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PERSONAL ACCOUNTS																						
PRODUCT		NOSTRO-LITE / CIVIL SERVANTS NOSTRO		NOSTRO FCA		EXCELLENCE NOSTRO		CURRENT ACCOUNT PREMIUM		CURRENT ACCOUNT BASIC		CIVIL SERVANTS CURRENT ACCOUNT		EXCELLENCE		NMBLITE ACCOUNT		SAVINGS ACCOUNT		FIXED/TERM DEPOSIT		
INITIAL DEPOSIT		USD 2.75		USD 5.75		USD 15		ZIG 102		ZIG 77		ZIG 26		ZIG 204		ZIG 14		ZIG 5		ZIG 432		
MINIMUM ACCOUNT BALANCE		USD 2.75		USD 5.75		USD 15		ZIG 102		ZIG 77		ZIG 26		ZIG 204		ZIG 14		ZIG 5		ZIG 432		
WITHDRAWAL CONDITIONS		On Demand		On Demand		On Demand		On Demand		On Demand		On Demand		On Demand		On Demand		On Demand		On Maturity		
PERSONAL LOANS & OVERDRAFTS																						
TENOR 3 – 36 MONTHS				MINIMUM LENDING RATE p.a. plus a margin						Arrangement Fees Up to 8%; Min ZIG 3						Insurance 1% Min p.a; 3% Max p.a.						
MORTGAGE LOANS																						
TENOR UP TO 3 YEARS		ESTABLISHMENT FEES 2%			VALUATION FEES 1%			MINIMUM LENDING RATE p.a. plus a margin				DEPOSIT 25% OF PURCHASE PRICE				ANNUAL MAINTENANCE 1% OF LOAN AMOUNT						
BUSINESS ACCOUNTS																						
PRODUCT		BUSINESS NOSTRO FCA			BUSINESS CURRENT ACCOUNT				SME NOSTRO FCA			SME CURRENT ACCOUNT			INVESTMENT/CALL ACCOUNT			FIXED/TERM DEPOSIT				
INITIAL DEPOSIT		USD 30			ZIG 272				USD 20			ZIG 204			ZIG 87			ZIG 863				
MINIMUM ACCOUNT BALANCE		USD 30			ZIG 272				USD 20			ZIG 204			ZIG 87			ZIG 863				
WITHDRAWAL CONDITIONS		On Demand			On Demand				On Demand			On Demand			On Demand			On Maturity				
BUSINESS FINANCE																						
LOANS/OVERDRAFTS				MINIMUM LENDING RATE p.a. plus a margin.						PENALTY INTEREST RATE – Lending Rate plus 8% p.a.												
ACCEPTANCE CREDITS/BAS				Commission up to 2.5% plus Market Discount Rate.						ESTABLISHMENT FEES up to 5%						GUARANTEE COMMISSIONS: 2% Min ZIG 68 / USD 5 on Establishment.						
TELEGRAPHIC TRANSFERS																						
OUTGOING TELEGRAPHIC TRANSFER				INDIVIDUAL		0.5%; Min USD 30; Max USD 350				HANDLING FEE						USD 5						
				CORPORATE		0.5%; Min USD 50; Max USD 450																
FOREIGN BANK CHARGE				1%; Min USD 50; Max USD 150						PAYMENT CANCELLATION/AMENDMENT						USD 20						
LETTERS OF CREDIT																						
ESTABLISHMENT FEE				0.75% flat USD						DOCUMENT COLLECTION						USD 150						
ACCOUNT SERVICE CHARGES																						
		NOSTROLITE / CIVIL SERVANTS NOSTRO	PERSONAL NOSTRO FCA	EXCELLENCE NOSTRO	PERSONAL CURRENT ACCOUNT PREMIUM	PERSONAL CURRENT ACCOUNT BASIC	CIVIL SERVANTS CURRENT ACCOUNT	EXCELLENCE	FARMERS	NMBLITE ACCOUNT	PERSONAL SAVINGS ACCOUNT	BUSINESS NOSTRO FCA	SME CURRENT NOSTRO	BUSINESS CURRENT ACCOUNT	SME CURRENT ACCOUNT	BUSINESS SAVINGS ACCOUNT						
MONTHLY SERVICE FEES	USD 2.75	USD 5.75	USD 15	ZIG 70	ZIG 53	ZIG 17	ZIG 204	ZIG 36	ZIG 10	ZIG 4 (Below Min Balance)	USD 30	USD 20	ZIG 272	ZIG 204	ZIG 18 (Below Min Balance)							
CASH WITHDRAWAL FEE	3%; Min USD 3	3%; Min USD 5	3%; Min USD 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min USD 10	3%; Min USD10	3%; Min ZIG 11	3%; Min ZIG 11	3%; Min ZIG 11						
ATM CASH WITHDRAWAL	3%; Min USD 3	3%; Min USD 3	3%; Min USD 3	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min ZIG 5	3%; Min USD 3	3%; Min USD 3	3%; Min ZIG 11	3%; Min ZIG 11	3%; Min ZIG 11						
MERCHANT POS																						
MONTHLY CHARGES		1%; Min ZIG 136 (Kagwenya) and Min ZIG 272 (Standard POS)						EVENTS POS HIRE		ZIG 340												
SEASONAL POS HIRE		1%; Min ZIG 340 per month						IDLE POS		ZIG 340												
DEBIT CARD CHARGES																						
CARD ISSUANCE		ZIG 73			VISA CLASSIC USD 5				VISA GOLD USD 5		VISA PLATINUM USD 15		VISA SIGNATURE USD 30		VISA INFINITE USD30							
		USD 5																				
POS PURCHASES: (LESS THAN ZIG 36.02) ZIG 1.5, (ABOVE ZIG 36.02) 1.75%; Min: ZIG 6; Max: ZIG 130								ZIMSWITCH PURCHASE: (LESS THAN ZIG 36.02) ZIG 1.5, (ABOVE ZIG 36.02) 1.75%; Min: 7; Max: ZIG 155														
CARD REPLACEMENT: ZIG 73				NOSTRO POS PURCHASE: 2% Min USD 2						ZIMSWITCH INSUFFICIENT FUNDS: ZIG 3												
OTHER CHARGES																						
RTGS		MOBILE BANKING		Individual		2%; Min: ZIG 5, Max: ZIG 66		NOSTRO		1%; Min: USD 5, Max: USD 10		MINI STATEMENT / BALANCE ENQUIRY		MOBILE BANKING		ZIG 0.4		NOSTRO		USD 0.15		
														INTERNET								
		INTERNET		Corporate		2%; Min: ZIG 8.5, Max: ZIG 83				1%; Min: USD 5, Max: USD 30		BILL PAYMENTS		MOBILE BANKING		2.5%; Min: ZIG 2, Max: ZIG 24		NOSTRO		1%; Min: USD 0.50, Max: USD 2		
														INTERNET								
ZIPIT TO OTHER BANKS		MOBILE BANKING		2%; Min: ZIG 4.4		ECOCASH BANK TO WALLET TRANSFERS				2.5%; Min: ZIG 4.4				SALARY BULK PAYMENTS		RTGS		ZIG 7.9 per transaction				
																NOSTRO		USD 3 per transaction				