

CURRENT & SAVING ACCOUNT	2022 TARIFF (VAT INCLUSIVE)
LEDGER FEES - CURRENT ACCOUNTS	GROSSED UP FEES (MKW)
Corporate	27,500
Commercial	22,000
Business Banking (OBM - Bank M'manja Accounts)	16,500
Current Account Individual (OBM - Nyanja Accounts) ¹	Free
Current Account Others	8,000
Prestige Banking ²	13,500
Foreign Currency (FCDA)	Free
LEDGER FEES - SAVING ACCOUNTS	
Prestige Banking ²	13,500
Savings Individual (First, Ordinary & Tsogolo Langa Accounts) ³	Free
Savings Others (OBM - Mnthandizi & Mtukulapakhomo Accounts) ³	Free
Savings Makwacha ⁴	Free
Savings (Fast, OBM - Kasupe & Masomphenya Accounts) ⁵	Free
Savings (Payroll) ⁵	Free
TRANSACTION FEES	
Dishonoured Cheques	100,000
Special Presentation/Clearance	120,000
Counter Cheque	14,300
Bankers Cheque	32,678.25
Replacement of Stolen/Lost Bankers Cheque	28,600
Cancellation of Bankers Cheque	25,500
Cheque Books (C/A 100 Leaves)	31,350
Cheque Books (S/A 50 Leaves)	14,850
Cheque Deposit	Free
Stop Payments	77,000
Interim Statement per page	582.50
Counter Balance Enquiry	1,000
Counter Withdrawal (Savings Accounts)	1,000
Counter Withdrawal (Fast Accounts)	500
Funds Transfer Within FCB at Customer's Request	4,077.50
Funds Transfer to Other Banks at Customer's Request (Before 3:00pm)	21,552.50
Funds Transfer at Customer's Request (After 3:00pm)	46,600
Funds Transfer on ATM (Within FCB)	582.50
MAKWACHA / OTHER NON-TOBACCO FARMERS	
Counter Withdrawal	500
Cash Deposit	Free
Cheque Deposit	Free
<i>All the above charges will be waived for Makwacha Accounts of Registered Tobacco Farmers only.</i>	
SOCIAL CASH TRANSFER	
Cash Withdrawal	180
Cash Deposit	100
Cheque Deposit	120
ATM Pin-Reissue	6,000
Funds Transfer	200
MOBILE BANKING (USSD, APP & WHATSAPP)	
Monthly Service Fees (Fast Accounts)	500
Monthly Service Fees (All Other Accounts)	1,000
Balance Enquiry	Free
Mini Statement	Free
Airtime Top Up	Free
Utility Bill Payments	Free
Funds Transfer Own FCB Account	Free
Funds Transfer Within FCB	Free
Funds Transfer to Other Banks	1,165
Card-less Withdrawal	1% Min. K550
MOBILE MONEY	
Bank to Wallet (TNM/Airtel) Below K5,000	291.25
Bank to Wallet (TNM/Airtel) Over K5,000	582.50
Agent Deposits (E-value purchases)	Free
INTERNET BANKING & INFINIPAY	
BUSINESS/CORPORATE	
Monthly Service Fee	5,500
Funds Transfer Within FCB	582.50

Funds Transfer to Other Banks	1,165
Bulk Payment Within FCB (Per Transaction)	582.50
Bulk Payment to Other Banks (Per Transaction)	1,165
INDIVIDUAL	
Monthly Service Fee	1,000
Funds Transfer Within FCB	Free
Funds Transfer to Other Banks	1,165
Bulk Payment Within FCB (Per Transaction)	582.50
Bulk Payment to Other Banks (Per Transaction)	1,165
E-MAIL & SMS	
First Capital Mail Monthly Service Fee	Free
SMS Alerts	Free
CARDS	
Pin Re-issue	Free
Initial Visa Classic Debit Card (Fast Accounts)	Free
Initial Visa Classic Debit Card (First Accounts)	Free
Initial Visa Gold Debit Card (Prestige Accounts)	Free
Visa Classic Debit Card Renewal (Fast Accounts)	Free
Visa Classic Debit Card Renewal (First Accounts)	Free
Visa Gold Debit Card Renewal (Prestige Accounts)	Free
Visa Classic Debit Card Replacement (Fast Accounts)	3,500
Visa Classic Debit Card Replacement (First Accounts)	3,500
Visa Gold Debit Card Replacement (Prestige Accounts)	6,000
Visa Classic Debit Card (Makwacha Accounts)	Free
Visa Classic Debit Card Replacement (Makwacha Non-Tobacco Accounts)	3,500
Visa Classic Debit Card Replacement (Social Cash Transfer Accounts)	3,500
ATM Mini Statement	320.38
ATM Bill Payments	Free
ATM Balance Enquiry (Within FCB)	Free
ATM Balance Enquiry (International Cards on FCB ATMs)	\$1.165
ATM Balance Enquiry (On Local Non-FCB ATMs)	170
ATM Withdrawal (On Local FCB ATMs)	174.75
ATM Withdrawal (On Local Non-FCB ATMs)	256.30
ATM Withdrawal (FCB Cards on International ATMs)	\$11.65
ATM Withdrawal (International Cards on FCB ATMs)	\$5.83
Declined ATM Withdrawal - Insufficient Funds (Within FCB)	Free
Declined ATM Withdrawal - Insufficient Funds (Other Local Banks)	200
Declined ATM Withdrawal - Insufficient Funds (International Cards on FCB ATMs)	\$1.00
POINT OF SALE (POS)	
Point of Sale Purchase (Local)	Free
Point of Sale Purchase (International)	1.75%
Online Transactions/E-commerce	1.75%
Merchant Commission	Negotiable
Merchant Rentals per month	Negotiable
OTHER SERVICES	
Certificate for Audit Purpose/Balance Confirmation	38,500
Credit Status Report (Local)	31,500
Credit Status Report (Foreign)	45,500
SWIFT (Telegraphic Transfer)	27,500.00
Coin Bags	2,912.50
Standing Order - Establishment	5,825
Standing Order - Processing (Within FCB)	4,660
Standing Order - Processing (Other Local Banks)	5,242.50
Standing Order - Insurance Companies	2.9%
Failed Standing Instruction	1,165
Sweeping Instructions	Free
Fixed Deposit Early Redemption	2% of Value Deposited for the Period Run
Account Closure Charge	Free
Preparation of Salary Deposits (Manual)	4,400
Preparation of Salary Deposits (Electronic)	1,500
Preparation of Tobacco Proceeds	1,500
Investigation Beyond 6 Months	Free
Investigation Beyond 6 Months (External)	Free
CCTV Investigation	Free
Bank Reference (Local)	31,500
Bank Reference (International)	45,000

Treasury Bill Settlement	20,000
Treasury Bill Bidding	1% of the cost Min. K15,000/+Settlement Charges
Selling Commission (Secondary Market)	0.125% of the Face Value of Treasury Bill Sold
Outward to Any Local Bank (Own Kwacha Account)	1.17% Min. K6,990; Max. K29,125 + K11,650 RTGS
Drawing Against Unclaimed Balances	15,000
Loose Change Transactions (FCB Customers Only)	Free
TRADE SERVICES	
BILLS (INLAND & FOREIGN)	
BILLS FOR COLLECTION: (INWARD & OUTWARD)	
Commission (Documentary Bills)	1% Min K 28,500 ; Max K59,000
Commission (Clean Bills)	1% Min K 28,500 ; Max K48,000
Postage	24,000
Stamp Duty	As per Stamp Act
Noting & Protesting Charges	K55,000 plus costs including VAT
Courier Service	Courier charges incl VAT + 35%
Bill Extension	33,000
SWIFT (Non-Telegraphic Transfer)	44,000
Local Bills for Collection	1.2% Min K18,000, Max K44,000
BILLS DISCOUNTED	
Commission	1.2% Min K 32,620 ; Max K 64,075
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	1.2% Min K 32,038 ; Max K 57,668
Stamp Duty	As per Stamp Act
Postage	27,500
Noting Charges	K55,000 plus costs including VAT
Courier Service	Courier charges incl VAT + 35%
IMPORT LC/OUTWARD	
Establishment Commission (Cash Secured)	1.5% per quarter; Min K 55,000
Establishment Commission	1.5% per month; Min K 55,000
Any Amendment Commission	49,000
Confirmation	1.25% per quarter; Min. K60,000
SWIFT (Non-Telegraphic Transfer)	
---On Establishment	60,000
----On Amendment	40,000
Postage	6,500
Returned to Principals	\$53 or equivalent to be recovered from principals
Bonding & Releasing	1% Min K 21,500 ; Max K49,000
Customs Clearing Certificates	27,500
Drawings	1% Min K 27,500 ; Max K55,000
Discrepant Document	28,000
Cancellation	49,000
Late Acceptance of Discrepancies	26,000
Accepted Drafts	0.5% per month ; Min K40,000
EXPORT LC/INWARD	
Confirmation	1.25% per quarter ; Min K49,500
Advising/Amendment	38,500
Acceptance/Negotiation	1% Min K33,000 ; Max K49,500
Postage	5,500.00
Courier Service	Courier charges incl. VAT + 35%
Accepted Draft	33,000
Cancellation Fee	44,000
SWIFT	38,500
Discrepant Document	31,350
GUARANTEES	
Financial Guarantee - Commission	1.5% per six months or part thereof ; Min K65,000
Performance Guarantee - Commission	1.5% per six months or part thereof ; Min K65,000
Shipping Guarantee - Commission	1.5% per six months or part thereof ; Min K65,000
Extension of Guarantee - Commission	As applicable to issuance
Processing Fee for Issuance/Extension	1.5% Min K65,000
Guarantee Executed Under Company Seal/MRA Guarantee	1.5% per six months or part thereof ; Min K65,000
SUNDRY BILL CHARGES	
Delays on Acceptance (Per Week)	40 000

Daily Presentation (Per Day)	9 500
Payment to Local Third Party	0.58% Min. K17,475; Max. K34,950
Noting & Protesting Charges	K55,000 plus costs VAT Inclusive
Bill Extension	35,000
Release of Parcel Slip	K28,000 per release
BILLS SHIPPING DOCUMENTS	
Composite Bills of Lading Requiring Release	1% Min. K28,000; Max. K65,000
Delivered Against Cash Deposit or Written Undertaking to Pay	1% Min. K28,000; Max. K65,000
Returned to Principals	Equivalent of \$60 + Courier Charges VAT Inclusive +25%
Bonding/Release	33,000
Customs Bank Release (Customs Clearing Certificate)	1% Min. K28,000; Max. K65,000
Delivery to Consignees (Unaccompanied by Bills)	1%, Min. K26,500, Max. K65,000
INTERNATIONAL BANKING SERVICES	
FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAFTS/BILLS/ CHEQUES)	
Outward Commission	1.2% Min. K10,252; Max. K38,445
Postage	6,407.50
SWIFT (Telegraphic Transfer)	27,500
Inward Commission	1.2% Min. K10,485; Max. K32,038
Draft Cancellation Fee	18,150
Draft Issuance	1.2% Min. K9,320; Max. K46,600
Advance Payment Fee	28,500
General Exchange Control Approval Charge	8,800
SALE OF FOREIGN CURRENCY CASH	
Commission	1.2% Min. K9,903
Sale against FCDA balances	2.33%
PURCHASE OF FOREIGN CURRENCY CASH (CUSTOMERS ONLY)	
Commission	Free
CASH PASSPORT/MASTERCARD	
Sale	1.2% Min. K8,155
Purchase	1.2% Min. K 5,243; Max. K51,260
Card Fee on Issue (Once off)	\$15.00
Reload Fee	\$2.00
CREDIT APPLICATIONS	
Processing Fee	1.5% Min. K65 000
Commitment Fee	1.5% Min. K65,000
Excess Availment Fees (Local Currency)	
(i) Overdrawing Above Sanctioned Limit	Incurs 8% above the agreed rate
(ii) Unarranged Overdraft	Incurs maximum margin of 11.1% + Penal Rate of 8%
(iii) Overdraft on Account (With & Without Limits)	Penal charge of K65,000 per day
Unpaid Loan Instalment	100,000
Early Redemption Fee (Loans)	Free
Loan Rescheduling	1.5% Min. K65,000
Credit Reference Bureau 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 Jan 4 - Dec 31) -	
For type A (size 4.5"*6")	328,384.38
For type B (size 7.5"*7.5")	362,824.69
For type C (size 4.5"*13")	397,265.00
For type D (size 7"*9.5")	432,506.25
For type E (size 6"*15.5")	605,508.75
For type F (size 12"*9.5")	519,007.50
For type G (size 11"*13")	552,646.88
For type H (size 7.5"*20")	467,747.50
For type I (size 7.5"*20")	587,888.13
For type J (size 12"*16")	605,508.75
For type K (size 20"*15.5")	656,768.75
Key Deposit	52,060.94
Key	
1. Current Account Individual¹	Book balance of MK5,000
2. Prestige Banking²	Bundled monthly fee of Mk13,500 (Current/Savings) includes a free Gold Visa debit card, cheque book, FX pre-approved limit and Free access to digital services
3. Savings³	Book balance of MK5,000
4. Makwacha⁴	Book balance of MK1,000
5. Fast/Payroll⁵	Book balance of MK1,000