



ACL PRICE GUIDE- JUNE 2023

DESCRIPTION	JUNE 2023 PRICING
Over the counter transactions	
Cash withdrawal	3% (min ZWL 600)
RTGS- Manual	1.5% (Min ZWL 21 312.89 max ZWL 106 564.43) plus IMT Tax
RTGS Recall fee	ZWL1174.74
Internal transfers-manual-Individual	1% (Min ZWL 5 328.22 max ZWL 31 969.33) plus IMT Tax
-Corporates	1% (Min ZWL 10 656.44 max ZWL 31 969.33) plus IMT Tax
Statement request	ZWL 2 664.11
Debit card - New	ZWL 21 312.88
- Replacement	ZWL 26 641.10
Salary processing- Internal transfers	ZWL 1 598.47
-RTGS	ZWL 21 312.89
Internet Banking	
Individual internal transfer	1% (Min ZWL 5 328.22 max ZWL 15 984.66) plus IMT Tax
Corporate internal transfer	1% (Min ZWL 5 328.22 max ZWL 15 984.66) plus IMT Tax
Internet Banking RTGS	1.5% (Min ZWL 10 656.44 max ZWL 106 564.43) plus IMT Tax
Internet Banking token replacement	ZWL 10 656.44
Mobile Banking	
Internal transfers	1% (Min ZWL 5 328.22 max ZWL 26 641.11) plus IMT Tax
SMS alerts	ZWL 1 065.64
External ZIPIT Transfer	3%(Min ZWL 5 328.22 max ZWL 37 297.55) plus IMT Tax
Bill Payments	1.5% (Min ZWL 5 328.22 max ZWL 26 641.11) plus IMT Tax
Airtime purchase	ZWL 532.84
Monthly service fees	
Account maintenance fee- Individuals	ZWL 7 992.33
Account maintenance fee- SMEs	ZWL 26 641.11
Account maintenance fee- Corporates	ZWL 106 564.43
Debit Card Administration fee	ZWL 3 196.93
Minimum balance and initial deposit	
Minimum balance -Individuals	ZWL 26 641.10
Minimum balance -SME	ZWL 79 923.30
Minimum balance -Corporates	ZWL 319 693.20
Initial deposit-Individual	ZWL 47 953.98
Initial deposit-SME	ZWL 159 846.60
Initial deposit-Corporate	ZWL 346 334.30
Safe custody services	
Safe Custody- Individuals	USD75/Quarter
Safe Custody- Corporates	USD150/Quarter
Safe Custody retrieval	USD10
Zimswitch POS Fees	
Purchase below ZWL1000	1% (Min ZWL 333.82) plus IMT Tax
Purchase above ZWL1000	3% (Min ZWL 333.82 max ZWL 4,450.90) plus IMT Tax
Balance Enquiry	ZWL 1 598.47
Insufficient funds	ZWL 1 598.47

Cash withdrawal	3% (Min ZWL 1 598.47) plus Zimswitch charges
Cash back	1.7% (Min ZWL 1 864.88 plus Zimswitch fees)
Bank Guarantees	
Bid bond commission	4% (Min ZWL 79 923.30 max ZWL 1 598 466.00)
Other bank guarantees commission	2%-5%
Bank reports	
Category reports	ZWL 10 656.44
Full general report	ZWL 17 050.30
Letters	ZWL 26 641.10
Bank to wallet services	
Bank to wallet charges	2.5% Min ZWL 2 664.11
Auditors Certificates	
Certificate of balance	ZWL 15 984.66
Auditors certified return	ZWL 26 641.10
LIMITS	
Debit Card Swipe Limit	Max ZWL 4,000,000/day
ZESA pre-paid	Min ZWL 500 Max ZWL 150,000
Airtime	No limit
International Banking Charges	
Outward TT- Individual	0.85% Min USD30 Max USD200
Outward TT- Corporates- Rand	1% Min USD50 Max USD300
-USD	1% Min USD200 MAX USD500
TT Recall/ Amendment-Individual	USD30
TT Recall/ Amendment-Corporate	USD100
Exchange Control Applications	Ordinary USD10, Exceptional USD15
CD1,CD3,GSD,TR1,TR2,PTS1, Processing Fee/Export Admin	USD5
Letter of credit	3%
USD Nostro charges	
Withdrawal	3% of the amount
RTGS- Manual	1.5% (Min USD2 max USD20)
-Online	1.5% (Min USD4 max USD20)
Internal Transfer	USD3
Maintenance fees-Individuals	USD5
Maintenance fees- SMEs	USD10
Maintenance fees-Corporates	USD20
Statement request	USD0.50
Certificate of balance	USD5
Auditors Certificates	USD10
Minimum balance- Individual	USD20
Minimum balance- SME	USD50
Minimum balance- Corporates	USD150
Salary processing- Internal transfers	USD0.30
-RTGS	USD4
Lending-Micro loans ZWL	
Minimum lending rate	10% per month
Establishment fee	5%
Application fee- Individuals	ZWL 53 282.20
Application fee- SME	ZWL 106 564.40
Application fee- Corporates	ZWL 532 822.00
Insurance	1.22%
Corporate loans and leases- ZWL	
Minimum lending rate	210% per annum
Establishment fee	3%
Drawdown fee	2%

Residual Value	5%
USD Lending- Micro loans	
Minimum lending rate	5% per month
Application fee- Individuals	below USD 1000- USD10
	USD1000 and above- USD50
USD Corporate and Individual loans and leases	
Minimum lending rate- Corporates	15% per month
Minimum lending rate- Individuals	24% per annum
Establishment fee	3%
Application fees- Individuals	USD50
Application fees- Corporates	USD100
Drawdown fee	2%
Residual Value	5%
USD SSB Loans	
Minimum lending rate	5% per month
Establishment fee	5%
ZWL SSB Loans	
Minimum lending rate	25% per month
Establishment fee	5%
Application fee	ZWL 53 282.20
Insurance	1.22%