

PERSONAL ACCOUNTS									
PRODUCT	NOSTRO FCA	CURRENT ACCOUNT - PREMIUM	CURRENT ACCOUNT-BASIC	NMBLITE ACCOUNT	SAVINGS ACCOUNT	DREAM HOUSE SAVINGS ACCOUNT	FIXED/TERM DEPOSIT		
MINIMUM ACCOUNT BALANCE	USD10	ZWL15	ZWL7.50	ZWL10	ZWL100	ZWL50	ZWL1000		
INTEREST RATES	Min 0.0001 % p.a	Min 0.2% p.a.	Min 0.2% p.a.	0.2% p.a.	Min 2% p.a.	3-6% p.a.	Min 2% p.a.		
INTEREST CALCULATION	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Daily Balance	Minimum Monthly Balance	As agreed		
FREQUENCY OF PAYMENT	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	On Maturity		
WITHDRAWAL CONDITIONS	On Demand	On Demand	On Demand	On Demand	On Demand	No withdrawal for first 12 months	On Maturity		
PERSONAL LOANS & OVERDRAFTS									
TENOR 3-36 MONTHS	MINIMUM LENDING RATE p.a plus a margin		ARRANGEMENT FEES UPTO 8%	INSURANCE 1% p.a	OVERDRAFT CHARGE 24% p.a WITHOUT ARRANGEMENT				
MORTGAGE LOANS									
TENOR UPTO 15 YEARS	ESTABLISHMENT FEES 3%	VALUATION FEES 1%	INTEREST RATES UPTO 30% p.a	DEPOSIT 25% OF PURCHASE PRICE	ANNUAL MAINTENANCE FEE ZWL250				
BUSINESS ACCOUNTS									
PRODUCT	BUSINESS NOSTRO FCA	BUSINESS CURRENT ACCOUNT	SME CURRENT ACCOUNT	INVESTMENT/CALL ACCOUNT	FIXED/TERM DEPOSIT				
MINIMUM ACCOUNT BALANCE	USD25	ZWL50	ZWL25	ZWL1,000	ZWL10,000				
INTEREST RATES	Min 0.0001% p.a	Min 0.20 % p.a	Min 0.20 % p.a	Min 2% p.a.	Min 2% p.a.				
INTEREST CALCULATION	Minimum Monthly Balance	Minimum Monthly Balance	Minimum Monthly Balance	Daily Balance	As agreed				
FREQUENCY OF PAYMENT	Monthly	Monthly	Monthly	Monthly	On Maturity				
WITHDRAWAL CONDITIONS	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 upto 2.5% plus Market Discount Rate.								
INTERNATIONAL BANKING CHARGES									
IMPORT AND EXPORT DOCUMENTATION									
EXPORTER REGISTRATION	ZWL20	PRIOR EXCON APPLICATION	ZWL50	DOCUMENTARY COLLECTION	ZWL100				
PRE STAMPED AUTHORITY	ZWL20	FORM CD1	ZWL5	CAPITAL ACCOUNT TRANSACTION	ZWL150				
IMPORTER REGISTRATION	ZWL20	BULK FORM CD1	ZWL50	CD3 ADMINISTRATION FEE	ZWL5				
TELEGRAPHIC TRANSFERS									
OUTGOING TELEGRAPHIC TRANSFER	0.5%; Min USD30. No Max			EXCON BATCH FEE	ZWL10				
FOREIGN BANK CHARGE	1%; Min USD50; Max USD150			PAYMENT CANCELLATION/AMENDMENT	ZWL50				
LETTERS OF CREDIT									
ESTABLISHMENT FEE	0.75% flat USD			DOCUMENT NEGOTIATION	0.5%				
CONFIRMATION FEE	0.5% pro rata USD			DOCUMENT COLLECTION	ZWL100 flat				
ACCOUNT SERVICE CHARGES									
	PERSONAL NOSTRO FCA	PERSONAL CURRENT ACCOUNT PREMIUM	PERSONAL CURRENT ACCOUNT BASIC	NMBLITE ACCOUNT	PERSONAL SAVINGS ACCOUNT	BUSINESS NOSTRO FCA	BUSINESS CURRENT ACCOUNT	SME CURRENT ACCOUNT	BUSINESS SAVINGS ACCOUNT
MONTHLY SERVICE FEES	USD3	ZWL25	ZWL15	ZWL3	ZWL15 (Below Min Balance)	USD10	ZWL75	ZWL25	ZWL30 (Below Min Balance)
CASH WITHDRAWAL FEE	2%; Min USD2	3%; Min ZWL3	3%; Min ZWL3	3%; Min ZWL3	3%; Min ZWL3	2%; Min USD2	3%; Min ZWL3	3%; Min ZWL3	3%; Min ZWL3
ATM CASH WITHDRAWAL	1%	1.75%	1.75%	1.75%	1.75%	1%	1.75%	1.75%	1.75%
INTER ACCOUNT TRANSFERS	USD2	ZWL10	ZWL10	ZWL10	ZWL10	USD3	ZWL10	ZWL10	ZWL10
RTGS MANUAL	USD5	1%; Min ZWL15 Max ZWL50	1%; Min ZWL15 Max ZWL50	1%; Min ZWL15 Max ZWL50	1%; Min ZWL15 Max ZWL50	USD5	1%; Min ZWL15 Max ZWL50	1%; Min ZWL15 Max ZWL50	1%; Min ZWL15 Max ZWL50
MERCHANT POS									
MONTHLY CHARGE 1%; Min ZWL45 (KaGwenya) and Min ZWL95 (Standard POS)	EVENTS POS HIRE 1%; Min ZWL95 per hire			SEASONAL POS HIRE 1%; Min ZWL95 per month					
OTHER CHARGES									
RTGS	N/A		INTERNET BANKING 1%; Min ZWL10 Max ZWL15	ACCOUNT STATEMENT / MINI STATEMENT	MOBILE BANKING ZWL1	INTERNET BANKING No Charge			
ZIPIT TO OTHER BANKS	MOBILE BANKING 0.5%; Min ZWL2.50 Max ZWL10	N/A		BILL PAYMENTS	MOBILE BANKING Upto ZWL5	INTERNET BANKING Upto ZWL5			
DEBIT, PREFUNDED AND CREDIT CARDS									
CARD ISSUANCE	ACCESS CARD ZWL10	VISA CLASSIC EQUIVALENT TO USD10	VISA GOLD USD12	VISA PLATINUM USD15	PURCHASES ON NMB POS (LESS THAN ZWL20) ZWL0.50 ; (ABOVE ZWL20) ZWL1.20		POS BALANCE ENQUIRY ZWL0.50		
ECOCASH BANK TO WALLET TRANSFERS 1%; MIN ZWL5	PREFUNDED CARDS ISSUANCE		VISA CLASSIC PREFUNDED USD10	VISA GOLD PREFUNDED USD12	VISA PLATINUM PREFUNDED USD15				
VISA PURCHASES	POS AND ONLINE 1.5%; PLUS USD2.50		DECLINED TRANSACTION USD0.50		VISA WITHDRAWALS	BRANCH CASH WITHDRAWAL 2%; PLUS USD3.50		ATM WITHDRAWAL 2%; PLUS USD3	



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