

BUSINESS CONDITIONS FOR SEPTEMBER 2024



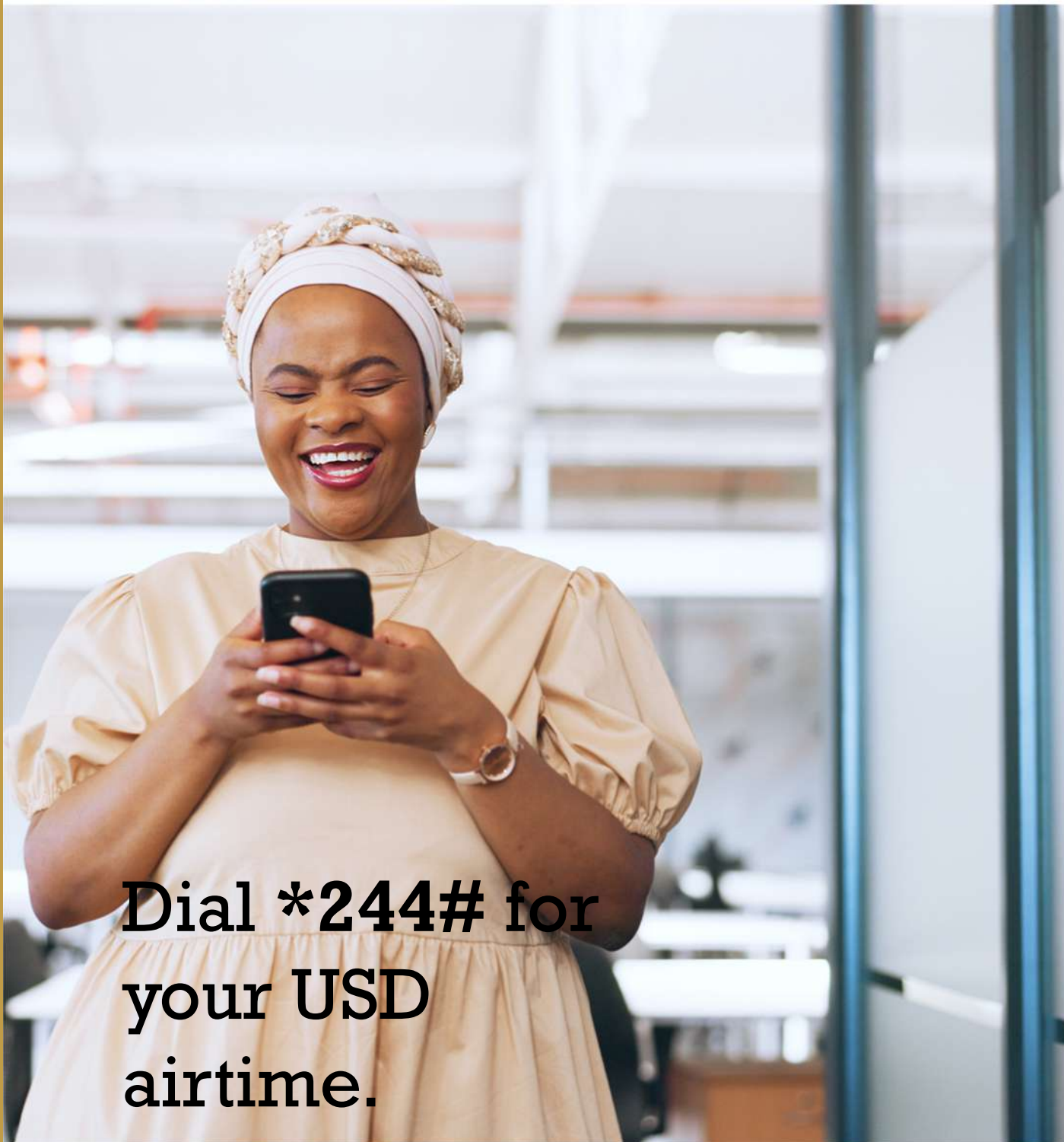
DESCRIPTION	SEPTEMBER 2024 PRICING
	ZWG
Over the counter transactions	
Cash withdrawal	3% (minZIG 0.24)
RTGS- Manual -individual	2% (Min 103.04 max 736.00) plus IMT Tax
RTGS Manual -Corporates	2%(Min 176.64 max 1472.00)plus IMT Tax
RTGS Recall fee	10.06
Internal transfers-manual-Individual	1.5% (Min 44.16 max 73.60) plus IMT Tax
-Corporates	1.5% (Min 58.88 max 117.76) plus IMT Tax
Statement request	7.23
Debit card - New -Individual	117.76
- Replacement	147.20
New Card -Corporate	220.80
Replacement Card -Corporate	294.40
Salary processing- Internal transfers	4.34
-RTGS	57.80
Salary processing- Batch processing	43.35
Internet Banking	
Individual internal transfer	1.5% (Min 29.44 max 58.88 plus IMT Tax
Corporate internal transfer	1.5% (Min 44.16 max 88.32) plus IMT Tax
Internet Banking RTGS -individuals	1.8% (73.60 max 736.00) plus IMT Tax
Internet Banking RTGS -Corporates	1.8% (Min 147.20 max 1472.00) plus IMT Tax
Balance Enquiry	0.72
Digital Banking billers	1% (Min 14.45 max 101.15) plus IMT Tax
Mobile Banking	
Internal transfers	1% (Min 14.45 max 72.25) plus IMT Tax
SMS alerts Outgoing	0.72
SMS alerts Incoming	no charge
External ZIPIT Transfer	3.5%(Min 14.45 max 101.15) plus IMT Tax
Bill Payments	1.5% (Min 14.45 max 72.25 plus IMT Tax
Airtime purchase	
Balance Enquiry	0.29
Mini statement	0.14
ZIPIT to bank switch fees	1.50%
ZIPIT to mobile switch fees	1.50%
Monthly service fees	
Account maintenance fee- Easy access	73.60
Account maintenance fee- SMEs	294.40
Account maintenance fee- Corporates	736.00
Account maintenance fee-Corporates with high volumes of + 20 transactions per month	1,472.00
Account maintenance fee- Easy access savings account	2 transactions per month
Account maintenance fee- minor account	2 transactions per month
Account maintenance fee- LITE	14.45
Account maintenance fee- PBC	144.50
Account maintenance fee- SSB ACCOUNT	28.90
Debit Card Administration fee	8.67

Minimum balance and initial deposit	
Minimum balance -Easy access	294.40
Minimum balance -SME	736.00
Minimum balance -Corporates	2,208.00
Minimum balance -Easy access savings account	1,445.00
Minimum balance -MINOR ACCOUNT	722.50
Minimum balance -LITE ACCOUNT	21.68
Minimum balance -PBC ACCOUNT	173.40
Minimum balance -SSB ACCOUNT	43.35
Initial deposit-Easy access	441.60
Initial deposit-SME	956.80
Initial deposit-Corporate	2,428.80
Zimswitch POS Fees	
Purchase below 43.35	1% Min (0.14)
Purchase above 43.35	3%
Balance Enquiry	0.29
Insufficient funds	0.29
Cash withdrawal	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 2.17 max 51.15) plus IMT Tax
ZESA Charges	1.5% (Min 2.17 max 51.15) plus IMT Tax
ZEEPAY	
ZEEPAY off-us-credit transfer	1.45
ZEEPAY off-us-payment return	1.45
ZEEPAY off-us-proof of payment	0.87
ZEEPAY off-us-cancellation request	0.87
ZEEPAY off-us-claim non-receipt	0.87
ZEEPAY off-us-account validation	0.87
ZEEPAY off-us-statement request	0.87
ZEEPAY ON-us-credit transfer	1.30
ZEEPAY ON-us-payment return	1.30
ZEEPAY ON-us-proof of payment	0.87
ZEEPAY ON-us-cancellation request	0.87
ZEEPAY ON-us-claim non receipt	0.87
ZEEPAY ON-us-account validation	0.87
ZEEPAY ON-us-statement request	0.87
Bank Guarantees	

Bid bond commission	4% (Min 216.75 max 4 335)
Other bank guarantees commission	2%-5%
Bank reports	
Category reports	28.90
Full general report	46.24
Letters	72.25
Bank to wallet services	
Bank to wallet charges	2.5% Min 7.23
Auditors Certificates	
Certificate of balance	43.35
Auditors certified return	72.25
LIMITS	
Debit Card Swipe Limit	16000
ZESA pre-paid	Min 4 Max 4000
Airtime	No limit
	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	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
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%
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
ZWG SSB Loans	
Minimum lending rate	25% per month
Establishment fee	5%
Insurance	1.22%



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