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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	ZWG 365	ZWG 315	ZWG 52	ZWG 567	ZWG 28	ZWG 171	ZWG 860						
MINIMUM ACCOUNT BALANCE		USD 2.75	USD 2.75	USD 5.75	USD 15	ZWG 203	ZWG 153	ZWG 51	ZWG 405	ZWG 28	ZWG 9	ZWG 860						
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 ZWG 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		ZWG 702			USD 30		ZWG 567		ZWG 334		ZWG 1 881					
MINIMUM ACCOUNT BALANCE		USD 30		ZWG 540			USD 20		ZWG 405		ZWG 172		ZWG 1 719					
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 ZWG 112 / 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	ZWG 140	ZWG 106	ZWG 34	ZWG 405	ZWG 72	ZWG 20	ZWG 7 (Below Min Balance)	USD 30	USD 20	ZWG 540	ZWG 405	ZWG 36 (Below Min Balance)			
CASH WITHDRAWAL FEE	3%; Min USD 3	3%; Min USD 5	3%; Min USD 5	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min USD 10	3%; Min USD 10	3%; Min ZWG 22	3%; Min ZWG 22	3%; Min ZWG 22			
ATM CASH WITHDRAWAL	3%; Min USD 3	3%; Min USD 3	3%; Min USD 3	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min ZWG 10	3%; Min USD 3	3%; Min USD 3	3%; Min ZWG 22	3%; Min ZWG 22	3%; Min ZWG 22			
MERCHANT POS																		
MONTHLY CHARGES		1%; Min ZWG 270 (Kagwenya) and Min ZWG 540 (Standard POS)						EVENTS POS HIRE		ZWG 675								
SEASONAL POS HIRE		1%; Min ZWG 675 per month						IDLE POS		ZWG 675								
DEBIT CARD CHARGES																		
CARD ISSUANCE		ZWG 135			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 ZWG 250) ZWG 0, (ABOVE ZWG 250) 1.5%; Min ZWG 7						ZIMSWITCH PURCHASE:		(LESS THAN ZWG 250) ZWG 0, (ABOVE ZWG 250) 1.75%; Min: ZWG 11 + ZIMSWITCH CHARGES								
CARD REPLACEMENT:		ZWG 135		NOSTRO POS PURCHASE: (Less than USD 10) USD 0.15, (ABOVE USD 10) 1.5%; Min USD 0.75 + ZIMSWITCH CHARGES					ZIMSWITCH INSUFFICIENT FUNDS:				ZWG 5		USD 0.15			
		USD 5																
OTHER CHARGES																		
RTGS	MOBILE BANKING	Individual	2%; Min ZWG 39, Max ZWG 203		NOSTRO		1%; Min USD 5, Max USD 10		MINI STATEMENT / BALANCE ENQUIRY		MOBILE BANKING		ZWG 7		NOSTRO		USD 0.15	
											INTERNET							
	INTERNET	Corporate	2%; Min ZWG 54, Max ZWG 249				1%; Min USD 5, Max: USD 30		BILL PAYMENTS		MOBILE BANKING		2.5% Min: ZWG 19, Max: ZWG 125		NOSTRO			
											INTERNET							
ZIPIT TO OTHER BANKS	MOBILE BANKING	2%; Min ZWG 19		ECOCASH BANK TO WALLET TRANSFERS				2.5%; Min: ZWG 12				SALARY BULK PAYMENTS		RTGS		ZWG 58 per transaction		
								2%; Min: USD 2						NOSTRO		USD 3 per transaction		