

### CURRENT & SAVING ACCOUNT 2021 Tariff

LEDGER FEES - CURRENT ACCOUNTS	
Corporate C/A	MK25,000
Commercial C/A	MK20,000
Business Banking Account	MK16,500
Current Account Individual	MK8,000
Current Account Others	MK8,000
Prestige Banking C/A	MK13,500
Foreign Currency (FCDA)	Free

### LEDGER FEES - SAVING ACCOUNTS

Savings Individual (First)	NIL Ledger Fees ; Non Maintenance of Monthly Average Balance of K 10,000 will attract fees of K 2,500
Savings Others	MK2,500
Savings Makwacha	Free
Savings (Fast)	MK1,000
Savings (Payroll)	MK1,000

### TRANSACTION FEES

Dishonoured Cheques	MK100,000
Special Presentation/Clearance	MK120,000
Interim Statement/Page	MK5,000
Counter Cheque	MK13,000
Bankers Cheque	MK25,500
Stop Payments	MK70,000
Counter Balance Inquiry	MK1,000
Visa First Cash Account Card	MK9,500
Replacement First Account Card	MK9,500
Cheque Books - C/A 100 Leaves	MK28,500
Cheque Books - S/A 50 Leaves	MK13,500
Counter Withdrawal through withdrawal slip (Saving Accounts Only)	MK2,000
Cheque deposit	MK250
Money transfer from Branch/ATM	MK1,000

### MAKWACHA / OTHER NON TOBACCO FARMERS

Counter withdrawal	MK1 000
Cash deposit	Free
Cheque deposit	Free
Visa Fast Card to Farmers	Free
Visa Fast Card to Others	MK6 000

All the above charges will be waived for Makwacha A/Cs of Registered Tobacco Farmers only.

### MOBILE BANKING

Monthly Service Fees (FAST segment)	MK500
Monthly Service Fees (All other segments)	MK1 000
Balance Enquiry	Free
Mini Statement	Free
Airtime Top Up	Free
Utility Bill Payments	Free
Transfer of Money between own First Capital Accounts	Free
Transfer of Money to another First Capital Account	Free
Outside Bank Transfers	MK1 000
Cardless Transaction	1% Min 550

### MOBILE MONEY

Bank to wallet (TNM)	MK550 for every MK50 000 or part thereof
Bank to wallet (Airtel)	MK550 for every MK50 000 or part thereof
Agent Deposits (E-value purchases)	Free

### CARDS

VISA Card Issuance - Gold (Prestige)	MK13,500
New First Card (Classic Card)	MK9,500
New Fast/Payroll (VISA Classic Card)	MK6,000
VISA Card Replacement/Renewal - Fast Card	MK6,000
VISA Card Replacement/Renewal - Classic/First	MK9,500
VISA Card Replacement/Renewal - Gold/Prestige	MK13,500
ATM Withdrawal - Within	MK350
ATM Withdrawal - Other Bank	MK400

Mini Statement	MK250
Balance Enquiry (Within Bank)	Free
Other ATM transactions (Bill payments)	Free
Pin mailer Reproduction	Free
ATM balance (International)	\$1,00
ATM balance - Other ATMs (In Country)	MK150
ATM Withdrawal (International)	\$10,00
ATM Withdrawal (Int Cards on our ATMs)	\$5,00
Decline ATM withdrawal - Insufficient Funds (Within Bank)	Free
Decline ATM withdrawal - Insufficient Funds (Other Banks In-country)	MK200
Decline ATM withdrawal - Insufficient Funds (International)	\$1,00
Annual Fees - Visa Classic	MK3,000
Annual Fees - Visa Gold Annual Fees - Visa Gold	MK4,000

### INTERNET BANKING & INFINIPAY

Monthly Service fee - Corporate Profile	MK5,000
Funds transfer within bank - Corporate	MK500
Funds transfer to other bank - Corporate	MK1,000
Bulk Payment within bank (Per transaction)	MK500
Bulk Payment to other banks (Per transaction)	MK1,000
Monthly Bundled Service fee - Retail Profile	MK1,000
Funds transfer within bank - Retail	Free
Funds transfer to other bank - Retail	1,000

### E-MAIL & SMS

First Capital Mail Monthly Service fee	Free
SMS Alerts	Free

### POINT OF SALE (POS)

Point of Sale Transactions (In country)	Free
Online transactions/e-commerce (International)	1,5%
POS Purchase International	1,5%

### OTHER SERVICES

Certificate for audit purpose/Balance confirmation	MK38,500
Reference Letter	MK30,000
Credit status report - Local	MK42,000
Credit status report - Foreign	MK60,000
SWIFT/Telex	MK27,500
Fax	MK6,000
Coin bags	MK2,500
Standing order - Establishment	MK5,000
Standing order - Processing	MK4,000

FDR cancellation	1% below the applicable interest rate for the period deposit has actually run
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Account closing charge	MK9,500
Preparation of salary deposits - Manual	MK4,000
Preparation of salary deposits - Electronic	MK1,500
Investigation beyond 6 months	MK40,000
CCTV Investigation	MK60,000
Replacement of stolen /Lost bankers cheque	MK26,000
Bank Reference - Local	MK31,500
Bank Reference - International	MK45,500
Treasury Bill settlement	MK20,000
Treasury Bill bidding	1% of the cost min. K15,000/+SettL.chgs
Selling Com. (Secondary mkt)	0.125% of the face value of T.Bill sold
Outward to Any Bank in Malawi but to their own a/c in MK	1% Min K6,000 Max K25,000 + K10,000 RTGS
Cancellation of Bankers cheques	MK25,500
Funds Transfer within First Capital at customer's request (MK)	MK3,500

Funds transfer at customer's request to other banks through Electronic Funds Transfer (MK). Prior to 3:00pm.	MK18,500
Electronic Funds Transfer After 3:00 pm	MK40,000

Drawing against unclaimed balances	Within bank - K10,000 per drawing. With RBM - K15,000 per drawing
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Change transactions	Customers- Free, Non customers 1.5% min K5,000
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### TRADE SERVICES

#### BILLS (INLAND & FOREIGN)

BILLS FOR COLLECTION: (INWARD & OUTWARD)	
Commission - Documentary Bills	1% Min K 28,500 ; Max K 59,000
Commission - Clean Bills	1% Min K 28,500 ; Max K 48,000
Postage	MK24,000
Stamp duty	As per Stamp Act
Noting & protesting charges	K55,000 plus costs including VAT
Courier service	Courier charges incl VAT + 35%
Bill extension	MK33,000
Swift	MK44,000
Local bills for collection	1.2% Min K18,000, Max K44,000

#### BILLS DISCOUNTED

Commission	1% Min K 28,000 ; Max K 55,000
Stamp Duty	As per Stamp Act
Noting & protesting charges	K55,000 plus costs including VAT
Courier service	Courier charges incl VAT + 35%

#### BILLS NEGOTIATED

Commission On Documentary or Clean Bills	1% Min K 27,500 ; Max K 49,500
Stamp Duty	As per Stamp Act
Postage	27,500
Noting charges	K55,000 plus costs including VAT
Courier service	Courier charges incl VAT + 35%

#### SUNDRY BILL CHARGES

Delays on acceptance	MK40 000 per week
Daily presentation	MK9 500 per day
Payment to local third party	0.5% Min MK15 000; Max MK30 000
Noting & protesting charges	MK55 000 plus costs including VAT
Bill extension	MK35 000
Release of parcel slip	MK28 000 per release

#### BILLS SHIPPING DOCUMENTS

Composite Bills of Lading requiring release.	1% Min K28,000; Max K60,000
Delivered Against cash Deposit or written undertaking to pay	1% Min K28,000; Max K60,000
Returned to Principals	Equivalent of USD60 + courier charges incl. VAT +25%
Bonding/Release	K 33,000
Customs Bank Release (Customs clearing certificate)	1% Min K28,000; Max K60,000
Delivery to consignees (Unaccompanied by bills)	1%, Min. K26,500.00, Max. K59,000.00

#### INTERNATIONAL BANKING SERVICES

##### FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAFTS/BILLS/ CHEQUES)

Outward Commission	1% Min K8,800 ; Max K33,000
Postage	MK5,000
Cable/Telex charges(Swift)	MK23,500
Inward Commission	1% Min K9,000 ; Max K27,500
Draft cancellation fee	MK16,500
Draft Issuance	1% Min K8,000 ; Max K40,000
Exchange control application - RBM	MK28,500
Exchange control application - Customer	MK8,800
CD 1 Form Bank processed	MK7,700
CD 1 Form customer processed	MK4,400

##### ENCASHMENT OR PURCHASE OF FCY CHEQUES / TCs

Commission	1% Min K6000 ; Max K49,000
Postage	MK7,000
Dishonoured Foreign Cheques	MK66,000

##### SALE OF FOREIGN MONIES

Commission	1% Min MK8 500
Sale against FCDA balances	2% flat

##### PURCHASE OF FOREIGN MONIES

Commission	Free
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##### CASH PASSPORT/MASTERCARD

Sale	1% Min K 7000
Purchase	1% Min K 4,500 ; Max K 44,000

Card Fee on issue (One off)	USD 15
Reload Fee	USD 2
<b>IMPORT LC/OUTWARD</b>	
Establishment Commission	1.5% per month; Min K 55,000
Any Amendment commission	MK49,000
Confirmation	1.25% per quarter ; Min K60,000
Telex/Cable/Swift charges	40,000
----On Establishment	60,000
----On Amendment	40,000
Postage	6,500
Returned to principals	US\$53 or equivalent to be recovered from principals
Bonding & Releasing	1% Min K 21,500 ; Max K 49,000
Customs Clearing Certificates	MK27,500
Drawings	1% Min K 27,500 ; Max K 55,000
Discrepant document	MK28,000
Cancellation	MK49,000
Late acceptance of discrepancies	MK26,000

Accepted drafts	0.5% per month ; Min K40,000
<b>EXPORT LC/INWARD</b>	
Confirmation	1.25% per quarter ; Min K49,500
Advising/Amendment	MK38,500
Acceptance/Negotiation	1% Min K33,000 ; Max 49,500
Postage	MK5,500
Courier service	Courier charges incl. VAT + 35%
Accepted draft	MK33,000
Cancellation fee	MK44,000
Telex/Cables/Swift	MK38,500
Discrepant document	MK28,500

### GUARANTEES

Financial guarantee - Commission	1.5% per six months or part thereof ; Min 60,000
Performance guarantee - Commission	1.5% per six months or part thereof ; Min 60,000
Shipping guarantee - Commission	1.5% per six months or part thereof ; Min 60,000
Extension of guarantee - Commission	As applicable to issuance
Processing fee for issuance or extension	1.5% Min K60,000
Guarantee executed under company seal/MRA Guarantee	1.5% per six months or part thereof ; Min 60,000

### CREDIT APPLICATIONS

Processing Fee	1.5% Min K60 000
Commitment Fee	1.5% Min K60,000
Excess over sanctioned limit and on accounts without any limit applicable to local currency	
(i) Any overdrawings beyond the sanctioned limit	Incurs 8% above the agreed rate
(ii) Any unarranged Overdraft	Incurs maximum margin of 11.1% + Penal Rate of 8%
(iii) Overdraft on account (with and without limits)	Penal charge of K50,000 per day

Unpaid Loan Instalment	K65,000
Early Redemption Fee (Loans)	Free
Loan Balance Confirmation	K40,000
Loan Rescheduling	1.5% Min K45,000
CRB Fee report	Min K 4,500; Max K22,000

### LOCKERS

Safe Deposit Lockers (To be collected for the whole year in advance i.e. this charge is applicable from Jan1-Dec31)	
For type A-(size 4.5"*6")	MK225 500
For type B-(size 7.5"*7.5")	MK249 150
For type C-(size 4.5"*13")	MK272 800
For type D-(size 7"*9.5")	MK297 000
For type E-(size 6"*15.5")	MK415 800
For type F-(size 12"*9.5")	MK356 400
For type G-(size 11"*13")	MK379 500
For type H-(size 7.5"*20")	MK321 200
For type I-(size 7.5"*20")	MK403 700
For type J-(size 12"*16")	MK415 800
For type K-(size 20"*15.5")	MK451 000
Key deposit	MK35 750