CORPORATE AND INVESTMENT BANKING TARIFF 15TH JANUARY 2024

Description as per Tariff Account Maintenance (Monthly Fee) Current Accounts (ZMW)	Charge as per Tariff (as below) ZMW 350
Foreign Currency Current Accounts (EUR)	EUR 20
Foreign Currency Current Accounts (GBP) Foreign Currency Current Accounts (USD)	GBP 20 USD 20
Foreign Currency Current Accounts (ZAR) Current Account - Development Organisations (FCY)	ZAR 400 USD 10 (equivalent)
Current Account - Development Organisations (ZMW) Development Organisations Savings Plus Account (ZMW)	ZMW50 ZMW95
Development Organisations Community Savings Account (ZMW) Development Organisations Community Savers Account (ZMW)	Free ZMW65
ACCOUNT CLOSURE / DORMANT ACCOUNTS	(as below)
Dormant account fee (if unutilised for 12 months) Dormant account reactivation fee	Free Free
Closure of Account Foreign Accounts with or without notice Premature withdrawal of Time Deposit	Free Interest forfeited plus admin fee of ZMW 500
Closure of account	Free
WITHDRAWALS Point of Sales (merchant POS discount)	(as below) 2 % - 4 % of total collection/ sales on the customers collections from
OTC Withdrawal at own Zanaco branch**	card payments Free
OTC Withdrawal at other Zanaco branch	Free
CORPORATE DEBIT CARD ATM Cash withdrawal on Zanaco ATMs	(as below) ZMW11
ATM Cash withdrawal on non-Zanaco ATMs local	ZMW20
ATM Cash withdrawal on non-Zanaco ATMs International POS International transactions	ZMW25 plus 1.5% maximum ZMW65 1.5% of the amount, minimum ZMW20.00, maximum ZMW65.00
Online Purchases ATM Mini-statement on Zanaco ATMs	1.5% of the amount, minimum ZMW20.00, maximum ZMW65.00 ZMW5
Corporate Debit Card Issuance/ Replacement Fee	ZMW130 charge plus VAT
DEPOSITS OTC Cash Deposit at own any Zanaco Branch	(as below) Free
OTC Cash Deposit at other any Zanaco Branch Zanaco Cheque Deposit in own account	Free Free
Other Bank Cheque Deposit in own account (local bank	Free
CHEQUE & DEPOSIT BOOKS	(as below) ZMW100 for 100 leaves
Ordinary Cost of Deposits Books	Free
Customised deposit books	Full recovery of cost
STATEMENTS AND ENQUIRIES Balance enquiry at branch	(as below) Free
Monthly statement at branch Free Additional statements at branch Free	Free Free
Cheque images / copy	ZMW 60 per cheque
CASH MANAGEMENT/ ELECTRONIC BANKING nternet Banking monthly fee	(as below) ZMW 250
nternet Banking Set up fee Internet Banking Per transaction (other local banks)	Free DDACC/RTGS charge
nternet Banking Per transaction (Zanaco to Zanaco) nternet Banking statement	ZMW 7.50 Free
Bill Muster E-tracer (costs per bank statement sent via email)	2.5 % of monthly throughput of collected funds (negotiable) Application free, ZMW 6 per occurrence
Security Token per user (Replacement)	ZMW 150
Structured Collections/payments E-Tax payments - Electronic	2.5 % of total value (negotiated) monthly ZMW 25 per transaction
E-Tax payments - Manual E-Commerce	ZMW40 Quote available on request
E-commerce (Web acquiring) Escrow Account Management Fee	2.5% of throughput charge 2% of value, Minimum ZMW50,000 max ZMW500,000
Host to Host Cash - In- Transit Services (CIT)	USD7,500 once off fee Vendor cost plus Margin
Bulk Deposit Machine	Quotation available
FUNDS TRANSFER Manual OTC - DDACC	(as below) ZMW100 per entry
Electronic DDACC Manual OTC - RTGS	ZMW25 per entry ZMW100 per entry
Electronic RTGS Direct Debits	ZMW75 per entry ZMW30.00 per transaction
Manual OTC funds transfer within Zanaco Other	ZMW30.00 per transaction N/A
SALARY HANDLING Electronic salary setup	(as below) Free
Manual (per transaction) Electronic (per transaction)	ZMW100 at fee for both Internal & External ZMW20 at fee for both Internal & External
UNPAID/DISHONOURED INSTRUMENTS DUE TO INSUFFICIENT FUN	IDS (as below)
Cheques Unpaid local/foreign currency cheques	ZMW840 per item ZMW840 per item
DDACC/Standing order	ZMW840 per item
STANDING ORDER Standing order setup	(as below) ZMW20 Per Instruction
Within branch	Standing Order (Zanaco Account): ZMW 20 per Execution Standing Order (Other banks): ZMW 150 per Execution
Between Branches To other banks	Standing Order (Other banks) : ZMW 150 per Execution ZMW150 per Execution
STOP PAYMENTS	(as below)
nsufficient Funds	ZMW450 plus VAT Per instance/ instruction
Lost/stolen	ZMW175 plus VAT Per instance/ instruction
COMPANY AND DEEDS REGISTRY SEARCH Companies	(as below) ZMW200 Per search
Societies Co-operatives	ZMW100 Per search ZMW100 Per search
nternational	ZMW195 plus VAT Per search
Swift charge	Full L/C text \$60, Brief message \$30
GENERAL Managers / Pank Cheques	(as below) 7MW/100 / chaque plus VAT Per Instruction - Processing Fee
Managers/Bank Cheques Counter Cheque/Cash Voucher	ZMW100/cheque plus VAT Per Instruction - Processing Fee ZMW100/cheque
	ZMW 200/item
·	ZMW 150 /copy plus VAT
Certification of customer documents	ZMW 150 /copy plus VAT (as below)
Search fees for items over one year Certification of customer documents INVESTMENT IN GOVERNMENT SECURITIES Commission - Treasury bills Commission - GRZ bonds	

ZMW150

Form G letter of guarantee to BOZ for t/B & bonds

Description as per Tariff	Charge as per Tariff
FOREIGN TRANSACTIONS	(as below)
Exchange rates	See our daily exchange rates
PURCHASE OF FOREIGN EXCHANGE	(as below)
Travellers Cheques	1% of the amount Min ZMW52.80n Per Instruction
Foreign currency notes Telegraphic transfer/swift (inward) - Zanaco customers	No charge applied Free
SALE OF FOREIGN EXCHANGE	(as below)
Foreign currency notes Telegraphic transfer/swift (out ward) - Manual	selling rate 1% of the amount, minimum US\$50, maximum US\$300 or Kwacha
Talance de la constante de la	equivalent Per Instruction
Telegraphic transfer/swift (out ward) - Electronic	1% of the amount, minimum US\$50, maximum US\$150 or Kwacha equivalent Per Instruction
Draft/Bills	1% of the amount min K132, max K792 or USD equivalent
OTHER FEES - FOREIGN EXCHANGE	(as below)
Recall of transferred funds	ZMW264 plus correspondent charges
Investigating fees on T/Ts Cash withdrawals from CFCA accounts	ZMW264 plus correspondent charges
Cash withdrawais from CFCA accounts	Free and limited to maximum withdrawal of USD10,000 Equivalent per account per day for all account holders.
Applicable rate	(as below) BOZ Policy Rate + Margin
· ·	USD Base Rate + Margin
Administrative fees Arrangement fees (new, renewal, enhancement)	N/A 1% to 3% Arrangement Fee is charged on new requests, renewals and
	enhancements.
Commitment fees	2% if undrawn after 3 months. Commitment fee is charged on the Loan Value amount.
Management fees	0.5% annual management fee on the outstanding balance at each
Restructuring fees	annual review. 2% of additional restructured. Restructure fee is charged on the Loan
The structuring reco	Value amount.
GUARANTEES/SBLCs	(as below)
Issuance fee	Fixed Asset Collacteral - 0.75 - 1.5% per quarter or part thereof
	Cash Collateral - 0.5 - 1.0% per Quarter or part thereof
Arrangement fee	1.5% - 3% of the facility value
Confirmation	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	Applicable rate as per the issuance fee for the extended period or
And an almost a constitute of the surfle sur	increased amount. Per Instruction
Amendment commission other than Validity extension or value increase	\$150 plus SWIFT charge Per Instruction
0.4457.6	4.0
SWIFT fee	\$60 or kwacha equivalent Per Instruction
Cancellation fee	\$100 or Kwacha equivalent Per Instruction
Cancellation fee Sealing fee	
Cancellation fee Sealing fee LETTERS OF CREDIT	\$100 or Kwacha equivalent Per Instruction ZMW300 per sealed document, Per Instruction (as below)
Cancellation fee Sealing fee	\$100 or Kwacha equivalent Per Instruction ZMW300 per sealed document, Per Instruction
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Cancellation fee Sealing fee LETTERS OF CREDIT Issuance fee Arrangement fee Transferable LC or Back to back Document Examination Fee Validity Extension or value increase Amendment Fee other than Validity extension or value increase Cancellation fee	\$100 or Kwacha equivalent Per Instruction ZMW300 per sealed document, Per Instruction (as below) Fixed Asset Collacteral -0.75 - 1.5% per quarter or part thereof Cash Collacteral - 0.5 - 1.0% per quarter or part thereof 1.0% - 2.5% of the facility value 0.5% upon transfer plus LC commission as stated above \$200 per document set Applicable rate as per the issuance fee for the extended period or increased amount. Per Instruction \$150 plus SWIFT charge. Per Instruction \$150 or kwacha equivalent. Per Instruction \$250 or Kwacha equivalent. Per Instruction
Cancellation fee Sealing fee LETTERS OF CREDIT Issuance fee Arrangement fee Transferable LC or Back to back Document Examination Fee Validity Extension or value increase Amendment Fee other than Validity extension or value increase Cancellation fee LC Advising Relay Confirmation	\$100 or Kwacha equivalent Per Instruction ZMW300 per sealed document, Per Instruction (as below) Fixed Asset Collacteral -0.75 - 1.5% per quarter or part thereof Cash Collacteral - 0.5 - 1.0% per quarter or part thereof 1.0% - 2.5% of the facility value 0.5% upon transfer plus LC commission as stated above \$200 per document set Applicable rate as per the issuance fee for the extended period or increased amount. Per Instruction \$150 plus SWIFT charge. Per Instruction \$100 or kwacha equivalent. Per Instruction \$250 or Kwacha equivalent. Per Instruction \$250 or Kwacha equivalent. Per Instruction 0.55 - 0.65% per quarter or part thereof for Inward LCs, for Outward, subject to Confirming bank's charge. Per Instruction
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Cancellation fee Sealing fee LETTERS OF CREDIT Issuance fee Arrangement fee Transferable LC or Back to back Document Examination Fee Validity Extension or value increase Amendment Fee other than Validity extension or value increase Cancellation fee LC Advising Relay Confirmation SWIFT fee Courier Negotiation Discounting Document Examination DOCUMENTARY COLLECTIONS Handling fee Swift Courier Holding fee Availising Fee TRADE ASSETS Export Invoice Discounting (Invoice Financing Supplier), Payable Finance (Invoice Finance Buyer), Local Purchase Order Finance, Transactional Commidity Finance (Finance Against Warehouse Receipts), Receivable Finance,	\$100 or Kwacha equivalent Per Instruction ZMW300 per sealed document, Per Instruction (as below) Fixed Asset Collacteral - 0.75 - 1.5% per quarter or part thereof Cash Collacteral - 0.5 - 1.0% per quarter or part thereof 1.0% - 2.5% of the facility value 0.5% upon transfer plus LC commission as stated above \$200 per document set Applicable rate as per the issuance fee for the extended period or increased amount. Per Instruction \$150 plus SWIFT charge. Per Instruction \$150 or kwacha equivalent. Per Instruction \$250 or kwacha equivalent. Per Instruction 0.55 - 0.65% per quarter or part thereof for Inward LCs, for Outward, subject to Confirming bank's charge. Per Instruction \$50 or kwacha equivalent. Per Instruction \$50 or kwacha equivalent. Per Instruction \$50 or kwacha equivalent. Per Instruction 0.75% of the bill value. Per Instruction Risk Based, on a case by case basis. Per instruction \$200 per document set. Per instruction \$200 per document set. Per instruction \$50 or kwacha equivalent. Per instruction
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^{**}VAT where applicable at the prescribed rate

