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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 3	USD 3	USD 15	USD 100	ZIG 184	ZIG 159	ZIG 26	ZIG 285	ZIG 14	ZIG 86	ZIG 432									
MINIMUM ACCOUNT BALANCE		USD 2.75	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 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 40		ZIG 353			USD 30		ZIG 285		ZIG 168		ZIG 945								
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 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 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 0.5, (ABOVE ZIG 36.02) 1.5%; Min ZIG 3; Max ZIG 130						ZIMSWITCH PURCHASE:		(less than ZIG 36.02) ZIG 0.5, (ABOVE ZIG 36.02) 1.75%; Min: ZIG 4; Max: ZIG 155 + ZIMSWITCH CHARGES											
CARD REPLACEMENT:		ZIG 73		NOSTRO POS PURCHASE: (Less than USD 10) USD 0.15, (ABOVE USD 10) 1.5%; Min USD 0.75 + ZIMSWITCH CHARGES				ZIMSWITCH INSUFFICIENT FUNDS:				ZIG 2		USD 0.15							
		USD 5																			
OTHER CHARGES																					
RTGS		MOBILE BANKING		Individual		NOSTRO		1%; Min USD 5, Max USD 10		MINI STATEMENT / BALANCE ENQUIRY		MOBILE BANKING		ZIG 3.4		NOSTRO		USD 0.15			
												INTERNET									
		INTERNET		Corporate				2%; Min ZIG 28, Max ZIG 129		1%; Min USD 5, Max: USD 30		BILL PAYMENTS		MOBILE BANKING		2.5% Min: ZIG 10, Max: ZIG 65				NOSTRO	
														INTERNET							
ZIPIT TO OTHER BANKS		MOBILE BANKING		2%; Min ZIG 10		ECOCASH BANK TO WALLET TRANSFERS			2.5%; Min: ZIG 12			SALARY BULK PAYMENTS		RTGS		ZIG 30 per transaction					
														NOSTRO		USD 3 per transaction					