

# Xpress Agent Commission Structure

1<sup>st</sup> May 2026

	CURRENT/OLD	NEW EFFECTIVE 1ST MAY 2026
Card and Cardless Withdrawals - Local	Commission to Agent -ZMW	Commission to Agent -ZMW
0 to 250	3	3
251 to 500	4	4
501 to 2,000	5	5
Above 2,000	5.5	5.5
Card and Cardless Withdrawals - Other banks/MNOS	Commission to Agent (ZMW)	Commission to Agent (ZMW)
0 to 250	2.5	2.5
251 to 500	2.5	2.5
501 to 2,000	2.5	2.5
2,001 to 4,000	3.0	3.0
4,001 to 6,000	3.5	3.5
Above 6,000	4.0	4.0
Card and Account Deposits	Commission to Agent	Commission to Agent
0 to 2,000	0.5%	0.3%
2,001 to 10,000	K10	0.3%
Above 10,000	K10	K30
Deposits for Mobile Money Float	Commission to Agent	Commission to Agent
0 to 4,000	0.125%	0.1%
Above 4,000	K5	K4

	<b>CURRENT/OLD</b>	<b>NEW EFFECTIVE 1ST MAY 2026</b>
<b>BILL PAYMENTS</b>	Commission to Agent	Commission to Agent
Airtime: MTN and Zamtel	6%	6%
Airtime: Airtel	4%	4%
Zesco Electricity Purchase	1%	1%
DSTV payment	1%	1%
UNZA and CBU payments	1%	1%
Water Utilities payment	0.5%	0.5%
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BILL MUSTER	0.5%	0.5%

