

BUSINESS CONDITIONS FOR JANUARY 2025



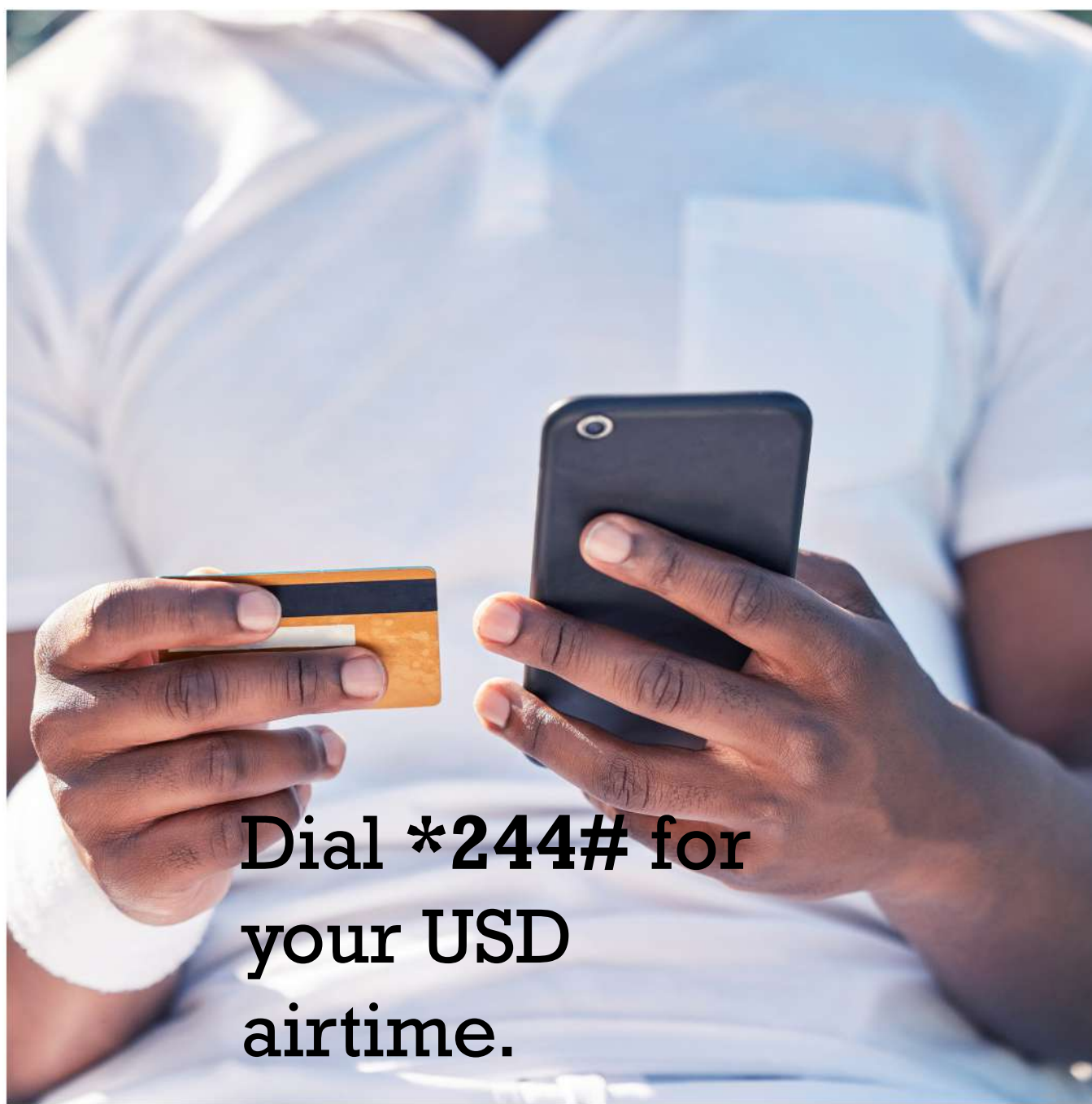
DESCRIPTION	JANUARY 2025 PRICING
	ZWG
Over the counter transactions	
Cash withdrawal	3% (minZIG 0.61)
RTGS- Manual -individual	2% (Min 273.43 max 1,953.06) plus IMT Tax
RTGS Manual -Corporates	2%(Min 468.73 max 3,906.42)plus IMT Tax
RTGS Recall fee	10.06
Internal transfers-manual-Individual	1.5% (Min 117.16 max 195.31) plus IMT Tax
-Corporates	1.5% (Min 156.24 max 312.49) plus IMT Tax
Statement request	19.08
Debit card - New -Individual	312.49
- Replacement	390.61
New Card -Corporate	585.92
Replacement Card -Corporate	781.22
Salary processing- Internal transfers	11.51
-RTGS	153.52
Salary processing- Batch processing	115.06
Internet Banking	
Individual internal transfer	1.5% (Min 78.12 max 156.24 plus IMT Tax
Corporate internal transfer	1.5% (Min 117.18 max 234.37) plus IMT Tax
Internet Banking RTGS -individuals	1.8% (195.31 max1,953.06) plus IMT Tax
Internet Banking RTGS -Corporates	1.8% (Min 390.62 max 3,906.42) olus IMTTax
Balance Enquiry	1.82
Digital Banking billers	1% (Min 38.46 max 268.28) plus IMT Tax
Mobile Banking	
Internal transfers	1% (Min 38.46 max 191.67) plus IMT Tax
SMS alerts Outgoing	1.82
SMS alerts Incoming	no charge
External ZIPIT Transfer	3.5%(Min 38.46 max 268.28) plus IMT Tax
Bill Payments	1.5% (Min 38.46 max 191.67 plus IMT Tax
Airtime purchase	
Balance Enquiry	0.91
Mini statement	0.3
ZIPIT to bank switch fees	1.50%
ZIPIT to mobile switch fees	1.50%
Monthly service fees	
Account maintenance fee- Easy access	195.31
Account maintenance fee- SMEs	781.22
Account maintenance fee- Corporates	1,953.06
Account maintanance fee-Corporates with high volumes of + 20 transactions per month	3,906.42
Account maintenance fee- Easy access savings account	2 transactions per month
Account maintenance fee- minor account	2 transactions per month
Account maintenance fee- LITE	38.46
Account maintenance fee- PBC	383.34
Account maintenance fee- SSB ACCOUNT	76.61
Debit Card Administration fee	23.01

Minimum balance and initial deposit	
Minimum balance -Easy access	781.22
Minimum balance -SME	1,953.06
Minimum balance -Corporates	5,859.48
Minimum balance -Easy access savings account	3,834.65
Minimum balance -MINOR ACCOUNT	1,917.33
Minimum balance -LITE ACCOUNT	57.53
Minimum balance -PBC ACCOUNT	460.26
Minimum balance -SSB ACCOUNT	115.06
Initial deposit-Easy access	1,171.84
Initial deposit-SME	2,539.28
Initial deposit-Corporate	6,445.40
Zimswitch POS Fees	
Purchase below 43.35	1% Min (0.3)
Purchase above 43.35	3%
Balance Enquiry	0.91
Insufficient funds	0.91
Cash withdrawal on ATM	5% plus IMT Tax
Purchase with cash back	5% plus IMT Tax
POS cash withdrawal on POS switch fees	1.50%
Acquirer fee rate on purchase with cash back	5%
POS switch fees	0.90%
POS issuer fees	0.30%
ATM switch fees	1.50%
ZIPIT to bank switch fees	1.50%
ZIPIT to mobile switch fees	1.50%
ZIPIT to mobile redemption fee	1.50%
ZIPIT to mobile/ POS redemption acquirer fees	4.00%
Ecommerce purchase switch fess	1.00%
ZOL charges - mobile and digital	1.5% (Min 5.75 max 135.65) plus IMT Tax
ZESA Charges	1.5% (Min 5.75 max 135.65) plus IMT Tax
ZEEPAY	
ZEEPAY off-us-credit transfer	3.94
ZEEPAY off-us-payment return	3.94
ZEEPAY off-us-proof of payment	2.42
ZEEPAY off-us-cancellation request	2.42
ZEEPAY off-us-claim non-receipt	2.42
ZEEPAY off-us-account validation	2.42
ZEEPAY off-us-statement request	2.42
ZEEPAY ON-us-credit transfer	3.33
ZEEPAY ON-us-payment return	3.33
ZEEPAY ON-us-proof of payment	2.42
ZEEPAY ON-us-cancellation request	2.42
ZEEPAY ON-us-claim non receipt	2.42
ZEEPAY ON-us-account validation	2.42
ZEEPAY ON-us-statement request	2.42
Bank Guarantees	

Bid bond commission	4% (Min 575.32 max 11504.28)
Other bank guarantees commission	2%-5%
Bank reports	
Category reports	76.61
Full general report	122.63
Letters	191.67
Bank to wallet services	
Bank to wallet charges	2.5% Min 19.08
Auditors Certificates	
Certificate of balance	115.06
Auditors certified return	191.67
LIMITS	
Debit Card Swipe Limit	60,000.00/day
ZESA pre-paid	Min 100 Max 40,000.00
Airtime	1750/per individual per month
Lending-Micro loans ZWG	
Minimum lending rate	10% per month
Establishment fee	5%
Application fee- Individuals	144.5
Application fee- SME	289
Application fee- Corporates	1,445
Insurance	1.22%
Corporate loans and leases- ZWG	
Minimum lending rate	210% per annum
Establishment fee	3%
Drawdown fee	2%
Residual Value	5%
ZWL SSB Loans	
Minimum lending rate	25% per month
Establishment fee	5%
Insurance	1.22%
	USD
Safe custody services	
Safe Custody- Individuals	USD75/Quarter
Safe Custody- Corporates	USD150/Quarter
Safe Custody retrieval	USD10
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 -individuals	2% (Min USD7 max USD50)
RTGS-Manual - corporates	2% (Min USD 12 Max USD 100)
RTGS -Online -Individuals	1.8% (Min USD5 max USD50)
RTGS -Online-Corporates	1.8% (Min 10, Max USD 100)
RTGS Recall fee	USD1.20
Internal Transfer manual -Individuals	1.5%(min 3 max USD 5)
Internal Transfer manual-Corporates	1.5% (min USD 4 Max USD 8)
Internal transfer online -individuals	1.5% (min USD 2 MAX USD 4)
Internal transfer online -corporates	1.5% (minUSD 3 Max USD 6)
Account Maintenance fees-Easy access	USD5
Account Maintenance fees- SMEs	USD20
Account Maintenance fees-Corporates	USD50
Account maintenance fee-Corporate with high volumes of +20transactions per month	USD 100.00
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
Initial Deposit -Easy Access	USD 30
Initial Deposit -SME	USD 65
Initial Deposit -Corporate	USD 165
Salary processing- Internal transfers	USD0.30
-RTGS	USD4
New Card-Individual	USD 8
Replacement Card -Individual	USD 10
New Card -Corporate	USD 15
Replacement card-Corporate	USD 20
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	6% per month
Administration fee	5%
Insurance	1.22



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