

PERSONAL ACCOUNTS										
PRODUCT	NOSTRO FCA	CURRENT ACCOUNT - PREMIUM	CURRENT ACCOUNT-BASIC	NMBLITE ACCOUNT	SAVINGS ACCOUNT	FIXED/TERM DEPOSIT				
MINIMUM ACCOUNT BALANCE	USD10	ZWL170	ZWL120	ZWL45	ZWL500	ZWL10,000				
WITHDRAWAL CONDITIONS	On Demand	On Demand	On Demand	On Demand	On Demand	On Maturity				
PERSONAL LOANS & OVERDRAFTS										
TENOR 3-24 MONTHS	MINIMUM LENDING RATE p.a plus a margin		ARRANGEMENT FEES UPTO 8%		INSURANCE 1% p.a					
MORTGAGE LOANS										
TENOR UPTO 3 YEARS	ESTABLISHMENT FEES 3%	VALUATION FEES 1%	INTEREST RATES UPTO 65% p.a		DEPOSIT 25% OF PURCHASE PRICE	ANNUAL MAINTENANCE 1% OF LOAN AMOUNT				
BUSINESS ACCOUNTS										
PRODUCT	BUSINESS NOSTRO FCA	BUSINESS CURRENT ACCOUNT		SME CURRENT ACCOUNT	INVESTMENT/CALL ACCOUNT	FIXED/TERM DEPOSIT				
MINIMUM ACCOUNT BALANCE	USD25	ZWL1500		ZWL500	ZWL10,000	ZWL10,000				
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.			Establishment fees upto 5%	Guarantee Commissions : 2% quartely					
INTERNATIONAL BANKING CHARGES										
IMPORT AND EXPORT DOCUMENTATION										
EXPORTER REGISTRATION	ZWL500	PRIOR EXCON APPLICATION		ZWL500	DOCUMENTARY COLLECTION		ZWL1500			
PRE STAMPED AUTHORITY	ZWL500	FORM CD1		ZWL300	CAPITAL ACCOUNT TRANSACTION		ZWL2000			
IMPORTER REGISTRATION	ZWL500	BULK FORM CD1		ZWL1000	CD3 ADMINSTRATION FEE		ZWL300			
TELEGRAPHIC TRANSFERS										
OUTGOING TELEGRAPHIC TRANSFER	0.5%; Min USD30; Max USD350			EXCON BATCH FEE		ZWL50				
FOREIGN BANK CHARGE	1%; Min USD50; Max USD150			PAYMENT CANCELLATION/AMENDMENT		ZWL200				
LETTERS OF CREDIT										
ESTABLISHMENT FEE	0.75% flat USD			DOCUMENT NEGOTIATION		0.5%				
CONFIRMATION FEE	0.5% pro rata USD			DOCUMENT COLLECTION		ZWL1500				
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	USD5	ZWL170	ZWL120	ZWL45	ZWL40 (Below Min Balance)	USD15	ZWL1500	ZWL500	ZWL500 (Below Min Balance)	
CASH WITHDRAWAL FEE	2%; Min USD5	3%; Min ZWL35	3%; Min ZWL35	3%; Min ZWL35	3%; Min ZWL35	2%; Min USD5	3%; Min ZWL50	3%; Min ZWL50	3%; Min ZWL50	
ATM CASH WITHDRAWAL	N/A	3%; Min ZWL35	3%; Min ZWL35	3%; Min ZWL35	3%; Min ZWL35	N/A	N/A	N/A	N/A	
INTER ACCOUNT TRANSFERS	USD3	1%; Min ZWL75 Max ZWL1000	1%; Min ZWL75 Max ZWL1000	1%; Min ZWL75 Max ZWL1000	1%; Min ZWL75 Max ZWL1000	USD3	1%; Min ZWL75 Max ZWL1000	1%; Min ZWL75 Max ZWL1000	1%; Min ZWL75 Max ZWL1000	
MERCHANT POS										
MONTHLY CHARGE 1%; Min ZWL1000 (KaGwenya) and Min ZWL1300 (Standard POS)				EVENTS POS HIRE 1%; Min ZWL1500 per hire			SEASONAL POS HIRE 1%; Min ZWL1500 per month			
OTHER CHARGES										
RTGS	INTERNET BANKING	Individual 2%; Min ZWL50 Max ZWL 500		ACCOUNT STATEMENT / BALANCE ENQUIRY		MOBILE BANKING ZWL15		INTERNET BANKING ZWL15		
		Corporate 2%; Min ZWL250 Max ZWL 1000		BILL PAYMENTS		1.5%; Min ZWL15 Max ZWL1500		INTERNET BANKING 1.5%; Min ZWL15 Max ZWL1500		
ZIPIT TO OTHER BANKS	MOBILE BANKING	2%; Min ZWL50 Max ZWL300		POS INSUFFICIENT FUNDS ZWL10		ZIMSWITCH INSUFFICIENT FUNDS ZWL10 PLUS ZIMSWITCH FEE				
DEBIT, PREFUNDED AND CREDIT CARDS										
CARD ISSUANCE	ACCESS CARD ZWL300	TAPCARD ZWL100	VISA CLASSIC EQUIVALENT TO USD10	VISA GOLD EQUIVALENT TO USD12	VISA PLATINUM EQUIVALENT TO USD15	POS PURCHASES (LESS THAN ZWL100) ZWL5; (ABOVE ZWL100) 1%; Min ZWL10; Max ZWL300				
CARD REPLACEMENT ZWL500	ECOCASH BANK TO WALLET TRANSFERS 2.5%; MIN ZWL20, MAX ZWL200			PREFUNDED CARDS ISSUANCE		VISA CLASSIC PREFUNDED USD10	VISA GOLD PREFUNDED USD12	VISA PLATINUM PREFUNDED USD15		
VISA PURCHASES	POS AND ONLINE 2%; PLUS USD2.50		DECLINED TRANSACTION USD1		VISA WITHDRAWALS		BRANCH CASH WITHDRAWAL 2%; PLUS USD3.50		ATM WITHDRAWAL 2%; PLUS USD3.50	

Get instant
DStv
connection
with NMB Bank



Pay through:

- NMB Bank Branches.
- Prefunded VISA Card.
- Registered Agents.