

# DIGITAL BANKING TARIFF GUIDE

## EFFECTIVE 17<sup>TH</sup> MAY 2026

PRODUCT/SERVICE	PERSONAL CUSTOMERS	MSME CUSTOMERS
<b>MONTHLY MAINTENANCE FEES</b>	<b>Per Month</b>	<b>Per Month</b>
Digital Micro Business Account	N/A	K50
Foreign Currency Accounts (USD)	N/A	US\$15
Foreign Currency Accounts (GBP)	N/A	GBP6
Foreign Currency Accounts (EUR)	N/A	EUR8
Foreign Currency Accounts (ZAR)	N/A	ZAR110
<b>MONTHLY MANAGEMENT FEES</b>	<b>Per Month</b>	<b>Per Month</b>
Xapit Account (w/ Debit Card)	ZMW14	N/A
Xapit Account (w/o Debit Card)	ZMW4	N/A
Xapit Account (w/ Debit Card) + Embedded Insurance	ZMW20	N/A
Xapit Account (w/o Debit Card) + Embedded Insurance	ZMW10	N/A
<b>MINIMUM BALANCE</b>		
Xapit Account	Nil	Nil
Seba Account	ZMW50	N/A
Savings Account	ZMW200	N/A
AgriPay	ZMW5	N/A
Digital Micro Business Account (ZMW, USD, GBP, EUR, ZAR)	N/A	Nil
<b>WITHDRAWALS</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
<b>ATM withdrawal</b>		
ATM withdrawal at Zanaco ATM (per successful withdrawal)	ZMW11	ZMW11
ATM withdrawal other banks	ZMW20	ZMW20
ATM withdrawal international	ZMW20 + 1.5%, max ZMW 50	ZMW15 + 1.5%, max ZMW 50
<b>Point of Sale (POS) cash withdrawal POS cash withdrawal at Zanaco Xpress Agent</b>		
K0 - K150	ZMW8.00	ZMW8.00
K151 - K250	ZMW8.50	ZMW8.50
K251 - K500	ZMW9.00	ZMW9.00
K501 - K1,000	ZMW10.0	ZMW10.0
Above K1,000	ZMW10.5	ZMW10.5
<b>NFS Xpress Off Us (Other bank POS @Zanaco Xpress)</b>	<b>(1.5% capped @ZMW20) + ZMW5</b>	<b>Nil</b>
<b>Mobile Banking Cardless Withdraw (Cashout)</b>		
K0 - K150	ZMW8.00	ZMW8.00
K151 - K250	ZMW8.50	ZMW8.50
K251 - K500	ZMW9.00	ZMW9.00
K501 - K1,000	ZMW10.00	ZMW10.00
Above K1,000	ZMW10.50	ZMW10.50
<b>NFS Cashout On Other FSP</b>		
K0 - K150	ZMW10.00	ZMW10.00
K151 - K300	ZMW13.00	ZMW13.00
K301 - K500	ZMW16.00	ZMW16.00
K501 - K1,000	ZMW24.00	ZMW24.00
K1001 - K2,000	ZMW30.00	ZMW30.00
<b>Over the Counter (OTC) withdrawal at any Zanaco Branch</b>		
Excessive encashment of K25,000 and above or equivalent. (For amounts above K100,000 customer is to give 48 hours notice)	Nil	Nil
<b>DEPOSITS</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Point of Sale (POS) cash deposit	Free	Free
POS cash deposit at Zanaco Xpress Agent (using card number, account number, mobile number)	Free	Free
Over the Counter (OTC) cash deposit at any Zanaco branch	Free	Free
OTC cash deposit into other accounts	N/A	Free
OTC Bulk cash deposits of coins	N/A	Free
OTC Bulk cash deposits in excess of K 100,000	N/A	Free
OTC Bill Muster cash deposit	N/A	Free
<b>FUNDS TRANSFERS</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Over the Counter (OTC) Funds Transfer		
OTC funds transfer within Zanaco	N/A	ZMW5
OTC funds transfer to other banks (upto K 100,000-DDACC)	N/A	ZMW25
OTC funds transfer to other banks (above K 100,000-RTGS)	N/A	ZMW50
<b>Mobile Banking (XAPIT) Transfers</b>		
Transfers within Zanaco (To Account or Mobile Number)	Free	Free
Funds transfer to other banks (DDACC)	ZMW 10	ZMW 10
Funds transfer to other banks (RTGS)	ZMW 40	ZMW 40
Funds transfer to other banks (NFS)	ZMW10	ZMW10
Transfers to Mobile Network Operators (MNO) Wallet	ZMW 10	ZMW 10
<b>PAYMENTS</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Mobile Banking Bills Payment	Free	Free
Mobile Banking Airtime Purchase	Free	Free

PRODUCT/SERVICE	PERSONAL CUSTOMERS	MSME CUSTOMERS
<b>STANDING ORDER</b>		
Standing Order setup	Free	Free
Individual transactions	Free	ZMW15 plus VAT
Cheque Processing (ZMW)	N/A	Free
Foreign Currency Cheque Processing (USD)	N/A	Free
Foreign Currency Cheque Processing (GBP)	N/A	Free
Foreign Currency Cheque Processing (EUR)	N/A	Free
Foreign Currency Cheque Processing (ZAR)	N/A	Free
Stop payment order	N/A	ZMW300 plus VAT
Irregularly drawn cheques	N/A	ZMW50
Counter Cheque / Cash Voucher	N/A	ZMW100
Unpaid cheque, DDACC/RTGS and Standing Instruction due to insufficient funds	N/A	ZMW840 per item
<b>BALANCE ENQUIRIES</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Balance enquiry at Zanaco ATM	Free	Free
Balance enquiry at non Zanaco ATM	Free	Free
Balance enquiry using mobile banking	Free	Free
SMS alerts for the transactions on the account	Free	Free
Balance enquiry by card at Zanaco Xpress Agent	Free	Free
<b>AIRTIME PURCHASES</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
ATM airtime top-up	Free	Free
Mobile banking airtime purchase	Free	Free
<b>STATEMENTS</b>		
Monthly statement	Free	Free
Closed Accounts	Free	Free
<b>MINI STATEMENTS</b>		
Mobile Banking mini statement	Free	Free
Mini statement at Zanaco ATM	Free	Free
Mini statement at other Bank's ATM	Free	Free
<b>DEBIT CARDS</b>		
First card issued on new account	Free	Free
<b>Card Replacements</b>		
Lost card/stolen	ZMW60 Plus VAT	ZMW100 Plus VAT
Pin forgotten	Free	Free
Expired card	Free	Free
Visa transaction dispute fee (disputes where the customer is at fault)	Fee to apply on cost recovery basis	Fee to apply on cost recovery basis
<b>GENERAL BANKING SERVICES</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Certification of customers' documents	N/A	ZMW115 per copy plus VAT
Certificate of Balance	N/A	ZMW170 plus VAT
Search fee for items 6 months to 1 year	N/A	ZMW100 per item plus VAT
Search fee for items over 1 year	N/A	ZMW150 per item plus VAT
Commission on Bank references	N/A	ZMW250 per customer request plus VAT
Confirmation of Bank Accounts to third parties as per request	N/A	ZMW250 per customer request plus VAT
<b>ACCOUNT CLOSURE / DORMANT ACCOUNTS</b>		
Dormant account reactivation fee	Free	Free
Closure of account	Free	Free
<b>SALARY PROCESSING</b>		
Electronic (Payflex) setup	N/A	Free
Electronic (Payflex)	N/A	ZMW7.50 within Zanaco (charged to employers) ZMW15 external per salary (charged to employers)
<b>LOANS &amp; OVERDRAFTS</b>		
14 Day Micro Loan Arrangement Fee	9%	N/A
30 Day Micro Loan Arrangement Fee	10%	N/A
60 Day Micro Loan Arrangement Fee	11%	N/A
<b>COMPANY DEEDS REGISTRY SEARCH</b>	<b>Per Occurrence</b>	<b>Per Occurrence</b>
Companies	N/A	ZMW150 plus VAT
Societies	N/A	ZMW100 plus VAT
Co-operatives	N/A	ZMW100 plus VAT
Non-Governmental Organisations (NGOs)	N/A	ZMW200 Plus VAT