



## BUSINESS CONDITIONS

### APRIL 2024

#### OPENING TIMES

Monday to Friday 0800hrs - 1500hrs

Saturday 0800hrs - 1130hrs

**Closed on Sundays and Public Holidays**



#### SERVICE CHARGE

SERVICE	CHARGE
<b>Mobile Banking</b>	
Registration	No Charge
Internal Transfer - Corporates	1% Min ZiG 9.6 Max ZiG 96
Internal Transfer - Individuals	1% Min ZiG 9.6 Max ZiG 96
Bill Payments - Corporates	1% Min ZiG 9.6 Max ZiG 48
Bill Payments - Individuals	1% Min ZiG 9.6 Max ZiG 48
ZIPIT transfers	1% Min ZiG 9.6 Max ZiG 48
EcoCash - Bank to Wallet	2% Min ZiG 9.6
RTGS - Corporates	1.5% Min ZiG 19.2 Max ZiG 192.1
RTGS - Individuals	1.5% Min ZiG 19.2 Max ZiG 192.1
Balance inquiry and mini statement request	ZiG 4.8
Mini statement	ZiG 4.8
SMS Charge	ZiG 0.48 per alert
Insufficient Funds Enquiry	ZiG 0.75
Airtime Purchase (Econet, Netone, Telecel)	FREE

#### Over the Counter/Teller

SERVICE	CHARGE
Cash deposit	No Charge
Soiled Notes Cash Deposit	-
Cash withdrawal corporates	3% of amount withdrawn min ZiG 6.4
Cash withdrawal individual	2.5% of amount withdrawn minimum ZiG 12.8
RTGS - Corporates	1.5% min ZiG 80 max ZiG 192
RTGS Individuals	1.5% min ZiG 80 max ZiG 192
Internal Transfer	1% min ZiG 9.6 max ZiG 96
ZIMRA Internal Transfer	1% min ZiG 9.6 max ZiG 96
Bank Statement (All account types)	ZiG 4.8
Bill Payments	1% min ZiG 9.6 max ZiG 48

#### ATM

SERVICE	CHARGE
Cash withdrawal	3% of amount withdrawn min ZiG 6.4
Balance Enquiry	ZiG 0.40
Mini -Statement	ZiG 0.32

#### SERVICE CHARGE

SERVICE	CHARGE
<b>ZeePay</b>	
On-us-Credit transfer	1% MIN ZiG 3.60 MAX ZiG 36.02
Off-us-Credit transfer	1% MIN ZiG 3.60 MAX ZiG 36.02

#### Internet Banking

SERVICE	CHARGE
Registration	No Charge
Internal Transfer - Corporates	1% min ZiG 9.6 max ZiG 96
Internal Transfer - Individuals	1% min ZiG 9.6 max ZiG 96
ZIMRA Payments - Corporates	1% min ZiG 9.6 max ZiG 96
ZIMRA Payments - Individuals	1% min ZiG 9.6 max ZiG 96
Bill Payment - Corporates	1% min ZiG 9.6 max ZiG 48
Bill Payment - Individuals	1% min ZiG 9.6 max ZiG 48
RTGS - Corporates	1.5% min ZiG 19.2 max ZiG 192.1
RTGS - Individuals	1.5% min ZiG 19.2 max ZiG 192.1
RTGS school accounts	1.5% min ZiG 19.2 max ZiG 192.1
Token Replacement	ZiG 48
Bulk payments	1% min ZiG 40 max ZiG 96
Bulk Payments – to Another Bank	1% min ZiG 40 max ZiG 96

#### Merchant Point of Sale (POS)

SERVICE	CHARGE
Purchase –ZimSwitch <=90000.00	ZiG 0.40
Purchase –ZimSwitch >5000.00	-
Purchase – on Others (VISA/MasterCard)	1% minimum ZiG 100
<b>Telegraphic transfers</b>	
TT Individuals	1% Min ZiG 288.15 Max ZiG 1,536.78
TT Corporate/Business	1% Min ZiG 288.15 Max ZiG 2,881.47

#### Other Admin Charges

SERVICE	CHARGE
RTGS/Zipit Recall Fee	Flat ZiG 24





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SERVICE	CHARGE
<b>EOL Monthly Maintenance Fee:</b>	
Commercial	ZiG 32 per month
Agribusiness	ZiG 32 per month
SME	ZiG 16 per month
<b>Zimswitch POS Transaction Fees</b>	
Zimswitch POS purchase insufficient funds	ZiG 1.2
Stanbic Card on Stanbic POS	0.25% min ZiG0.40
<b>Business Online</b>	
Onward Bank Charge (Normal)	ZiG 64 per bank
<b>CIT</b>	
CIT Monthly fee	ZiG 192
CIT Establishment fee	ZiG 192
<b>E-Statement (set-up fee)</b>	
Personal accounts	ZiG 16
Corporates	ZiG 32
<b>Deposit books</b>	
Loose deposit slips	ZiG 1
Cash deposit book (24 pages)	ZiG 19
<b>Lending</b>	
Home loan application fee	ZiG 144
<b>Other</b>	
Document/voucher search charge	ZiG 192
Copy deposit slips	ZiG 0.56
<b>Auditors certificates</b>	
Certificate of balance	ZiG 32
Auditor certified return	ZiG 32
<b>Retail Clients through a Nominee Structure</b>	
Transactional Fees	Up to ZiG 240
Custody Fees	By Negotiations maximum 30basis points
Account Minimum	Up to ZiG 320

SERVICE	CHARGE
<b>Local Institutional Investors</b>	
Transactional Fees	Up to ZiG 400
Custody Fees	By Negotiations maximum 30basis points
Account Minimum	Up to ZiG 800
<b>Monthly Service Fees</b>	
Personal - Blue Silver	ZiG 9.60
Personal - Silver	ZiG 48
Personal - Executive Banking	ZiG 57.60
Personal - Private Banking	ZiG 96
<b>Business Banking</b>	
Corporate & Investment Banking	ZiG 384.20
Enterprise Direct	ZiG 144
<b>VISA Cards (ZiG)</b>	
<b>VISA Blue and VISA Silver Card</b>	
New card/ Replacement/ lost/ expired/ stolen	ZiG 48
Monthly Card Maintenance Fee	ZiG 9.60
<b>VISA Gold Card</b>	
New card/ Replacement/ lost/ expired/ stolen	ZiG 48
Monthly Card Maintenance Fee	ZiG 9.60
<b>VISA Platinum Card</b>	
New card/ Replacement/ lost/ expired/ stolen	ZiG 48.00
Monthly Card Maintenance Fee	ZiG 9.60
Priority Pass- Recovery fee	ZiG 259
<b>Exchange Control</b>	
TRAS2 acquittal letter	ZiG 67.8
GSD acquittal letter	ZiG 67.8
Contract registration	ZiG 271.2
Capital Account application	ZiG 678
Advance payment Extension	ZiG 67.8
Advance payment Acquittal	ZiG 67.8
Electronic stamped Statement	ZiG 3.36 per Statement downloaded

\*Accounts which maintain balances of USD100 or less will be exempted from monthly service fees

\*Not applicable to accounts that do not exceed a balance of an equivalent of USD100 on any day in a month.

