

Transaction Type		Business Conditions (ZWG)			
Mobile Banking					
Registration		Free			
Internal Transfer - Corporates		Free up to ZWG150 then 1.5% max ZWG200.00 plus 2% IMIT			
Internal Transfer - Individuals		Free up to ZWG150 then 1% max ZWG150 plus 2% IMIT			
Bill Payments - Corporates		Free up to ZWG150 then 1.5% max ZWG200.00 plus 2% IMIT			
Bill Payments - Individuals		Free up to ZWG150 then 1% max ZWG150.00 plus 2% IMIT			
ZIPIT		Free up to ZWG150 then 2% plus switch fees plus 2% IMIT			
Ecocash - Bank to Wallet		Free up to ZWG150 then 2% plus switch fees plus 2% IMIT			
RTGS - Corporates		Free up to ZWG150 then 1.5% max ZWG300.00 plus 2% IMIT			
RTGS - Individuals		Free up to ZWG150 then 1.5% max ZWG250.00 plus 2% IMIT			
Balance Enquiry		ZWG12.00			
Mini statement		ZWG12.00			
SMS Charge		ZWG2.50			
Insufficient Funds Enquiry		ZWG5.00			
Flexi loan application fee		ZWG30.00			
Airtime Purchase (All networks)		Free up to ZWG150 then ZWG8.00			
Over the Counter/Teller					
Cash deposit		Free			
Cash withdrawal corporates		3%			
Cash withdrawal individual		3%			
RTGS - corporates		1.5% max ZWG400 plus 2% IMIT			
RTGS individuals		1.5% max ZWG300 plus 2% IMIT			
Internal Transfer Corporates		1.5% max ZWG190.00 plus 2% IMIT			
Internal Transfer Individuals		1.5% max ZWG160 plus 2% IMIT			
ZIMRA Internal Transfer		1.5% max ZWG120.00 IMIT exempt			
Bank Statement (All accounts)		ZWG15 per page			
ATM					
Cash withdrawal - CABS on CABS		Free up to ZWG150 then 2.5%			
Cash withdrawal - ZimSwitch		Free up to ZWG150 then 2.5% plus ZimSwitch fees			
Balance Enquiry		ZWG10.00			
Mini-Statement		ZWG10.00			
ZeePay					
On-us-Credit transfer		Free up to ZWG150 then 1% max ZWG100 plus 2% IMIT			
Off-us-Credit transfer		Free up to ZWG150 then 1% max ZWG100 plus 2% IMIT			
Internet Banking					
Registration		Free			
Internal Transfer - Corporates		Free up to ZWG150 then 1.5% max ZWG200.00 plus 2% IMIT			
Internal Transfer - Individuals		Free up to ZWG150 then 1% max ZWG150 plus 2% IMIT			
ZIMRA Internal Transfer - Corporates		Free up to ZWG150 then 1.5% max ZWG200.00 plus 2% IMIT			
ZIMRA Internal Transfer - Individuals		Free up to ZWG150 then 1% max ZWG150 plus 2% IMIT			
Bill Payment - Corporates		Free up to ZWG150 then 1.5% max ZWG200 plus 2% IMIT			
Bill Payment - Individuals		Free up to ZWG150 then 1% max ZWG150 plus 2% IMIT			
RTGS - Corporates		Free up to ZWG150 then 1.5% max ZWG300.00 plus 2% IMIT			
RTGS - Individuals		Free up to ZWG150 then 1% max ZWG250 plus 2% IMIT			
RTGS school accounts		Free up to ZWG150 then 1% max ZWG200 plus 2% IMIT			
Token Replacement		ZWG100			
Bulk Payments - CABS to CABS		Free up to ZWG150 then 1% max ZWG100 plus 2% IMIT (Salary Payments IMIT exempt)			
Bulk Payments - CABS to Another Bank		Free up to ZWG150 then 1% max ZWG200 plus 2% IMIT (Salary Payments IMIT exempt)			
Merchant Point of Sale (POS)					
Purchase- CABS on CABS <=ZIG150		Free			
Purchase -CABS on CABS >150		1.25% plus 2% IMIT			
Purchase -ZimSwitch <=ZIG150		ZWG1.60 plus switch fees			
Purchase -ZimSwitch >ZIG150		1.25% plus 2% IMIT plus switch fees			
Cash-back - CABS on CABS		Free up to ZWG150 then 2%			
Cash-back - ZimSwitch		Free up to ZWG150 then 2% plus switch fees			
Other Admin Charges					
RTGS/Zipit Recall Fee		ZWG250.00			
Debit orders		ZWG15.00			
Monthly Service					
Blue		US\$2.00 collected in ZWG			
Gold		US\$3.00 collected in ZWG			
Gold - Business		US\$4.00 collected in ZWG			
Platinum - Individuals		US\$10.00 - US\$15 collected in ZWG			
Platinum - Business		US\$15.00 collected in ZWG			
Retail Ordinary/SME Business		US\$5.00 collected in ZWG			
Corporate		US\$15.00 collected in ZWG			
Senior Citizen		US\$1.00 collected in ZWG			
Special 60+		No Charge			
Textacash/Scheme		No Charge			
School		No Charge			
Retail Lending					
Personal Loan		25% per annum			
Equity Release		25% per annum			
Ordinary Mortgage Loan		25% - 85% per annum			
Card Purchase Limits					
Blue Card		ZWG125 000			
Gold Card		ZWG187 500			
Platinum Card		ZWG280 000			
Internal Funds Transfer		ZWG700 000			
ZIPIT limits		ZWG4800 per transaction/ ZWG16000 per month (monthly limit can be exhausted within a day)			
ZWG Fixed Deposits					
Tenor	30 Days	60 Days	90 Days	180 Days	360 Days (1yr)
Rate	5% per annum	5% per annum	5% per annum	5% per annum	5% per annum
Savings Deposits		Interest rate 3.5% per annum			
ZWG Term Deposit Rates					
Tenor	30 Days	60 Days	90 Days		
Rate	5% per annum	5% per annum	5% per annum	5% per annum	

Transaction Type
ATM
Cash withdrawal – CABS on CABS
Cash withdrawal – ZimSwitch
Cash withdrawal – Surcharge on Foreign International Cards
Cash withdrawal – CABS on others VISA/Mastercard
Balance Enquiry-CABS on CABS
Balance Enquiry -Zimswitch
Mini -Statement
Insufficient Funds -Zimswitch
ZeePay
On-us-Credit transfer
Off-us-Credit transfer
Internet Banking
Registration
Internal Transfer - Corporates
Internal Transfer - Individuals
ZIMRA Internal Transfer - Corporates
ZIMRA Internal Transfer - Individuals
Bill Payment - Corporates
Bill Payment - Individuals
RTGS - Corporates
RTGS - Individuals
RTGS school accounts
Bulk Payments – CABS to CABS
Bulk Payments – CABS to Another Bank
Online Payments
CABS on CABS
Zimswitch
VISA/MasterCard
Merchant Point of Sale (POS)
Purchase- CABS on CABS
CABS on Others (Zimswitch)
Purchase –CABS on Others (VISA/MasterCard)
Telegraphic transfers
TT Individuals
TT Corporate/Business
Monthly Service Fees
Blue Nostro FCA Individual
Nostro FCA-Civil Servant
Gold Nostro FCA Individual
Platinum Nostro FCA - Individual
Platinum Plus Nostro FCA - Individual
Nostro FCA Domestic
Nostro FCA Domestic -Exempt
Nostro FCA NGO/Embassies/International
Organisation
Non- Resident FCA
Tobacco Domestic Nostro FCA
Tourism Operators Nostro FCA
Nostro FCA Exports
Nostro FCA Investments
Nostro FCA Offshore
Nostro FCA Transitory
Nostro FCA Tobacco Buying Transitory
Minimum Balance
Blue Nostro FCA Individual
Nostro FCA-Civil Servant
Gold Nostro FCA Individual
Platinum Nostro FCA Individual
Platinum Plus Nostro FCA individual
Nostro FCA Domestic
Nostro FCA Domestic -Exempt
Nostro FCA NGO/Embassies/International
Organisation
Non- Resident FCA
Tobacco Domestic Nostro FCA
Tourism Operators Nostro FCA
Nostro FCA Exports
Nostro FCA Investments
Nostro FCA Offshore
Nostro FCA Transitory
Funds Recall
RTGS/Zipit Recall Fee
Debit orders
Retail Lending
Personal loan
Equity Release
Ordinary Mortgage Loan
WhatsApp Banking
Internal Transfer- Individual
Internal Transfer- Business/Corporate
Bill Payments - Individual
Bill Payments – Business/Corporate
ZIPIT
RTGS- Individual
RTGS- Business
Balance Enquiry
Mini statement
SMS Charge
Insufficient Funds Enquiry
EazySend Remittance Services
Remittance of less than \$100.00
Remittance amount of \$100.00-\$250.00
Remittance amount of \$251.00-\$500.00

Business Conditions (Nostro)	
Free up to US\$5 then 2.5% plus \$0.05 AFT tax (2% AFT tax for \$1,000 and above)	
Free up to US\$5 then 2.5% plus \$0.05 AFT tax plus Zimswitch fee.	
3% minimum US\$5	
2.5% plus \$0.05 AFT tax plus acquirer's fee	
\$0.80	
\$0.33	
\$0.80	
\$0.90	
Free up to US\$5 then \$1.00 per transaction	
Free up to US\$5 then \$1.00 per transaction	
Free	
Free up to US\$5 then \$1.00 plus 2% IMT tax	
Free up to US\$5 then \$1.00 plus 2% IMT tax	
Free up to US\$5 then \$1.00 (Free from IMT tax)	
Free up to US\$5 then \$1.00 (Free from IMT tax)	
Free up to US\$5 then 1% max \$3.00 plus 2% IMT tax	
Free up to US\$5 then 1% max \$2.00 plus 2% IMT tax	
Free up to US\$5 then \$3.00 plus 2% IMT tax	
Free up to US\$5 then \$3.00 plus 2% IMT tax	
Free up to US\$5 then \$3.00 plus 2% IMT tax	
Free up to US\$5 then \$0.50 plus 2% IMT tax (Salary payments IMT tax exempt)	
Free up to US\$5 then \$2.00 plus 2% IMT tax (Salary payments IMT tax exempt)	
Free up to US\$5 then 1.65% plus 2% IMT tax	
Free up to US\$5 then 1.65% plus 2% IMT tax plus Zimswitch fee.	
1.65% plus 2% IMT tax plus Acquirer's fee.	
Free up to US\$5 then 1.65% plus 2% IMT tax	
Free up to US\$5 then 1.65% plus 2% IMT tax plus Zimswitch fee.	
1.65% plus 2% IMT tax plus Acquirer's fee.	
1% min \$35.00 max \$160.00 plus 2% IMT tax where applicable	
2% min \$35.00 max \$300.00 plus 2% IMT tax where applicable	
US\$2.00	
US\$2.00	
US\$3.00	
US\$10.00	
US\$15.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
Free	
Free	
US\$2.00	
US\$2.00	
US\$3.00	
US\$10.00	
US\$15.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
US\$20.00	
Not applicable	
US\$1.20	
US\$0.50	
15%-18% per annum	
15%-18% per annum	
15%-18% per annum	
USD	
Free up to US\$5 then 1% max \$2.00 plus 2% IMT tax	
Free up to US\$5 then 1% max \$3.00 plus 2% IMT tax	
Free up to US\$5 then 1% max \$2.00 plus 2% IMT tax	
Free up to US\$5 then 1% max \$3.00 plus 2% IMT tax	
Free up to US\$5 then 1% plus 2% IMT tax plus Zimswitchfee.	
Free up to US\$5 then \$3.00 plus 2% IMT tax	
Free up to US\$5 then \$3.00 plus 2% IMT tax	
\$0.07	
\$0.07	
\$0.05	
\$0.35	
USD	
\$2.00 plus 2% IMT tax	
\$3.00 plus 2% IMT tax	
\$5.00 plus 2% IMT tax	

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