

2023 TARIFF

EFFECTIVE 4 JANUARY 2023

	EFFECTIVE 4 th JANUARY 2023		
TRANSACTION TYPE	(MWK)	VAT AMOUNT (MWK) 16.5%	GROSS TARI (MW
FREE OFFERINGS		(111111)	(
Funds Transfer on ATM (Within FCB)	Free		Fr
Cash Deposit	Free		Fr
Cheque Deposit	Free		Fr
Counter Cash Withdrawal (Social Cash Transfer) Funds Transfer (Within FCB Social Cash Transfer)	Free		Fr Fr
Mobile Banking Balance Enquiry	Free		Fr
Mobile Banking Mini Statement	Free		Fi
Mobile Banking Airtime Top Up	Free		Fi
Mobile Banking Utility Bill Payments	Free		F
Mobile Banking Funds Transfer Own FCB Account	Free		F
nternet Banking Funds Transfer Within FCB	Free		F
Agent Deposits (E-value purchases)	Free		F
First Capital Mail Monthly Service fee	Free		F
SMS Alerts	Free		F
/isa Card Pin Re-issue (Pin Mailer)	Free		F
Visa Classic Debit Card (Makwacha Accounts)	Free		F
/isa Classic Debit Card Non Makwacha Accounts)	Free		F
nitial Visa Classic Debit Card (Student Accounts)	Free		F
nitial Visa Classic Debit Card (Fast Accounts)	Free		F
/isa Classic Debit Card Renewal/	Free		F
Replacement (Student Accounts)	1166		•
Annual Visa Fast Card Fee	Free		F
ATM Bill Payments	Free		F
ATM Balance Enquiry (Within FCB)	Free		F
Declined ATM Withdrawal – Insufficient Funds	Free		F
Within FCB)	Fara		-
Point of Sale Purchase (Local) Sweeping Instructions	Free Free		F
Account Closure Charge	Free		F
Loose Change Transactions	Free		F
FCB Customers Only)	1166		
Monthly Ledger Fee: Current Account Individual	Free		F
OBM – Nyanja Accounts)	_		
Monthly Ledger Fee: Foreign Currency (FCDA)	Free		F
Monthly Ledger Fee: Savings Individual First, Ordinary & Tsogolo Langa Accounts)	Free		F
Monthly Ledger Fee:Savings Others (OBM –	Free		F
Anthandizi & Mtukulapakhomo Accounts)			
Monthly Ledger Fee: Savings Makwacha	Free		F
Monthly Ledger Fee: Savings (Fast, OBM –	Free		F
Kasupe & Masompheya Accounts) Monthly Ledger Fee: Savings (Payroll)	Free		F
Monthly Ledger Fee: Savings (Fayrott) Monthly Ledger Fee: Savings (Student)	Free		F
Counter Balance Enquiry	Free		F
Counter Withdrawal (Savings Accounts)	Free		F
Counter Withdrawal (Fast Accounts)	Free		F
SOCIAL CASH TRANSFER			
Cash Withdrawal (Counter)	Free		F
Cash Deposit	Free		F
Funds Transfer (Within FCB)	Free		F
LEDGER FEES			
CURRENT ACCOUNTS	20.050		201
Corporate	30,250		30,2
Commercial Business Banking	26,400		26, ⁴ 18,9
OBM – Bank M'manja Accounts)	18,975		10,:
Current Account Others (SME,Govt & NGO) ¹	9,600		
Prestige Banking ²	16,200		9,6
Prestige Banking HNI ²			
	20,000		16,2
SAVING ACCOUNTS	20,000		16,2
	20,000		16,2 20,0
Prestige Banking ² Prestige Banking HNI ²			16,2 20,0 16,2
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES	16,200 20,000		16,2 20,0 16,2 20,0
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques	16,200 20,000 110,000		16,2 20,0 16,2 20,0
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance	16,200 20,000 110,000 120,000		16,2 20,0 16,2 20,0 110,0
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Epecial Presentation/Clearance Bankers Cheque	16,200 20,000 110,000 120,000 30,855	5,091	16,2 20,0 16,2 20,0 110,0 120,0 35,9
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque	16,200 20,000 110,000 120,000 30,855 34,320	5,091 5,663	16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque	16,200 20,000 110,000 120,000 30,855 34,320 30,600		16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730		16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,0 15,7
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188		16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,6 15,7
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563		16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,6 15,7 39,7
Prestige Banking ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400		16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,0 15,7 39,7
Prestige Banking ² Prestige Banking HNI ² Prestige Banking Cheques Presentation/Clearance Bankers Cheque Presentation of Stolen/Lost Bankers Cheque Presconter Cheque Presconter Cheque Presconter Cheque Presconter Cheque Presconter Books (C/A 100 Leaves) Presconter Books (S/A 50 Leaves) Presconter Books (Breaders Books) Presconter Books (Breaders Books) Prestige Banking HNI ² Prestige	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600	5,663	16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,6 15,7 39,7
Prestige Banking HNI ² Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400	5,663	16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,5 30,6 15,7 39,7 4,0
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 4,6 4,6 21,5
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500	5,663 99 577	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 4,6 4,6 21,5
Prestige Banking HNI ² Prestige Banking Cheques Presentation/Clearance Presentation/Clearance Prestige Bankers Cheque Prestige Bankers Cheque Prestige Bankers Cheque Prestige Banking HNI ²	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 4,6 4,6 21,5
Prestige Banking Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request After 3:00pm)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 4,6 4,6
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request After 3:00pm) BUSINESS BANKING AGRICULTURE	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 4,6 4,6
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request After 3:00pm) BUSINESS BANKING AGRICULTURE Counter Withdrawal SME Farmers – Non Tobacco)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500	5,663 99 577 3,052	16,2 20,0 16,3 20,0 110,0 120,0 35,9 39,9 30,0 15,7 39,1 4,0 21,1 46,0
Prestige Banking HNI ² Prestige Banking Cheques Presentation/Clearance Presentation/Clearance Prestige Bankers Cheque Prestige Bankers Cheque Prestige Bankers Cheque Prestige Banking HNI ²	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000	5,663 99 577 3,052	16,2 20,0 16,3 20,0 110,0 120,0 35,9 39,9 30,0 15,7 39,1 4,0 21,1 46,0
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request After 3:00pm) BUSINESS BANKING AGRICULTURE Counter Withdrawal SME Farmers – Non Tobacco) Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD, APP & WHATSAPP)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000	5,663 99 577 3,052	16,2 20,0 16,3 20,0 110,0 120,0 35,9 39,9 30,0 15,7 39,3 4,0 21,1 46,0
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Le	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 46,6 4,6
Prestige Banking HNI ² FRANSACTION FEES Dishonored Cheques Special Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Counter Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Stop Payments Interim Statement per page Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request After 3:00pm) BUSINESS BANKING AGRICULTURE Counter Withdrawal SME Farmers – Non Tobacco) Geller Sheet Processing Fee (Tobacco Farmers)	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800	5,663 99 577 3,052	16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,6 15,7 39,7 18,5 92,4 6 4,0 21,5 46,6
Prestige Banking HNI ² Prestige Banking Cheques Presentation/Clearance Presentation/Clearance Prestige Bankers Cheque Prestige Bankers Prestige Bank	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800	5,663 99 577 3,052	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 46,6 4,6 21,5 46,6
Prestige Banking HNI² Prestige Banking Cheque Prestige Bankers Cheque Prestige Ban	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800 550 1,200 1,200	5,663 99 577 3,052 6,600	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 18,5 92,4 6 4,6 21,5 46,6
Prestige Banking HNI2 FRANSACTION FEES Dishonored Cheques Especial Presentation/Clearance Bankers Cheque Replacement of Stolen/Lost Bankers Cheque Cancellation of Bankers Cheque Cheque Books (C/A 100 Leaves) Cheque Books (S/A 50 Leaves) Cheque Book	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800 1,200 1,200 1,200 1,200	5,663 99 577 3,052 6,600	16,2 20,6 16,2 20,6 110,6 120,6 35,9 39,9 30,6 15,7 39,7 18,5 92,4 6 4,6 21,5 46,6
Prestige Banking HNI² Prestige Banking Cheque Prestige Bankers Cheque Prestige Banke	16,200 20,000 110,000 120,000 30,855 34,320 30,600 15,730 39,188 18,563 92,400 600 3,500 18,500 40,000 500 1,800 1,200 1,200 1,200 1,200	5,663 99 577 3,052 6,600	9,6 16,2 20,0 16,2 20,0 110,0 120,0 35,9 39,9 30,6 15,7 39,1 18,5 92,4 6 4,0 21,5 46,6

10nthly Service Fee (Business/Corporate) ³	6,600		6,600
Nonthly Service Fee (SME)	5,500		5,500
Monthly Service Fee (First Accounts) unds Transfer to Other Banks	1,100 1,200	198	1,100 1,398
ulk Payment within FCB (Per transaction)	500	82.50	582.50
ulk Payment to Other Banks (Per transaction)	1,200	198	1,398
ARDS nitial Visa Classic Debit Card (First Accounts)	5,500		5,500
nitial Visa Gold Debit Card (Prestige Accounts)	15,000		15,000
nitial Visa Black Debit Card	20,000		20,000
Prestige HNI Accounts) nitial Visa Classic Debit Card (SME Accounts)	10,000		10,000
nitial Visa Gold Debit Card (Business Accounts)	20,000		20,000
isa Classic Debit Card Renewal/ eplacement (Fast Accounts)	4,000		4,000
isa Classic Debit Card Renewal/	6,500		6,500
eplacement (First Accounts) isa Gold Debit Card Renewal/	15,000		15,000
eplacement (Prestige Accounts)	13,000		
isa Black Debit Card Renewa/ eplacement (Prestige HNI Accounts)	20,000		20,000
isa Gold Debit Card Renewal/	10,000		10,000
eplacement (SME Accounts) isa Gold Debit Card Renewal/	20,000		20,000
eplacement (Business Accounts)	· .		
isa Classic Debit Card Renewal Makwacha Non-Tobacco Accounts)	3,500		3,500
isa Classic Debit Card Renewal	3,500		3,500
Social Cash Transfer Accounts) TM Mini Statement	275	45.38	320.38
TM Balance Enquiry	\$1.00	\$0.16	\$1.16
nternational Cards on FCB ATMs) TM Balance Enquiry (Local Non-FCB ATMs)	170		170
TM Withdrawal (Local FCB ATMs)	150	24.75	174.75
TM Withdrawal (Local non-FCB ATMs)	250	41.25	291.25
TM Withdrawal FCB Cards on International ATMs)	\$10.00	1.65	\$11.65
TM Withdrawal	\$5.00	\$0.83	\$5.83
nternational Cards on FCB ATMs) eclined ATM Withdrawal – Insufficient Funds	200		200
Other Local Banks)			
eclined ATM Withdrawal – Insufficient Funds nternational cards on FCB ATMs)	\$1.00		\$1.50
online Transactions/E-Commerce (0 – \$500)	1.50%	0.25%	1.75%
online Transactions/E-Commerce \$500 – \$1,500)	2.50%	0.41%	2.91%
online Transactions/E-Commerce (\$1,500+)	3.50%	0.58%	4.08%
nnual Visa First Card Fee	3,500		3,500
nnual Visa Gold Card Fee	4,000		4,000
nnual Visa Black Card Fee	5.000		5.000
	5,000		5,000
OINT OF SALE (POS) oint of Sale Purchase (International)	1.70%	0.28%	1.98%
OINT OF SALE (POS) oint of Sale Purchase (International) ferchant Commission	1.70% Negotiable	0.28%	1.98% Negotiable
OINT OF SALE (POS) oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly)	1.70%	0.28%	1.98% Negotiable
oint of Sale Purchase (International) lerchant Commission lerchant Rentals (Monthly) THER SERVICES ertificate for Audit Purpose/	1.70% Negotiable	0.28%	1.98% Negotiable Negotiable
OINT OF SALE (POS) oint of Sale Purchase (International) derchant Commission derchant Rentals (Monthly) THER SERVICES ertificate for Audit Purpose/ alance Confirmation	1.70% Negotiable Negotiable 46,200	0.28%	1.98% Negotiable Negotiable 46,200
OINT OF SALE (POS) oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local)	1.70% Negotiable Negotiable	0.28%	1.98% Negotiable Negotiable 46,200
OINT OF SALE (POS) oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer)	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326	4,674	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000
OINT OF SALE (POS) oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500	4,674 412.50	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES Mertificate for Audit Purpose/ Malance Confirmation Merchant Rentals (Monthly) OTHER SERVICES Mertificate for Audit Purpose/ Malance Confirmation Merchant Rentals (Monthly) Merchant Report (Local) Merchant Report (Local) Merchant Report (Foreign) MIFT (Telegraphic Transfer) Mipping Mipping Merchant	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326	4,674	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Processing (Other Local Banks)	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000	4,674 412.50 825	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES Mertificate for Audit Purpose/ Malance Confirmation Merchant Report (Local) Merchant Rentals (Monthly) Merchant Rentals (Monthly) Merchant Report (Purpose/ Malance Confirmation Merchant Report (Local) Merchant Report (Foreign) Merchant Report (Local) Merchan	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00%	4,674 412.50 825 660 825 0.50%	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50%
oint of Sale Purchase (International) derchant Commission derchant Rentals (Monthly) THER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding Order – Insurance Companies ailed Standing Instruction	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000	4,674 412.50 825 660 825	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200	4,674 412.50 825 660 825 0.50% 198	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243
oint of Sale Purchase (International) derchant Commission derchant Rentals (Monthly) THER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing mward Direct Debit Issuance – R/D Fee Failed Instruction – Insufficient Funds)	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200 4,500 1,500	4,674 412.50 825 660 825 0.50% 198 743	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing nward Direct Debit Issuance – R/D Fee Failed Instruction – Insufficient Funds)	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200 4,500 1,500 2% of Value Deposited for the	4,674 412.50 825 660 825 0.50% 198 743	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243 1,748 2% of Value Deposited for the
oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing oward Direct Debit Issuance – R/D Fee Failed Instruction – Insufficient Funds) ixed Deposit Early Redemption	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200 4,500 1,500 2% of Value	4,674 412.50 825 660 825 0.50% 198 743	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243 1,748 2% of Value Deposited for the Period Run
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oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) THER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding Order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing award Direct Debit Issuance – R/D Fee Failed Instruction – Insufficient Funds) ixed Deposit Early Redemption reparation of Salary Deposits (Manual) reparation of Tobacco Proceeds	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200 4,500 1,500 2% of Value Deposited for the Period Run 5,060 1,500 1,500 1,500	4,674 412.50 825 660 825 0.50% 198 743	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243 1,748 2% of Value Deposited for the Period Run 5,060 1,500
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connual Visa Black Card Fee OINT OF SALE (POS) oint of Sale Purchase (International) Merchant Commission Merchant Rentals (Monthly) OTHER SERVICES ertificate for Audit Purpose/ alance Confirmation redit Status Report (Local) redit Status Report (Foreign) WIFT (Telegraphic Transfer) oin bags tanding order – Establishment tanding order – Processing (Within FCB) tanding order – Insurance Companies ailed Standing Instruction outward Direct Debit Issuance – Processing mward Direct Debit Issuance – R/D Fee Failed Instruction – Insufficient Funds) iixed Deposit Early Redemption reparation of Salary Deposits (Manual) reparation of Solary Deposits (Electronic) reparation of Tobacco Proceeds nvestigation CTV Investigation (Up to 3 Months) ank Reference (International) reasury Bill Settlement reasury Bill Settlement reasury Bill Settlement	1.70% Negotiable Negotiable 46,200 31,500 54,600 28,326 2,500 5,000 4,000 5,000 3.00% 1,200 4,500 1,500 2% of Value Deposited for the Period Run 5,060 1,500 1,500 35,000 45,000 31,500 31,500 31,500 50,050 20,000 1% of the cost max. K100,000/ ±Settl.chgs	4,674 412.50 825 660 825 0.50% 198 743 248	1.98% Negotiable Negotiable 46,200 31,500 54,600 33,000 2,912.50 5,825 4,660 5,825 3.50% 1,398 5,243 1,748 2% of Value Deposited for the Period Run 5,060 1,500 35,000 45,000 31,500 50,050 25,000 1% of the cost max. K100,000 ±Settl.chgs
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Stamp Duty	K30,000		K30,000
	As per Stamp Act		As per Stamp Act
Noting & Protesting Charges	K55,000 plus costs		K55,000 plus costs
Courier Service	including VAT Courier charges		including VAT
	incl VAT + 35%		incl VAT + 35%
Bill Extension	K38,000		K38,000
SWIFT (Non-Telegraphic Transfer) Local Bills for Collection	K50,000 1.2% Min K20,000,		K50,000 1.2% Min K20,000
	Max K50,000		Max K50,000
Commission	1% Min K30,000; Max K60,000	16.50%	1% Min K30,000 Max K60,000
Stamp Duty	As per Stamp Act		As per Stamp Act
Noting & Protesting Charges	K55,000 plus costs	16.50%	K55,000 plus costs
voting & Protesting charges	including VAT	10.5070	including VAT
Courier Service	Courier charges incl VAT + 35%	16.50%	Courier charges incl VAT + 35%
BILLS NEGOTIATED			
Commission On Documentary Bills	1% Min K30,000;	16.50%	1% Min K30,000
Stamp Duty	Max K50,000 As per Stamp Act		Max K50,000 As per Stamp Ac
Postage	K30,000		K30,000
Noting Charges	K55,000 plus costs	16.50%	K55,000 plus costs
	including VAT	. 3.3370	including VA
Courier Service	Courier charges incl VAT + 35%	16.50%	Courier charges incl VAT + 35%
MPORT LC/OUTWARD	3 50/		2 50/ 200 500
Establishment Commission (Cash Secured)	3.5% per quarter; Min K66,000		3.5% per quarter Min K66,000
Establishment Commission (Unsecured)	3.5% per month; Min K66,000		3.5% per month Min K66,000
 LC Arrangement Fee (Once Off)	Min K66,000		Min K66,000
Any Amendment Commission	K58,800		K58,800
Confirmation	3.5% per quarter;		3.5% per quarter
	Min K70,000		Min K70,000
SWIFT (Non-Telegraphic Transfer)			
On Establishment	K63,000		K63,000
On Amendment	K50,000		K50,000
Postage Returned to Principals	K7,800 US\$53 or		K7,800 US\$53 or
Recurried to Principals	equivalent to be		equivalent to be
	recovered from principals		recovered from principals
Bonding & Releasing	1.5% Min K25,000;		1.5% Min K25,000
	Max K50,000		Max K50,000
Customs Clearing Certificates	K30,000		K30,000
Drawings	1.5% Min K27,500; Max K55,000		1.5% Min K27,500 Max K55,000
Discrepant Document	K30,000		K30,000
Cancellation	K55,000		K55,000
Late Acceptance of Discrepancies	K30,000		K30,000
Accepted Drafts	1% per month; Min K50,000		1% per month Min K50,000
EXPORT LC/INWARD			
Confirmation	3.5% per quarter; Min K55,000		3.5% per quarter Min K55,000
			5%
LC Arrangement Fee (Once Off)	5%		
LC Arrangement Fee (Once Off) Advising/Amendment	·		K50,000
	5% K50,000 2% Min K33,000;		2% Min K33,000
Advising/Amendment Acceptance/Negotiation	5% K50,000 2% Min K33,000; Max K49,500		2% Min K33,000 Max K49,500
Advising/Amendment Acceptance/Negotiation Postage	5% K50,000 2% Min K33,000; Max K49,500 K6,600		2% Min K33,000 Max K49,500 K6,600
Advising/Amendment Acceptance/Negotiation	5% K50,000 2% Min K33,000; Max K49,500		2% Min K33,000 Max K49,500 K6,600 Courier charges
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Shipping Guarantee – Commission	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Shipping Guarantee – Commission	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Shipping Guarantee – Commission Extension of Guarantee – Commission	K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES	K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES Delays on Acceptance (Per Week)	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES	K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance		2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES Delays on Acceptance (Per Week)	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 K40,000 K9,500 0.5% Min K15,000;	16.50%	2% Min K33,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/MRA Guarantee SUNDRY BILL CHARGES Delays on Acceptance (Per Week) Daily Presentation	K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000 K9,500 K40,000 K9,500 0.5% Min K15,000; Max K30,000 K55,000 plus costs	16.50%	2% Min K33,000
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES Delays on Acceptance (Per Week) Daily Presentation Payment to Local Third Party	5% K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000 K40,000 K9,500 0.5% Min K15,000; Max K30,000	16.50%	K50,000 2% Min K33,000 Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 K40,000 K9,500 K40,000 K9,500 K55,000 plus costs including VAT
Advising/Amendment Acceptance/Negotiation Postage Courier Service Accepted Draft Cancellation Fee SWIFT Discrepant Document GUARANTEES Financial Guarantee – Commission Performance Guarantee – Commission Extension of Guarantee – Commission Processing Fee for Issuance or Extension Guarantee Executed Under Company Seal/ MRA Guarantee SUNDRY BILL CHARGES Delays on Acceptance (Per Week) Daily Presentation Payment to Local Third Party	K50,000 2% Min K33,000; Max K49,500 K6,600 Courier charges incl. VAT + 35% K37,000 K45,000 K46,200 K39,188 1.5% per six months or part thereof; Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 1.5% per six months or part thereof; Min K75,000 As applicable to issuance 1.5% Min K75,000 K40,000 K9,500 K40,000 K9,500 0.5% Min K15,000; Max K30,000 K55,000 plus costs	16.50%	2% Min K33,000

BILLS SHIPPING DOCUMENTS			
Composite Bills of Lading Requiring Release	1% Min K30,000;		1% Min K30,000;
Delivered Against Cash Deposit or Written Undertaking to Pay	Max K71,500 1% Min K30,000; Max K71,500		Max K71,500 1% Min K30,000 Max K71,500
Returned to Principals	Equivalent of USD60		Equivalent of USD60
	+ courier charges incl. VAT +25%		+ courier charges incl. VAT +25%
Bonding/Release	35,000		35,000
Customs Bank Release (Customs Clearing Certificate)	1% Min K30,000; Max K71,500		1% Min K30,000; Max K71,500
Delivery to Consignees (Unaccompanied by Bills)	1%, Min K26,500; Max K71,500		1%, Min K26,500; Max K71,500
INTERNATIONAL BANKING SERVICES			
FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAF Outward Commission	1.5% Min K10,000;	16.50%	1.5% Min K10,000;
	Max K45,000	10.50%	Max K45,000
Postage	K5,500	K905.50	K6,405.50
SWIFT (Telegraphic Transfer) Inward Commission	K23,605.15	K3,894.85	K27,500
	Max K28,500		Max K28,500
Draft Cancellation Fee	18,150	4.5 500/	18,150
Draft Issuance	1.5% Min K10,000; Max K45,000	16.50%	1.5% Min K10,000; Max K45,000
Advance Payment Fee	K34,200		K34,200
General Exchange Control Approval Charge	K10,000		K10,000
EC Applications to RBM	K30,000		K30,000
Correspondent Bank Charge	\$25 (or as advised by correspondent bank)		\$25 (or as advised by correspondent bank)
SALE OF FOREIGN CURRENCY CASH			
Commission Sale Against FCDA Balances	2.5% Min K9,500 2%	0.33%	2.5% Min K9,500 2.33%
PURCHASE OF FOREIGN CURRENCY CASH (CU		0.55%	2.55 70
Commission	Free		Free
CASH PASSPORT/MASTERCARD			
Sale Purchase	1.2% Min K 8,000	16.50%	1.2% Min K 8,000
Pulchase	1% Min K 4,500; Max K 44,000	0.2% Min K 743 ; Max K 7,260	1.2% Min K 5,243; Max K 51,260
Card Fee on Issue (Once off)	\$17.50		\$17.50
Reload Fee CREDIT	\$2.00		\$2.00
CREDIT APPLICATIONS			
Processing Fee	1.5% Min K65 000		1.5% Min K65 000
Commitment Fee	1.5% Min K65,000		1.5% Min K65,000
Excess Availment Fees (Local Currency)			
(i) Overdrawing Above Sanctioned Limit	Incurs 8% above the agreed rate		Incurs 8% above the agreed rate
(ii) Unarranged Overdraft	Incurs maximum		Incurs maximum
	margin of 11.1% + Penal Rate of 8%		margin of 11.1% + Penal Rate of 8%
(iii) Overdraft on Account (With and Without Limits)	Penal charge of		Penal charge of
Loan Rescheduling	1.5% Min K65,000		K65,000 per day 1.5% Min K65,000
-	Min K4,500		Min K4,500
Credit Reference Bureau Report	Max K22,000		Max K22,000
LOCKERS Safe Deposit Lockers (To be collected for the whole	e year in advance i.e. this ch	arge is applicable f	rom Jan1-Dec 31)
For Type A-(size 4.5"*6")	281,875	46,509.38	328,384.38
For Type B-(size 7.5"*7.5")	311,438	51,387.19	362,824.69
For Type C-(size 4.5"*13")	341,000	56,265.00	397,265.00
For Type D-(size 7"*9.5")	371,250	61,256.25	432,506.25
For Type E-(size 6"*15.5")	519,750	85,758.75	605,508.75
For Type F-(size 12"*9.5")	445,500	73,507.50	519,007.50
For Type G-(size 11"*13") For Type H-(size 7.5"*20")	474,375	78,271.88 66,247.50	552,646.88 467,747.50
For type I-(size 7.5"*20")	504,625	83,263.13	587,888.13
For Type J-(size 12"*16")	519,750	85,758.75	605,508.75
For Type K-(size 20"*15.5")	563,750	93,018.75	656,768.75
Key Deposit	44,688	7,373.44	52,060.94
KEY* 1. Current Account Others (SME,Govt & NGO) ¹	Bundled monthly fee includes – Free mobile banking monthly fee – Internet banking monthly fee & – Free ATM withdrawal on FCB ATM – All other transactions apart from the above incur a fee		
	Bundled monthly fee includes – Free mobile banking monthly fee – Internet banking monthly fee & – Free ATM withdrawal on FCB ATM – All other transactions apart from the above incur a fee		

to OBM Collateral and Call Accounts

A customer registered on both Mobile App And Internet

Banking will only be charged the Internet Banking Fee

All charges applicable to Fast Savings Account also applicable

3. Internet Banking Monthly Service Fee³

4. OBM Collateral and Call Accounts