

RTGS Accounts (ZWL)	Individual Accounts (ZWL)	Internet, App & Mobile Banking Charges	Individual Accounts (ZWL)
Monthly Maintenance Fee (Standard RTGS Account)	Standard ZWL 22,000, Prestige ZWL33,000, Premier ZWL110,000	Inter Account Transfer	1% Min ZWL 5,500, Max ZWL 22,000
Debit Card First Issuance & Replacement - Visa Classic	Initial 16,500 Re-issue 22,000	RTGS Transfer	1% Min ZWL 5,500, Max ZWL 33,000
Debit Card First Issuance & Replacement - Visa Platinum	Initial 22,000 Re-issue 44,000	ZIPIT Transfer	2% min ZWL 5,500, no max
Inter Account Transfer (In-Branch)	1% Min 11,000 Max 33,000	Bill Payments	0.5% Min ZWL 5,500, Max ZWL 22,000
RTGS (In-Branch)	1% Min 11,000 Max 44,000	Airtime Top Up	0.5% Min ZWL 1,100, Max ZWL 5,500
General Charges	All Customers (ZWL)	General Charges	All Customers (ZWL)
Dd Stop Payment	15,000	Retail Adhoc Statement Fee (Per Page)	500
Unpaid Fee-Insufficient Balance	5,000	Corporate Adhoc Statement (Per Page)	500
Unpaid Fee- Other Reasons	5,000	Si Execution Fee	1,000
Duplicate Cash Advice Charge	1,000	Si Failure Fee	1,000
Dormant Account Reactivation Charge	5,000	Stop Payment Fee	1,000
Auditors Report Fee	5,000	Rtgs Recall Fee	10,000
General Category Report Fee	5,000	Rtgs Return Fee	1,200
Comfort Letter Fee	10,000	Zipit Recall Fee	10,000
Comesa Insurance Commission	5,000	Cheque Deposit Fee	2,000
Passenger Liability Commission	3,000	Cheque Dishonoured Fee	10,000
Corporate Balance Inquiry Charge	1,000	Foreign Cheque Deposit	20,000
Retail Transaction Inquiry Charge	1,000	Mt940 Statements (Per Day)	2,500
Corporate Transaction Inquiry Charge	1,000	Salary Payments	1,000
		Change Of Mandates	1,000
Exchange Control Charges	All Customers (ZWL)	Zeepay Charges	All Customers (ZWL)
Assessment fee on capital ac tran sub to RBZ pre-approval	50,000	Internal Transfer (On-Us)	1% min 2,750 max 5,500
Assessment and Registration of loan processed at branches	15,000	RTGS (Off-Us)	1% min 2,750 max 5,500
Assessment and Registration of loan submitted to RBZ (ELCC)	15,000	Salary/Pension/Debit Orders/Medical Refunds	2,750
Assessment and Registration of Management Agreement	10,000	Payment Return	1,100
Reminder Letter on CD1/CD3 (30 and 60 days)	2,000	Cancellation/Recall	1,100
90 day / Overdue Follow Up Letter on CD1/CD3	5,000	Claim Non Receipt	1,100
Prior Approval Application Assessment	7,500	Account Validation	1,100
Acquittals (per page)	1,000	Statement Request	1,100
CD1 Processing Fee	7,500		
Safe Custody Charges	All Customers (ZWL)	Card Transactional Fees	All Customers (ZWL)
Rental Fees (All items) - Corporate	110,000	POS Purchase/Sale (Amount less than 1,000)	ZWL 1,100
Lodgement Fees (All items) - Corporate	110,000	POS Purchase/Sale (Amount more than 1,000)	2.5% Min ZWL1,100, Max ZWL5,500
Access Fee (All)	27,500	Issuer decline e.g insufficient funds, expiry card	ZWL 1,100
Rental Fees (All items) - Retail	27,500	Balance Inquiry	ZWL 1,100
Lodgement Fees (All items) - Retail	27,500	Mini Statement	ZWL 1,100
Early Surrender Fees - Corporate	110,000		
Early Surrender Fees - Retail	27,500		
Nostro Accounts (\$)	Individual Accounts (\$)	Business Accounts (\$)	
Monthly Maintenance Fee	Standard \$5, Prestige \$10, Premier \$20	SMEs - \$20, Business Banking - \$30, Large Corporates - \$40	
Cash Withdrawal (In-Branch)	2%, Min \$5	2%, Min \$10	
ATM Cash Withdrawal (Local Nostro Cards)	2.5%, Min \$5	2.5%, Min \$5	
ATM Access Fee (Cards issued outside Zimbabwe)	2.5%, Min \$5	2.5%, Min \$5	
ATM Cash Withdrawal (Offshore)	2%, Min \$8	2%, Min \$8	
International Online & POS Transactions >\$20	1%, Min \$6, Max \$100	1%, Min \$6, Max \$100	
International Online & POS Transactions <\$20	\$2	\$2	
Inter-account transfer	0.5% Min \$3, Max \$5	1% Min \$5, Max \$10	
RTGS Transfer	0.5% Min \$1, Max \$10	1% Min \$5, Max \$15	
Outward Telegraphic Transfer	1.5% Min \$50, Max \$200	1.5% Min \$75, Max \$400	
Change of Mandates	\$1	\$1	
Mini Statement	\$1	\$1	
Card Request	\$3	\$10	
Local Nostro POS Purchase	1% Min \$2, Max \$5	1% Min \$2, Max \$5	
Loans and Overdrafts	Individual Accounts (ZWL)	Business Accounts (ZWL)	
Lending Rate	Minimum Lending Rate 110%	Minimum Lending Rate 150%	
Penalty Rate	Up to 8% above contractual rate	Up to 8% above contractual rate	
Investment rates			
Fixed Deposits	Refer To Treasury	Refer To Treasury	

Call us on +263 242 250579 or visit any branch for more information.

Important Notes

- 1) All other charges are available on demand from Personal Bankers, Relationship Managers and First Capital Bank website.
- 2) All charges are in the currency of the transacting account.

If you are dissatisfied with the service that you receive from First Capital Bank you have the right to complain through any of our branches in person, by telephone, email, fax, letter or by completing a complaints leaflet which you can obtain from any of our branches. We aim to resolve your complaints within 48 hours. If the complaint is unresolved within 48 hours, you may escalate to the Customer Service Department on our toll free number 0800 4216 or fax number (0242)25 0579 . We also welcome compliments, which you may bring to our attention through the same channels as outlined above.