

<b>ZWG Accounts (ZWG)</b>		
<b>Individual Accounts</b>		
<b>Business Accounts</b>		
Monthly Maintenance Fees	Standard ZWG 200, Prestige ZWG 400, Premier ZWG 800	SMEs - ZWG 600, NPOs ZWG 600, Business Banking - ZWG 600, Large Corporates - ZWG 800
Cash Withdrawal (In-Branch)	5% Min ZWG 80	3% Min ZWG 160
Debit Card First Issuance & Replacement - Visa Classic	Initial ZWG 200 Re-issue ZWG 200	-
Debit Card First Issuance & Replacement - Visa Platinum	Initial ZWG 200 Re-issue ZWG 200	-
Debit Card First Issuance /Replacement - Business Platinum	-	Initial ZWG 400 Re-issue ZWG 400
Inter Account Transfer (In-Branch)	1% Min ZWG 80 Max ZWG 240	1% Min ZWG 40 Max ZWG 400
RTGS (In-Branch)	1% Min ZWG 80 Max ZWG 320	1% Min ZWG 80 Max ZWG 800
<b>Nostro Accounts (USD)</b>		
<b>Individual Accounts</b>		
<b>Business Accounts</b>		
Monthly Maintenance Fee	Standard \$5, Prestige \$11, Premier \$22	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large
Cash Withdrawal (In-Branch)	3%, Min \$5	2%, Min \$10
Inter-account transfer (In-Branch)	0.5% Min \$3, Max \$5	1% Min \$5, Max \$10
RTGS Transfer (In-branch)	1% Min \$5, Max \$10	1% Min \$5, Max \$15
Outward Telegraphic Transfer (In-branch)	1.5% Min \$50, Max \$200	1.5% Min \$75, Max \$400
SMS alert fee	\$0.25	\$0.25
Gold Card Issuance Fee	\$5	\$10
<b>General Charges (ZWG)</b>		
<b>Individual Accounts</b>		
<b>Business Accounts</b>		
Balance Inquiry Charge	ZWG 40	ZWG 40
Transaction Inquiry Charge	ZWG 40	ZWG 40
SMS Alerts Fees	ZWG 8	ZWG 8
Soiled Notes	6%	6%
<b>Local Card Transactional Fees (ZWG)</b>		
POS Purchase/Sale (Amount less than 5 usd or ZWG equivalent)	Exempt/Free	Exempt/Free
POS Purchase/Sale (Amount more than 5 usd or ZWG Equivalent)	2.50%	2.50%
Issuer decline e.g insufficient funds, expiry card	ZWG 8	ZWG 8
Balance Inquiry on POS	ZWG 8	ZWG 8
<b>Visa Card Transactions</b>		
<b>Individual Accounts (USD)</b>		
<b>Business Accounts (USD)</b>		
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 \$0-\$16 (VISA Card)	\$0.50	\$0.50
International Online & POS Transactions Above \$16 to \$50 (VISA Card)	\$2	\$2
International Online & POS Transactions Above \$50 (VISA Card)	2.5% Min \$3 Max \$100	2.5% Min \$3 Max \$100
Local Nostro POS/CARD Purchase Below \$5 USD (Local USD Card)	Exempt/Free	Exempt/Free
Local Nostro POS/CARD Purchase Above \$5 (Local USD Card)	1.50%	1.5%
<b>Internet, App &amp; Mobile Banking Charges</b>		
<b>Individual Accounts (ZWG)</b>		
<b>Business Accounts (ZWG)</b>		
Electronic Transfers Below \$5 USD and ZWG Equivalent	Free	Free
Inter Account Transfer	1% max 240	1% max 400
RTGS Transfer	2.5% max 320	2.5% max 800
ZIPIT Transfer	2%	2%
Ecocash Bank to Wallet Transfer	3%	3%
Bill Payments	1% max 100	1% max 100
Airtime Top Up	0.5% max 50	0.5% max 50
<b>Internet, App &amp; Mobile Banking Charges</b>		
<b>Individual Accounts (USD)</b>		
<b>Business Accounts (USD)</b>		
Electronic Transfers Below \$5 USD and ZWG Equivalent	Free	Free
Inter Account Transfer	1% max 10	1% max 10
RTGS Transfer	2.5% max 10	2.5% max 15
ZIPIT Transfer	2% max 20	2% max 20
Ecocash Bank to Wallet Transfer	2% max 10	2% max 10
Bill Payments	1% max 10	1% max 10
Airtime Top Up	0.5% max 5	0.5% max 5
<b>Loans and Overdrafts</b>		
<b>Individual Accounts</b>		
<b>Business Accounts</b>		
Minimum Lending Rate- ZWG	60.00%	45%
Minimum Lending Rate- USD	19.00%	18%
Penalty Rate	Up to 8% above contractual rate	Up to 8% above contractual rate
<b>Investment rates</b>		
Fixed Deposits	Refer To Treasury	Refer To Treasury

Call us on **+263 8677 007 336** 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, 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. We also welcome compliments, which you may bring to our attention through the same channels as outlined above.

**Botswana \* Malawi \* Mozambique\* Zambia \* Zimbabwe**

First Capital Bank is a Registered Commercial Bank and a Member of the Deposit Protection Scheme

**Belief comes first.**