

**PRESSURE  
ZERO**

# #NMBTT

**ENJOY EVEN MORE CONVENIENCE**

**WITH DIGITAL TELEGRAPHIC TRANSFERS**



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: UP TO 24 MONTHS		MINIMUM LENDING RATE p.a. plus a margin				USD	ESTABLISHMENT FEES: UP TO 5%				INSURANCE: 1.57%								
						ZWG	ESTABLISHMENT FEES: UP TO 8%				INSURANCE: 1.5%								
MORTGAGE LOANS																			
TENOR UP TO 3 YEARS		ESTABLISHMENT FEES: UP TO 2%		VALUATION FEES 1%		MINIMUM LENDING RATE p.a. plus a margin			DEPOSIT: 25% OF PURCHASE PRICE			ANNUAL ADMIN FEES: 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 79						
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 132) ZWG 0, (ABOVE ZWG 132) 1.5%					ZIMSWITCH PURCHASE:		(LESS THAN ZWG 132) ZWG 0, (ABOVE ZWG 132) 1.75% + ZIMSWITCH CHARGES										
CARD REPLACEMENT:		ZWG 135			NOSTRO POS PURCHASE: (Less than USD 5) USD 0, (ABOVE USD 5) 1.5% + ZIMSWITCH CHARGES			ZIMSWITCH INSUFFICIENT FUNDS:					ZWG 5		USD 0.15				
		USD 5																	
OTHER CHARGES																			
RTGS		MOBILE BANKING	Individual	2% Max: ZWG 203			NOSTRO		1% Max: USD 10		MINI STATEMENT		MOBILE BANKING	ZWG 7		NOSTRO		USD 0.15	
		INTERNET	Corporate	2% Max: ZWG 249					1% Max: USD 30		BILL PAYMENTS		MOBILE BANKING	2.5% Max: ZWG 125		NOSTRO		1% Max: USD 2	
ZIPIT TO OTHER BANKS		MOBILE BANKING		2%		ECOCASH BANK TO WALLET TRANSFERS			2.5% of ZWG				SALARY BULK PAYMENTS		RTGS		ZWG 58 per transaction		
									2% of USD						NOSTRO		USD 3 per transaction		

\* Foreign currency and ZWG deposit accounts that maintain a consecutive minimum daily balance of USD 100 or less, or the ZWG equivalent, for up to 30 days will be exempted from monthly service fees.