



ACL PRICE GUIDE- DECEMBER 2023

DESCRIPTION	DECEMBER 2023 PRICING
Over the counter transactions	
Cash withdrawal	3% (min ZWL 600)
RTGS- Manual	1.5% (Min ZWL 19 130.15 max ZWL 318 835.87) plus IMT Tax
RTGS Recall fee	ZWL5457.12
Internal transfers-manual-Individual	1% (Min ZWL 6 376.72 max ZWL 38 260.30) plus IMT Tax
-Corporates	1% (Min ZWL 12 753.43 max ZWL 38 260.30) plus IMT Tax
Statement request	ZWL 3 188.36
Debit card - New	ZWL 25 506.88
- Replacement	ZWL 31 883.60
Salary processing- Internal transfers	ZWL 1 913.02
-RTGS	ZWL 25 506.88
Salary processing- Batch processing	ZWL 19 130.16
Internet Banking	
Individual internal transfer	1% (Min ZWL 6 376.72 max ZWL 19 130.15) plus IMT Tax
Corporate internal transfer	1% (Min ZWL 6 376.72 max ZWL 19 130.15) plus IMT Tax
Internet Banking RTGS	1.5% (Min ZWL12 753.43 max ZWL 127 534.34) plus IMT Tax
Internet Banking token replacement	ZWL 12 753.44
Balance Enquiry	ZWL 956.51
Digital Banking billers	1% (Min ZWL6 376.72 max ZWL 44 637.02) plus IMT Tax
Mobile Banking	
Internal transfers	1% (Min ZWL 6 376.72 max ZWL 31 883.59) plus IMT Tax
SMS alerts	ZWL 637.67

External ZIPIT Transfer	3.5%(Min ZWL 6 376.72 max ZWL 44 637.02) plus IMT Tax
Bill Payments	1.5% (Min ZWL 6 376.72 max ZWL 31 883.59) plus IMT Tax
Airtime purchase	ZWL 637.67
Balance Enquiry	ZWL 956.51
Monthly service fees	
Account maintenance fee- Easy access	ZWL 9 565.08
Account maintenance fee- SMEs	ZWL 31 883.59
Account maintenance fee- Corporates	ZWL 127 534.35
Account maintenance fee- Easy access savings account	2 transactions per month
Account maintenance fee- minor account	2 transactions per month
Account maintenance fee- LITE	ZWL 6 376.72
Account maintenance fee- PBC	ZWL 63 767.20
Account maintenance fee- SSB ACCOUNT	ZWL 12 753.44
Debit Card Administration fee	ZWL 3 826.03
Minimum balance and initial deposit	
Minimum balance -Easy access	ZWL 31 883.60
Minimum balance -SME	ZWL 95 650.80
Minimum balance -Corporates	ZWL 382 603.20
Minimum balance -Easy access savings account	ZWL 637 672
Minimum balance -MINOR ACCOUNT	ZWL 318 836
Minimum balance -LITE ACCOUNT	ZWL 9 565.08
Minimum balance -PBC ACCOUNT	ZWL 76 520.64
Minimum balance -SSB ACCOUNT	ZWL 19 130.16
Initial deposit-Easy access	ZWL 57 390.48
Initial deposit-SME	ZWL 191 301.60
Initial deposit-Corporate	ZWL 414 486.80
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 1 913.01) plus IMT Tax
Purchase above ZWL1000	3% (Min ZWL 1 913.01) max as per set swipe limit) plus IMT Tax
Balance Enquiry	ZWL 1 913.01

Insufficient funds	ZWL 1 913.01
Cash withdrawal	3% (Min ZWL 1 913.01) plus Zimswitch charges
Cash back	1.7% (Min ZWL 2 231.85 plus Zimswitch fees)
POS switch fees	0.80%
POS issuer fees	0.40%
Bank Guarantees	
Bid bond commission	4% (Min ZWL 95 650.80 max ZWL 1 913 016.00)
Other bank guarantees commission	2%-5%
Bank reports	
Category reports	ZWL 12 753.44
Full general report	ZWL 20 405.50
Letters	ZWL 31 883.60
Bank to wallet services	
Bank to wallet charges	2.5% Min ZWL 3 188.36
Auditors Certificates	
Certificate of balance	ZWL 19 130.16
Auditors certified return	ZWL 31 883.60
LIMITS	
Debit Card Swipe Limit	Max ZWL 16,000,000/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)
RTGS Recall fee	USD1.20
Internal Transfer	USD3
Account Maintenance fees-Easy access	USD5
Account Maintenance fees- SMEs	USD10
Account Maintenance fees-Corporates	USD20
Account maintenance fee- Easy access savings account	2 transactions per month
Account maintenance fee- minor account	2 transactions per month
Account maintenance fee- LITE	USD1.00
Account maintenance fee- PBC	USD10.00
Account maintenance fee- SSB ACCOUNT	USD2.00
Statement request	USD0.50
Certificate of balance	USD5
Auditors Certificates	USD10
Minimum balance- Individual	USD20
Minimum balance- SME	USD50
Minimum balance- Corporates	USD150
Minimum balance -EASY ACCESS ACCOUNT	USD100.00
Minimum balance -MINOR ACCOUNT	USD50
Minimum balance -LITE ACCOUNT	USD1.50
Minimum balance -PBC ACCOUNT	USD12.00
Minimum balance -SSB ACCOUNT	USD3
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 63 767.20
Application fee- SME	ZWL 127 534.40
Application fee- Corporates	ZWL 637 672.00
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 Corporates	2%
Drawdown fee Individual	2%
Residual Value	5%
USD SSB Loans	
Minimum lending rate	8% per month
Administration fee	5%
Insurance	1.22
ZWL SSB Loans	
Minimum lending rate	25% per month
Establishment fee	5%
Application fee	ZWL 63 767.20
Insurance	1.22%