (50 leaf)	ZMW 150
b.	Cheque Book charges (100 leaf)	ZMW 250
C.	Cheque Book charges (200 leaf)	ZMW 500
d. e.	Customised Cash and Cheque Deposit Books Stop Cheque instruction	Negotiable
f.	Retrieval of paid cheque images Under 6 months	ZMW 60
g.	Retrieval of paid cheque images Over 6 months:	ZMW 100
h.	Banker's Cheque	
	(i) For Access Bank customers	ZMW 80
	(ii) For non-customers	ZMW 100
i.	Indemnity on lost Banker's Cheque	
	(i) For customers(ii) For non-customers	ZMW 80 ZMW 100
j.	Drawing against uncleared effects	
k.	Admin Fee plus interest (BOZ Policy Rate plus margin)	ZMW 250
I.	Unpaid Cheque due to insufficient funds/ not cleared	As per regulation
	Counter Cheques	ZMW 50
me	ore than banking	

No Interest paid

c. Interest Payment for early termination

(i) Less than 50% of tenor

3		a. Interest Rate	MPR plus Margin
3		b. Arrangement Fee	5% min - K 300.00
		c. Insurance	Depend on loan tenor and one off
	GE	ENERAL ACCOUNT CHARGES	APPLICABLE CHARGE
	1.	Statements	
		a. First statement in the month	Free
		b. Interim Statement Per Page:	ZMW 50
		c. Duplicate Statementsd. Balance enquiry	ZMW 50 Free
		e. Statement on closed account (Charged if free statement	ZMW 150
		was received)	
	2.	Cash Withdrawal Over The Counter	
		a. Within ATM Limit	ZMW 150
		b. Above ATM Limit	Free
		c. Bulk Cash Deposit	0.15% of cash deposited Min ZMW 50.00 – MaxZMW 500
		d. Over-the-counter Cash Withdrawal	Free
		e. Onsite Cash Collections and Pick Upf. Onsite Cash Delivery	Full Cost Recovery of CIT Costs plus Margin
	3.	Closure of Account for less than 6 Months	ruii Cost Recovery of Cri Costs plus Margii
		a. ZMW	150
		b. USD	40
		c. GBP d. EUR	33
		e. ZAR	70
	4.	Closure of Account over 6 Months on book	
		a. ZMWb. USD	Free Free
		c. GBP	Free
		d. EUR	Free
	_	e. ZAR	Free
	5.	ATM Withdrawal Fees a. US on US	13
		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)c. Prepaid Card Issuance Fee	ZMW 130 & 150 ZMW 130
		d. Prepaid card Replacement Fee	ZMW 130
		e. Card Fees (Monthly/Quarterly/Annually)	Free
		f. Card dispute(Investigation excluding arbitration)	As per advised arbitration costs
		g. POS/Online Transactions	Free
		h. Uncollected Cards	ZMW 50
		i. Inactive card fee (Fee to apply if card is not used within 60	ZMW 10
		days from card issuance)	
	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 f. Transfer to Propaid	ZMW 12 ZMW 5
		f. Transfer to Prepaid 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 enquiryk. Airtime purchase	Free ZMW 2.5
		I. Pay TV	ZMW 5
		m. ZESCO	ZMW 6
		n. Full Statement (Account/Prepaid)o. PIN Reset (Branch/Contact Centre)	ZMW 5 ZMW 10
		p. Prepaid Card Balance	ZMW 1.5
		q. Ewallet Reversal Customer Request	ZMW 10 ZMW 10
		r. RTSA Payments s. Hai Tech Bill Payments	ZMW 5
		t. Water Utility Payments	ZMW 6
		u. MTN Data v. SchoolPay on Mobile	ZMW 5 ZMW 10
		w. SchoolPay at Branch	ZMW 50
)		x. Micro Loans Processing Fee	15% 7NAVA 50
		y. Loan Request Feez. Cardless Withdrawal	ZMW 50 ZMW 13
		a1. Instant Transfers - Bank	ZMW 25
		b1. Instant Transfers - MNO	ZMW 15
	8.	Tenga Mobile Money	
		a. Cash withdrawal at Branch	ZMW 50
		b. Balance enquiryc. Mini-statement	Free Free
		c. Mini-statementd. PIN reset Branch/Call Centre(Free on Mobile)	ZMW 10
		e. Transfer-Account to Tenga	ZMW 5
		f. Transfer-Tenga to account	ZMW 5
		g. Transfer-To mobile numberh. Transfer-To Prepaid	ZMW 12 ZMW 10
		i. Transfer-DDACC	ZMW 10
		j. Transfer-RTGS	ZMW 40
		k. Instant Transfers - Bank	ZMW 2
		I. Instant Transfers - MNOm. Airtime purchase	ZMW 3 ZMW 6
		n. Pay TV	ZMW 5
		o. Electricity	15%
		p. Ewallet Reversal Fee	ZMW 50
		q. Tenga Loan processing fee	ZMW 10
		r. SchoolPay at Branch s. SchoolPay on Mobile	ZMW 5 ZMW 10
		t. MTN Data	ZMW 6
		u. RTSA Payments	ZMW 5
		v. Water Utility Payments	ZMW 13

ZMW 10

ZMW 0.5

ZMW 0.7

ZMW 2.5

ZMW 5

ZMW 20

ZMW 15

ZMW 1

w. Hai Tech Bill Payment

x. Cardless withdrawal

a. ZWM 5 - ZMW 200

b. ZMW 200.01 - ZMW 400

c. ZMW 400.01 - ZMW 1,000

d. ZMW 1,000.01 - ZMW 3,000

e. ZMW 3,000.01 - ZMW 10,000

9. Transfer Tenga to Tenga Mobile Money

y. Balance Enquiry Prepaid Card-Branch (Free at ATM)