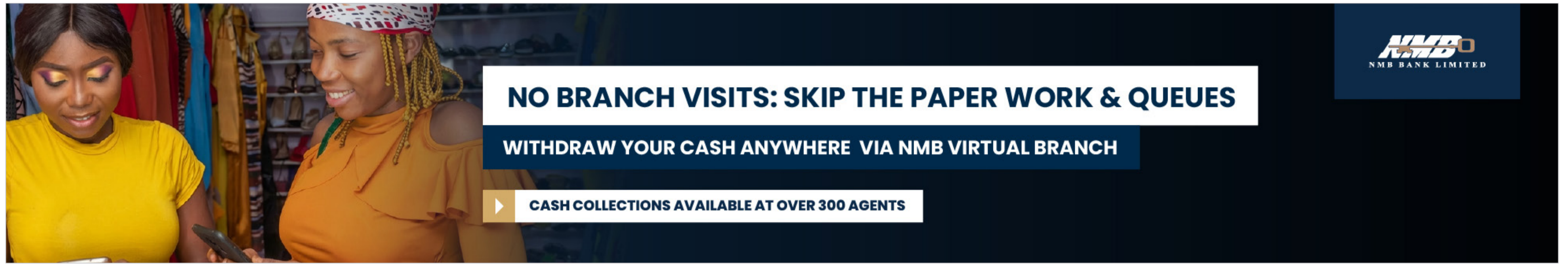


BUSINESS CONDITIONS



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	USD	ESTABLISHMENT FEES: UP TO 5%			INTEREST: MINIMUM LENDING RATE p.a. plus Margin			INSURANCE: 1.57%							
	ZWG	ESTABLISHMENT FEES: UP TO 8%			INTEREST: MINIMUM LENDING RATE p.a. plus Margin			INSURANCE: 1.5%							
MORTGAGE LOANS															
TENOR: UP TO 36 MONTHS	USD	ESTABLISHMENT FEES: 2%			VALUATION FEES: 1%			INTEREST: MINIMUM LENDING RATE p.a. plus Margin		INSURANCE: 1.19%					
		ANNUAL ADMIN FEES: 1% OF LOAN AMOUNT						DEPOSIT: 25% OF PURCHASE PRICE							
	ZWG	ESTABLISHMENT FEES: 2%			VALUATION FEES: 1%			INTEREST: MINIMUM LENDING RATE p.a. plus Margin		DEPOSIT: 25% OF PURCHASE PRICE					
		ANNUAL ADMIN FEES: 1% OF LOAN AMOUNT						DEPOSIT: 25% OF PURCHASE PRICE							
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 179				
WITHDRAWAL CONDITIONS	On Demand		On Demand		On Demand		On Demand		On Demand		On Maturity				
BUSINESS FINANCE															
LOANS/OVERDRAFTS	INTEREST: 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															
PRODUCT	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	BUSINESS NOSTRO FCA	SME CURRENT NOSTRO	BUSINESS CURRENT ACCOUNT	SME CURRENT ACCOUNT		
MONTHLY SERVICE FEES	USD 2.75	USD 5.75	USD 15	ZWG 140	ZWG 106	ZWG 34	ZWG 405	ZWG 72	ZWG 20	USD 30	USD 20	ZWG 540	ZWG 405		
CASH WITHDRAWAL FEE	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%		
ATM CASH WITHDRAWAL	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%		
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/REPLACEMENT:	DEBIT CARD	NON-PERSONALIZED		ZWG 101.92	USD 2.52	VISA CLASSIC		VISA GOLD		VISA PLATINUM		VISA SIGNATURE		VISA INFINITE	
		PERSONALIZED		ZWG 101.92	USD 3.92	USD 5		USD 5		USD 15		USD 30		USD 30	
NOSTRO POS PURCHASE	(Less Than USD 5) - NO CHARGE						(Above USD 5) - 1.5% Max USD 20								
NOSTRO ATM CASH WITHDRAWAL	ZIMSWITCH ATM TRANSACTIONS - 2% Inclusive of ZIMSWITCH CHARGES														
POS PURCHASES	(Less Than ZWG 129.90) - NO CHARGE						(Above ZWG 129.90) - 1.5% Max ZWG 519.58								
ZIMSWITCH PURCHASE	(Less Than ZWG 129.90) - NO CHARGE						(Above ZWG 129.90) - 1.5% Max ZWG 519.58								
ZIMSWITCH INSUFFICIENT FUNDS	ZWG 5						USD 0.15								
OTHER CHARGES															
RTGS	INDIVIDUAL	2% Max ZWG 180.67		1% Max USD 8.90		MINI STATEMENT		NO CHARGE							
	CORPORATE	2% Max ZWG 221.61		1% Max USD 26.70		BILL PAYMENTS		2.5% Max ZWG 125		1% Max: USD 2					
ZIPIT TO OTHER BANKS	MOBILE BANKING		2%		ECOCASH BANK TO WALLET TRANSFERS		1.5%								
SALARY BULK PAYMENTS	RTGS		ZWG 58 per transaction												
	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.