



Business Conditions For ZWG and Nostro Accounts

June 2026

Channel and Transaction Type	Charges (All transaction values of ZWG150 and below are free)
Mobile/Whatsapp Banking	ZWG
Registration	No Charge
Internal Transfer - Corporates	1.3% max ZWG200.00 plus 1.5% IMTT
Internal Transfer - Individuals	1% max ZWG150 plus 1.5% IMTT
Bill Payments - Corporates	1.3% max ZWG200.00 plus 1.5% IMTT
Bill Payments - Individuals	1% max ZWG150 plus 1.5% IMTT
ZIPIT	1.3% plus 1.5% IMTT plus 1% switch fees
Bank to Wallet	2%
RTGS - Corporates	1.34% max ZWG300.00 plus 1.5% IMTT
RTGS - Individuals	1.34% max ZWG250 plus 1.5% IMTT
Mini Statement	ZWG12.00
SMS Charge	ZWG2.50
Insufficient Funds Enquiry	ZWG5.00
Airtime Purchase (All networks)	ZWG8.00 plus 1.5% IMTT
Flexi Loan Application Fee	ZWG30.00
Over the Counter/Teller	ZWG
Cash Deposit	No charge
Soiled Notes Cash Deposit	10%
Cash Withdrawal - Corporates	2%
Cash Withdrawal - Individual	2%
RTGS - Corporates	1.34% max ZWG400 plus 1.5% IMTT
RTGS - Individuals	1.34% max ZWG300 plus 1.5% IMTT
Internal Transfer Corporates	1.3% max ZWG190.00 plus 1.5% IMTT
Internal Transfer Individuals	1.3% max ZWG160 plus 1.5% IMTT
ZIMRA Internal Transfer	1.3% max ZWG120.00 IMTT exempt
Bank Statement (All accounts)	ZWG15 per page
ATM	ZWG
Cash Withdrawal – CABS on CABS	2%
Cash Withdrawal – ZimSwitch	2% plus ZimSwitch fees
Mini Statement	ZWG10.00
ZeePay	ZWG
On-us-Credit Transfer	1% max ZWG100 plus 1.5% IMTT
Off-us-Credit Transfer	1% max ZWG100 plus 1.5% IMTT
Internet Banking	ZWG
Registration	Free
Internal Transfer - Corporates	1.3% max ZWG200.00 plus 1.5% IMTT
Internal Transfer - Individuals	1% max ZWG150 plus 1.5% IMTT
ZIMRA Internal Transfer - Corporates	1.3% max ZWG200.00 plus 1.5% IMTT
ZIMRA Internal Transfer - Individuals	1% max ZWG150 plus 1.5% IMTT
Bill Payment - Corporates	1.3% max ZWG200 plus 1.5% IMTT
Bill Payment - Individuals	1% max ZWG150 plus 1.5% IMTT
ZIPIT	1.3% plus 1.5% IMTT plus 1% switch fees
RTGS - Corporates	1.34% max ZWG300.00 plus 1.5% IMTT
RTGS - Individuals	1.34% max ZWG250 plus 1.5% IMTT
RTGS - School Accounts	1% max ZWG200 plus 1.5% IMTT
Token Replacement	ZWG100
Bulk Payments – CABS to CABS	1% max ZWG100 plus 1.5% IMTT (Salary Payments exempt from IMTT)
Bulk Payments – CABS to Another Bank	1% max ZWG200 plus 1.5% IMTT (Salary Payments IMTT exempt)
Merchant Point of Sale (POS)	ZWG
Purchase - CABS on CABS <=ZiG150	Charge IMTT only
Purchase - CABS on CABS >150	1.5% max ZWG540.00 plus 1.5% IMTT
Purchase – ZimSwitch <=ZiG150	Switch fees
Purchase – ZimSwitch >ZiG150	1.5% max ZW540.00 plus 1.5% IMTT plus switch fees
POS Withdrawal – CABS on CABS	2%
POS Withdrawal – CABS on Zimswitch	2% plus 1% Zimswitch plus 1.15% acquirers fee
Cash-back – CABS on CABS	2%
Cash-back – ZimSwitch	2% plus switch fees
Monthly Service	ZWG
Blue	US\$2.00 collected in ZWG at interbank rate
Gold	US\$3.00 collected in ZWG at interbank rate
Gold Business	US\$4.00 collected in ZWG at interbank rate
Platinum Individual	US\$10.00 collected in ZWG at interbank rate
Platinum Plus	US\$15.00 collected in ZWG at interbank rate
Platinum Business	US\$15.00 collected in ZWG at interbank rate
Retail Ordinary/SME Business	US\$5.00 collected in ZWG at interbank rate
Corporate	US\$15.00 collected in ZWG at interbank rate
Senior Citizen	US\$1.00 collected in ZWG at interbank rate
Authorised Overdrafts Platinum	US\$10.00 collected in ZWG at interbank rate
Authorised Overdrafts Retail	US\$5.00 collected in ZWG at interbank rate
Authorised Overdrafts Corporate	US\$15.00 collected in ZWG at interbank rate
Authorized Overdrafts – SME	US\$5.00 collected in ZWG at interbank rate
Authorized Overdrafts Plat Plus	US\$15.00 collected in ZWG at interbank rate
Special 60+	No charge
Textacash/Scheme	No charge
School	No charge
NB: Monthly Service Fee shall be exempted on Transactional accounts that maintain a consecutive minimum daily balance equivalent to US\$ 100.00 for a period of up to 30 days.	
Other Admin Charges	ZWG
RTGS/Zipit Recall Fee	US\$ 10.00 collected at bank rate
Debit Orders	US\$1.00 collected ZWG at interbank rate
Audit Confirmations	US\$10.00 collected ZWG at interbank rate
Request for Copy of Title	US\$10.00 collected ZWG at interbank rate

Channel and Transaction Type	Charges (All transaction values of \$5 and below are free)
Mobile/Whatsapp Banking	USD
Internal Transfer - Corporates	0.8% max \$10.00 plus 2% IMT tax
Internal Transfer - Individuals	0.8% max \$5.00 plus 2% IMT tax
Bill Payments - Corporates	0.8% max \$10.00 plus 2% IMT tax
Bill Payments - Individuals	0.8% max \$5.00 plus 2% IMT tax
ZIPIT	0.85% plus 1% Zimswitch fee plus 2% IMT tax.
Bank to Wallet	1%
RTGS - Corporates	0.89% max \$15.00 plus 2% IMT tax
RTGS - Individuals	0.89% max \$10.00 plus 2% IMT tax
Mini Statement	\$0.10
SMS Charge	\$0.05
Insufficient Funds Enquiry	\$0.35
Flexi Loan Application Fee	\$0.25
Airtime Purchase (Econet, Netone, Telecel)	No Charge
Over the Counter/Teller	USD
Soiled Notes Cash Deposit	10% of amount
Cash Withdrawal - Corporates	2% of amount
Cash Withdrawal - Individual	2% of amount
RTGS - Corporates	1.78 % max \$25.00 plus 2% IMT tax
RTGS - Individuals	1.34% max \$15.00 plus 2% IMT tax
Internal Transfer	1% max \$10.00 plus 2% IMT tax
ZIMRA Internal Transfer	1% max \$5.00
DStv	\$3.00
Bank Statement (All account types)	\$0.50 per page
ATM	USD
Cash Withdrawal – CABS on CABS (Dual Currency Card)	2% plus \$0.05 AFT tax (2% AFT tax will be charged on transaction amount of above \$1 000)
Cash Withdrawal – CABS on CABS (VISA Card)	2% min \$5.00 AFT tax
Cash Withdrawal – ZimSwitch (Dual Currency Card)	2% plus \$0.05 AFT tax plus 0.28% Zimswitch fee
Cash Withdrawal – CABS VISA Card on Others	2% min \$5.00 + \$0.05 AFT tax
Other Bank's VISA/MasterCard on CABS ATM (Surcharge)	2% min \$5.00
Mini Statement	\$0.80
Insufficient Funds - Zimswitch	\$0.50
EezySend Remittance Services	USD
Remittance Amounts to less than \$100	\$2.00 plus 2% IMT tax
Remittance Amount of \$100 - \$250	\$3.00 plus 2% IMT tax
Remittance Amount of \$251 - \$500	\$5.00 plus 2% IMT tax
Internet Banking	USD
Internal Transfer - Corporates	0.8% max \$10.00 plus 2% IMT tax
Internal Transfer - Individuals	0.8% max \$5.00 plus 2% IMT tax
ZIMRA Internal Transfer - Corporates	0.8% max \$5.00 (exempt from IMT tax)
ZIMRA Internal Transfer - Individuals	0.8% max \$5.00 (exempt from IMT tax)
Bill Payment - Corporates	0.8% max \$10.00 plus 2% IMT tax
Bill Payment - Individuals	0.8% max \$5.00 plus 2% IMT tax
ZIPIT	0.85% plus 1% Zimswitch fee
RTGS - Corporates	0.89% max \$15.00 plus 2% IMT tax
RTGS - Individuals	0.89% max \$10.00 plus 2% IMT tax
RTGS - School Accounts	0.89% max \$7.00 plus 2% IMT tax
FCA to VISA Transfer	1% max \$10.00 plus 2% IMT tax
Bulk Payments – CABS to CABS	0.8% max \$5.00 plus 2% IMT tax (Salary payments exempt from IMT tax)
Bulk Payments – CABS to Another Bank	0.89% max \$10.00 plus 2% IMT tax (Salary payments exempt from IMT tax)
Merchant Point of Sale (POS)	USD
Purchase - CABS on CABS (Dual Currency Card)	1.5% max \$20.00 plus 2% IMT tax
Purchase - CABS on Others (Dual Currency Card) over Zimswitch	1.5 % max \$20.00 plus 2% IMT tax plus 0.60% Zimswitch fee
Purchase - CABS on CABS (VISA Card)	1.5% max \$20.00 plus 2% IMT tax
Purchase – CABS on Others (VISA Card)	1.5% max \$20.00 plus 2% IMT tax + acquirer fee 0.5%
POS Withdrawal – CABS on CABS	2%
POS Withdrawal – CABS on Zimswitch	2% plus 1% switch fee plus 1.15% acquirer fee
Online	USD
Purchase - CABS on CABS (Dual Currency Card)	1.5% max \$20.00 plus 2% IMT tax
Purchase - CABS on Others (Dual Currency Card) over Zimswitch	1.5% max \$20.00 plus 2% IMT tax plus 0.60% Zimswitch fee
Purchase - CABS on CABS (VISA Card)	1.75% min \$1 max \$25.00 plus 2% IMT tax plus 15.5% digital service tax where applicable
Purchase - CABS on Others (VISA Card)	1.75% min \$1 max \$25.00 plus 2% IMT tax plus 15.5% digital service tax where applicable
Telegraphic Transfers	USD
Individual	1% min \$30.00 max \$160.00 plus 2% IMT tax where applicable
Corporate/Business	2%min \$30.00 max \$300.00 plus 2% IMT tax where applicable
Monthly Service	USD
Blue Nostro FCA Individual	\$2.00
Nostro FCA-Civil Servant	\$2.00
Gold Nostro FCA Individual	\$3.00
Platinum Nostro FCA Individual	\$10.00
Nostro FCA -Platinum Plus	\$15.00
Nostro FCA Domestic	\$20.00
Nostro FCA Domestic -Exempt	\$20.00
Nostro FCA NGO/Embassies/International Organisation	\$20.00
Non-Resident FCA	\$20.00
Tobacco Domestic Nostro FCA	\$20.00
Tourism Operators Nostro FCA	\$20.00
Nostro FCA Exports	\$20.00
Nostro FCA Investments	\$20.00
Nostro FCA Offshore	\$20.00
Nostro FCA Transitory	No charge
Nostro FCA Tobacco Buying Transitory	No charge
Other Admin	USD
RTGS/Zipit Recall Fee	\$10.00
Audit Confirmation/Certificate of Balance	\$10.00
Debit Orders	\$0.50
MM Early Maturity Charge	40% on interest
ZeePay	USD
On-us-Credit Transfer	\$0.50 per transaction
Off-us-Credit Transfer	\$1.00 per transaction
Retail Lending	
Personal Loan	15%-18% per annum
Equity Release	15%-18% per annum
Off-us-Credit Transfer	15%-18% per annum
Establishment Fee Consumer Loans (CPS)	3% capitalised on loan account
Valuation Fee Mortgage Adv	2%

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