

ZWG Accounts (ZWG)	Individual Accounts	Business Accounts
Monthly Maintenance Fees	Standard- ZWG200, Prestige - ZWG400, Premier- ZWG800	SMEs - ZWG600, NPOs ZWG 600, Business Banking - ZWG 800, Large Corporates - ZWG 800
Cash Withdrawal (In-Branch)	2%	3% Min ZWG 160
Debit Card First Issuance & Replacement - Visa Classic	Initial ZWG150 Re-issue ZWG150	
Debit Card First Issuance & Replacement - Visa Platinum	Initial ZWG200 Re-issue ZWG200	
Debit Card First Issuance /Replacement - Business Platinum		Initial ZWG400 Re-issue ZWG400
Inter Account Transfer (In-Branch)	1% Min ZWG80 Max ZWG240	1% Min ZWG40 Max ZWG400
RTGS (In-Branch)	1% Min ZWG80 Max ZWG320	1% Min ZWG80 Max ZWG800
Nostrro Accounts (USD)	Individual Accounts	Business Accounts
Monthly Maintenance Fee	Standard \$5, Prestige \$11, Premier \$22	NGO- \$20, SMEs - \$20, Business Banking - \$30, Large Corporates - \$40
Cash Withdrawal (In-Branch)	2%	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	1.5% Min \$50, Max \$200	1.5% Min \$75, Max \$400
Mini Statement	\$1	\$1
Gold Card Issuance Fee	\$5	\$10
General Charges (ZWG)	Individual Accounts	Business Accounts
Balance Inquiry Charge	Free	ZWG 40
Transaction Inquiry Charge	ZWG 40	ZWG 40
SMS Alerts Fees	ZWG 8	ZWG 8
Soiled Notes	6%	6%
Local Card Transactional Fees (ZWG)		
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)	1.5% max 540	1.5% max 540
Issuer decline e.g insufficient funds, expiry card	ZWG8	ZWG 8
Visa Card Transactions	Individual Accounts (USD)	Business Accounts (USD)
ATM Cash Withdrawal (Local Nostro Cards)	2%	2%
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)	\$1	\$1
International Online & POS Transactions Above \$50 (VISA Card)	1.75% min 1 max \$25	1.75% min 1 max \$25
Local Nostro POS/CARD Purchase Below 5 USD (Local VISA USD)	Exempt/Free	Exempt/Free
Local Nostro POS/CARD Purchase Above 5 (Local VISA USD Card)	1.5% max \$20	1.5% max \$20
SMS alert fee	\$0.25	\$0.25
Internet, App & Mobile Banking Charges	Individual Accounts (ZWG)	Business Accounts (ZWG)
Electronic Transfers Below 5 USD and ZIG Equivalent	Free	Free
Inter Account Transfer	1% max ZWG240	1% max ZWG400
RTGS Transfer	2.5% max ZWG320	2.5% max ZWG800
ZIPIT Transfer	2%	2%
Ecocash Bank to Wallet Transfer	1.5% max ZWG540	1.5% max ZWG540
Bill Payments	1% max ZWG100	1% max ZWG100
Airtime Top Up	0.5% max ZWG50	0.5% max ZWG50
Internet, App & Mobile Banking Charges	Individual Accounts (USD)	Business Accounts (USD)
Electronic Transfers Below 5 USD and ZIG 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%	2%
Ecocash Bank to Wallet Transfer	1.5% max \$20	1.5% max \$20
Bill Payments	1% max \$10	1% max \$10
Airtime Top Up	0.5% max \$5	0.5% max \$5
Loans and Overdrafts	Individual Accounts	Business Accounts
Minimum Lending Rate- ZWG	60%	45%
Minimum Lending Rate- USD	19%	18%
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 8677 007 336 or visit any branch for more information.

All other charges are available on demand from Personal Bankers, Relationship Managers and First Capital Bank website. 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.