

## CORPORATE & INVESTMENT BANKING TARIFF EFFECTIVE 15TH JANUARY 2024

PRODUCT / SERVICE ACCOUNT MAINTENANCE FEES	CORPORATE
Current Accounts (ZMW) Foreign Currency Current Accounts (EUR)	K350 EUR 20
Foreign Currency Current Accounts (GBP)	GBP 20
Foreign Currency Current Accounts (USD) Foreign Currency Current Accounts (ZAR)	US\$ 20 ZAR 400
Current Account - Development Organisations (FCY) Current Account - Development Organisations (ZMW)	US\$10 K50
Development Organisations Savings Plus Account (ZMW)	K95
Development Organisations Community Savings Account (ZMW)  Development Organisations Community Savers Account (ZMW)	Free K65
	nos
TRANSACTION FEES Kwacha Accounts	Free
Foreign Currency Accounts	Free
ACCOUNT CLOSURE / DORMANT ACCOUNTS	
Dormant account fee (if unutilised for 12 months)  Dormant account reactivation fee	Free Free
All Kwacha Accounts with or without notice	Free
Foreign Accounts with or without notice  Premature withdrawal of Time Deposit	Free Interest forfeited plus admin fee of K500
closure of account	Free
WITHDRAWALS	
Point of Sales (merchant POS discount) OTC Withdrawal at own Zanaco agency / branch**	2 % - 4 % of total collection Free
OTC Withdrawal at other Zanaco agency / branch** (online)	Free
Excessive encashment of > K350 000	Free
CORPORATE DEBIT CARD	
ATM Cash withdrawal on Zanaco ATMs ATM Cash withdrawal on non-Zanaco ATMs local	K11 K20
ATM Cash withdrawal on non-Zanaco ATMs International	K25 plus 1.5% maximum K65
POS International transactions Online Purchases	1.5% of the amount, minimum K20.00, maximum K65.00 1.5% of the amount, minimum K20.00, maximum K65.00
ATM Mini-statement on Zanaco ATMs Corporate Debit Card Issuance Fee	KS K130 charge plus VAT
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DEPOSITS OTC Cash Deposit at own Zanaco agency / branch	Free
OTC Cash Deposit at other Zanaco agency / branch (online)	Free
Cheque deposit in own account for Zanaco cheques Cheque deposit in own account for other bank cheques (local)	Free Free
Cheque deposit in own account for other bank cheques (upcountry)	1% [K15 - K250]
Bulk cash Deposit of small denomination	Free
CHEQUE & DEPOSIT BOOKS Ordinary	K100 for 100 leaves
customised	Full recovery of cost
Cost of Deposits Books  Customised deposit books	free Full recovery of cost
STATEMENTS AND ENQUIRIES Balance enquiry at branch	Free
Monthly statement at branch	Free
Additional statements at branch Minimum Balances for Payment of negotiated Interest	Free ZMK 1,000,000 & \$250,000 respectively
Cheque images / copy	K60 per cheque
Cheque images / copy Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference	K60 per cheque Free K200 per customer request
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference	Free
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee	Free K200 per customer request K250
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference CASHMANAGEMENT/ ELECTRONIC BANKING	Free K200 per customer request
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within)	Free K200 per customer request K250 Free DDACC/RTGS charge K 7.50
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco)	Free K200 per customer request K250 Free DDACC/RTGS charge
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collections/payments	Free K200 per customer request K250 Free DDACC/RTGS charge K 7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence KI50 2.5 % of total value (negotiated)
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Security Token per user (Replacement)	Free K200 per customer request  K250 Free DDACC/RTGS charge K 7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence KI50
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Per transaction (within) Internet Banking statement Bill Muster  E-tracer (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collections/payments E-Tax payments - Electronic E-Tax payments - Manual	Free K250 per customer request K250 Free DDACC/RTGS charge K 7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence KISO L25 % of total value (negotiated) K25 % K40
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collections/payments E-Tax payments - Electronic E-Tax payments - Manual E-Commerce E-Tax payments - Manual E-Commerce Host to Host Cash - In- Transit Services (CIT) Bulk Deposit Machine Bulk Cash Deposit FCY (Above US\$10,000)  FUNDS TRANSFER Manual OTC - DDACC Electronic RTGS Electronic RTGS Electronic RTGS Electronic RTGS Electronic Galary setup Manual OTC funds transfer within Zanaco  SALARY HANDLING Electronic calary setup Manual OTC furts ransaction) Electronic (per transaction)	Free K200 per customer request  K250 Free DDACC/RTGS charge K 7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) K25 K40 Quote available on request 2.5% of throughput charge 80 of value, Minimum K50,000 max K500,000 US07,500 once off fee Vendor cost plus Margin Quotation available 0.5% of throughput value (Applicable to monthly deposits above threshold)  K100 per entry K25 per entry K100 per entry K75 per onto
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collions/payments E-Tax payments - Betructured Collions/payments E-Tax payments - Honorate E-Tax payments - Betructured Collions/payment E-Commerce E-Commerce E-Commerce(Web acquiring) E-Ecrow Account Management Fee Host to Host Cash - In- Transit Services (CIT) Bulk Deposit Machine Bulk Cash Deposit FCY (Above US\$10,000)  FUNDS TRANSFER Manual OTC - DDACC Electronic DDACC Electronic DDACC Belectronic RTGS Direct Debits Manual OTC funds transfer within Zanaco  SALARY HANDLING Electronic (per transaction) Electronic (per transaction) UNPAID/DISHONOURED INSTRUMENTS DUE TO INSUFFICIENT FUNDS Cheques Unpaid local/foreign currency cheques  DDACC/Standing order Irregularly drawn cheques  STANDING ORDER	Free K200 per customer request K250 Free DDACC/RTGS charge K 7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 C2.5 % of total value (negotiated) K25 K40 Quote available on request C2.5 % of throughput charge C3.5 % of throughput charge C4.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.5 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.6 % of throughput value (Applicable to monthly deposits above threshold) C5.
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (outside Zanaco) Internet Per transaction (outside Zanaco) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collections/payments E-Tax payments - Electronic E-Tax payments - Belectronic E-Tax payments - Manual E-Commerce E-Commerce E-Commerce Host to Host Cash - In- Transit Services (CIT) Bulk Deposit Machine Bulk Cash Deposit FCY (Above US\$10,000)  FUNDS TRANSFER Manual OTC - DOACC Electronic RTGS Electronic RTGS Direct Debits Manual OTC funds transfer within Zanaco  SALARY HANDLING Electronic salary setup Manual OTC funds transfer within Zanaco  UNPAID/OISHONOURED INSTRUMENTS DUE TO INSUFFICIENT FUNDS Cheques STANDING ORDER Standing order setup Within branch	Free K200 per customer request K250 Free DDACC/RTGS charge K7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) K25 K40 Quote available on request 2.5 % of throughput charge 2% of value, Minimum K50,000 max K500,000 USD7,500 once off fee Vendor cost plus Margin Quotation available 0.5% of throughput value (Applicable to monthly deposits above threshold) K100 per entry K25 per entry K100 per entry K100 per entry K100 per entry K100 flat fee for both internal & External K20 flat fee for both internal & External K840 per item
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Per transaction (within) Internet Per transaction (within) Internet Per (costs per bank statement sent via email) Security Token per user (Replacement) Structured Collections/payments E-Tax payments - Electronic E-Tax payments - Manual E-Tax payments - Manual E-Tax payments - Manual E-Commerce E-Commerce E-Commerce E-Commerce E-Commerce Between E-Commerce E	Free K200 per customer request  K250 Free DDACC/RTGS charge K7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) Application free, K6 per occurrence K150 2.5 % of throughput charge 2.5 % of throughput charge 2.7 % of throughput charge 2.7 % of value, Minimum K50,000 max K500,000 USD7,500 once off fee Vendor cost plus Margin Quotation available 0.5 % of throughput value (Applicable to monthly deposits above threshold)  K100 per entry K25 per entry K100 per entry K35 per entry K100 per entry K30.00 K30.00  Free K100 flat fee for both Internal & External K20 flat fee for both Internal & External K840 per item
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  **CASHMANAGEMENT/ ELECTRONIC BANKING** Internet Banking monthly fee Internet Banking set up fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster	Free K200 per customer request  K250 Free DDACC/RTGS charge K7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K1150 2.5 % of total value (negotiated) K25 K40 Quote available on request 2.5% of throughput charge 2.9% of value, Minimum K50,000 max K500,000 USD7,500 once off fee Vendor cost plus Margin Quotation available 0.5% of throughput value (Applicable to monthly deposits above threshold)  K100 per entry K25 per entry K100 per entry K100 per entry K75 per entry K100 flat fee for both Internal & External K20 flat fee for both Internal & External K20 flat fee for both Internal & External K20 per item K840 per item
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Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking Set up fee Internet Banking Set up fee Internet Per transaction (outside Zanaco) Internet Per transaction (outside Zanaco) Internet Per transaction (within) Internet Banking statement Bill Muster E-tracer (costs per bank statement sent via email) Scourity Token per user (Replacement) Structured Collections/payments E-Tax payments - Electronic E-Tax payments - Belectronic E-Tax payments - Manual E-Commerce E-commerce (Web acquiring) E-crow Account Management Fee Host to Host Cash - In- Transit Services (CIT) Bulk Deposit Machine Bulk Cash Deposit FEY (Above US\$10,000)  FUNDS TRANSFER Manual OTC - DDACC Electronic DDACC Manual OTC - RTGS Electronic CDACC Manual OTC - RTGS Electronic RTGS Direct Debits Manual OTC funds transfer within Zanaco  SALARY HANDLING Electronic salary setup Manual (per transaction)  UNPAID/OISHONOURED INSTRUMENTS DUE TO INSUFFICIENT FUNDS Cheques Unpaid local/foreign currency cheques  DDACC/Standing order Irregularly drawn cheques  STANDING ORDER Standing order setup Within branch Between Branches To other banks  STOP PAYMENTS Insufficient Funds Loss/stolen  COMPANY AND DEEOS REGISTRY SEARCH Companies Societies	Free K200 per customer request  K250 Free DDACC/RTGS charge K7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) K25 % of value, Minimum K50,000 max K500,000 USD7/S00 once off fee Vendor cost plus Margin Quotation available 0.5% of throughput value (Applicable to monthly deposits above threshold)  K100 per entry K25 per entry K100 per entry K25 per entry K100 per entry K75 per entry K100 once K30.00
Statements on other branches/centralised printing Outward status enquiry except on acc. Opening/reference  CASHMANAGEMENT/ ELECTRONIC BANKING Internet Banking monthly fee Internet Banking set up fee Internet Banking set up fee Internet Banking statument Bill Muster E-transaction (within) Internet Per transaction (within) Internet Par transaction (within) Security Token per user (Replacement) Structured Collections/payments E-Taxe payments - Electronic E-Tax payments - Hancal E-Commerce E-commerce Web acquiring) Escrow Account Management Fee Hobst to Host to Deposit Machine Bulk Cash Deposit FCY (Above US\$10,000)  FUNDS TRANSFER Manual OTC - DDACC Electronic RTCS Electronic RTCS Direct Debits Manual OTC - Host Set Set Set Set Set Set Set Set Set Se	Free K200 per customer request K250 Free DAACC/RTGS charge K7.50 Free 2.5 % of throughput (negotiated) Application free, K6 per occurrence K150 2.5 % of total value (negotiated) Application free, K6 per occurrence K150 2.5 % of throughput (negotiated) A25 K40 Quote available on request 2.5 % of throughput charge 2% of value, Minimum K50,000 max K500,000 USDT,500 once off fee Vendor cost plus Margin Quotation available 0.5 % of throughput value (Applicable to monthly deposits above threshold)  K100 per entry K25 per entry K30 per titem K340 per item

PRODUCT / SERVICE SAFE CUSTODY	CORPORATE
Small boxes Medium boxes	KI4S PIUS VAT K350 PIUS VAT
Large Boxes	K700 plus VAT
SAFE CUSTODY Temporary uplifting Dealersmore if gight on faulth	K60 plus VAT
Replacement of night safe wallet Replacement of night safe key Openight's for outstall.	Full cost  Full cost  At apparatus discretion min MEO (how now night also MAT)
Overnight Safe custody Night Safe	At manager's discretion min K150/box per night plus VAT KS00 plus VAT/wallet per quarter
GENERAL Managers/Bank Cheques	K100/cheque plus VAT
Managers/Bank Cheques  Counter Cheque/Cash Voucher  Commission on cashing from suspense accounts	KIOU/cheque plus VAT KIOO/cheque N/A
Commission on Cashing from suspense accounts Search fees for items over one year Certification of customer documents	N A K 200/Item K 150 /copy plus VAT
Certificate of balance Auditors report	Free Free
INVESTMENT IN GOVERNMENT SECURITIES	Fite
Commission - GRZ bonds	1% of discount, min K115 1% of discount, min K115
Form G letter of guarantee to BOZ for t/B & bonds	KISO
FOREIGN TRANSACTIONS Exchange rates	See our daily exchange rates
Foreign currency Accounts (CFCA)	Below minimum balance, \$100 per month
PURCHASE OF FOREIGN EXCHANGE Travellers Cheques	1% of the amount Min K52.80n
Foreign currency notes	Free for USD 8 ZAR; others 1% min k52.80. All purchases upto maximum of USD5,000 equivalent per account per day.
Telegraphic transfer/swift (inward)- Zanaco customers Draft/Bills	Free 1% of the amount, min k132 max k528 or USD equivalent
SALE OF FOREIGN EXCHANGE	
Travellers Cheques Foreign currency notes	1.5% of the amount min K132 or USD equivalent; Rand TCs will be charged a further 1% selling rate
Telegraphic transfer/swift (out ward) - Manual Telegraphic transfer/swift (out ward) - Electronic	1% of the amount, minimum US\$50, maximum US\$300 or Kwacha equivalent 1% of the amount, minimum US\$50, maximum US\$150 or Kwacha equivalent
Draft/Bills	1% of the amount min K132, max K792 or USD equivalent
OTHER FEES - FOREIGN EXCHANGE Recall of transferred funds	K264 plus correspondent charges
investigating fees on T/Ts Draft Cancellation	K264 plus correspondent charges K105.60n or USD equivalent
Drafts stop payment Conversion from Kwacha to CFCA	K264 + SWIFT charges of k132 plus correspondent charges Selling Rate
Cash withdrawals from CFCA accounts	Free and limited to maximum withdrawal of \$5,000.00 equivalent per account per day for all account holders.
Collection charges on cheques Postage	International - 1% min US\$20 max \$100 or ZMK equivalent, Local - \$10 per instrument Full cost
LOANS & ADVANCES	
Applicable rate	BOZ Policy Rate + Margin USD Base Rate + Margin
Administrative fees Arrangement fees (new, renewal, enhancement)	N/a 3% on value, collected upfront
Commitment fees Management fees	2% if undrawn after 3 months 3% of additional amount
Restructuring fees Encashments against uncleared effects	2% of additional restructured K750 per occurrence
GUARANTEES/SBLCs	
Issuance fee	Fixed Asset Collacteral - 0.75 - 1.5% per quarter or part thereof
Arrangement fee	Cash Collacteral - 0.5 - 1.0% per quarter or part thereof 1.5% - 3% of the facility value
Arrangement ree Confirmation	1.5% - 3% Of the facility Value 0.55 - 0.65% per quarter or part thereof for Inward LCs, for Outward, subject to Confirming bank's charge.
Validity Extension or value increase Amendment commision other than Validity extension or value increase	panies cnarge. Applicable rate as per the issuance fee for the extended period or increased amount \$150 plus SWIFT charge
SWIFT fee Cancellation fee	9130 pius 34WH Change 560 or kwacha equivalent 5100 or kwacha equivalent
Sealing fee	K300 per sealed document
LETTERS OF CREDIT  Issuance fee	Fixed Asset Collacteral - 0.75 - 1.5% per quarter or part
	thereof Cash Collacteral - 0.5 - 1.0% per quarter or part
Arrangement fee	thereof 1.0% - 2.5% of the facility value
Transferable LC or Back to back Document Examination Fee	0.5% upon transfer plus LC commission as stated above \$200 per document set
Validity Extension or value increase Amendment Fee other than Validity extension or value increase	Applicable rate as per the issuance fee for the extended period or increased amount \$150 plus SWIFT charge
Cancellation fee LC Advising	\$100 or kwacha equivalent \$150 or kwacha equivalent
Relay Confirmation	\$250 or Kwacha equivalent 0.55 - 0.65% per quarter or part thereof for Inward LCs, for Outward, subject to Confirming
SWIFT fee	bank's charge. \$60 or kwacha equivalent
Courier Negotiation	\$50 or kwacha equivalent 0.75% of the bill value
Discounting Document Examination	Risk Based , on a case by case basis \$200 per document set
DOCUMENTARY COLLECTIONS	
Handling fee Swift	1% min \$250 max \$350 \$60 or kwacha equivalent
Courier Holding fee	\$50 or kwacha equivalent \$50 or kwacha equivalent
Availising Fee	Risk based 0.5 - 1.5% per quarter or part thereof,
TRADE ASSETS Export Invoice Discounting (Invoice Financing Supplier),	
Payable Finance (Invoice Finance Buyer), Local Purchase Order Finance, The Payable Finance Fi	
Transactional Commidity Finance (Finance Against Warehouse Receipts), Receivable Finance,	
Import Loans under LC, Vendor Finance,	
Pre-shipment Finance etc. Interest Rate	BOZ Policy rate + Margin USD Base rate + Margin 15% - 2.5% of the facility value
Arrangement fee	