

TRANSACTION TYPE	NET TARIFF (MWK)	VAT AMOUNT (MWK) 16.5%	GROSS TARIFF (MWK)
FREE OFFERINGS			
Funds Transfer on ATM (<i>Within FCB</i>)	Free	-	Free
Cash Deposit	Free	-	Free
Cheque Deposit	Free	-	Free
Counter Cash Withdrawal (<i>Social Cash Transfer</i>)	Free	-	Free
Funds Transfer (<i>Within FCB Social Cash Transfer</i>)	Free	-	Free
Mobile Banking Balance Enquiry	Free	-	Free
Mobile Banking Mini Statement	Free	-	Free
Mobile Banking Airtime Top Up	Free	-	Free
Mobile Banking Utility Bill Payments	Free	-	Free
Mobile Banking Funds Transfer Own FCB Account	Free	-	Free
Internet Banking Funds Transfer Within FCB	Free	-	Free
Agent Deposits (<i>E-value Purchases</i>)	Free	-	Free
First Capital Mail Monthly Service Fee	Free	-	Free
SMS Alerts	Free	-	Free
Visa Card Pin Re-issue (<i>Pin Mailer</i>)	Free	-	Free
Visa Classic Debit Card (<i>Makwacha Accounts</i>)	Free	-	Free
Visa Classic Debit Card (<i>Non-Makwacha Accounts</i>)	Free	-	Free
Initial Visa Classic Debit Card (<i>Student Accounts</i>)	Free	-	Free
Initial Visa Classic Debit Card (<i>Fast Accounts</i>)	Free	-	Free
Visa Classic Debit Card Renewal/Replacement (<i>Student Accounts</i>)	Free	-	Free
Annual Visa Fast Card Fee	Free	-	Free
ATM Bill Payments	Free	-	Free
ATM Balance Enquiry (<i>Within FCB</i>)	Free	-	Free
Declined ATM Withdrawal - Insufficient Funds (<i>Within FCB</i>)	Free	-	Free
Point of Sale Purchase (<i>Local</i>)	Free	-	Free
Sweeping Instructions	Free	-	Free
Account Closure Charge	Free	-	Free
Cash Withdrawal (<i>Counter</i>)	Free	-	Free
Cash Deposit	Free	-	Free
Funds Transfer (<i>Within FCB</i>)	Free	-	Free
Loose Change Transactions (<i>FCB Customers Only</i>)	Free	-	Free
Monthly Ledger Fee: Current Account Individual (<i>OBM - Nyanja Accounts</i>)	Free	-	Free
Monthly Ledger Fee: Foreign Currency (<i>FCDA</i>)	Free	-	Free
Monthly Ledger Fee: Savings Individual (<i>First, Ordinary & Tsogolo Langa Accounts</i>)	Free	-	Free
Monthly Ledger Fee: Savings Others (<i>OBM - Mnthandizi & Mtukulapakhomo Accounts</i>)	Free	-	Free
Monthly Ledger Fee: Savings Makwacha	Free	-	Free
Monthly Ledger Fee: Savings (<i>Fast, OBM - Kasupe & Masompheya Accounts</i>)	Free	-	Free
Monthly Ledger Fee: Savings (<i>Payroll</i>)	Free	-	Free
Monthly Ledger Fee: Savings (<i>Student</i>)	Free	-	Free
LEDGER FEES			
CURRENT ACCOUNTS			
Corporate	36,300	-	36,300
Commercial	31,680	-	31,680
Business Banking (<i>OBM - Bank M'anja Accounts</i>)	22,770	-	22,770
Current Account Others (<i>SME, Govt & NGO</i>)	12,000	-	12,000
Prestige Banking ²	16,200	-	16,200
Prestige Banking HNI ³	24,000	-	24,000
SAVING ACCOUNTS			
Prestige Banking ²	16,200	-	16,200
Prestige Banking HNI ³	24,000	-	24,000
TRANSACTION FEES			
Dishonored Cheques	132,000	-	132,000
Special Presentation/Clearance	120,000	-	120,000
Bankers Cheque	33,016.40	6,524.20	39,540.60
Replacement of Stolen/Lost Bankers Cheque	36,724.39	7,256.91	43,981.30
Cancellation of Bankers Cheque	30,600	-	30,600
Counter Cheque	11,000	-	11,000
Cheque Books (<i>C/A 100 Leaves</i>)	43,107	-	43,107
Cheque Books (<i>S/A 50 Leaves</i>)	18,563	-	18,563
Stop Payments	115,000	-	115,000
Interim Statement per Page	583.67	115.34	699
Counter Balance Enquiry	Free	-	Free
Counter Withdrawal (<i>Savings Accounts</i>)	Free	-	Free
Counter Withdrawal (<i>Fast Accounts</i>)	Free	-	Free
Funds Transfer within FCB at Customer's Request	4,175	825	5,000
Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>)	17,995.92	3,556.08	21,552
Funds Transfer at Customer's Request (<i>After 3:00pm</i>)	38,911	7,689	46,600
BUSINESS BANKING AGRICULTURE			
Seller Sheet Processing Fee (<i>Tobacco Farmers</i>)	2,160	-	2,160
MOBILE BANKING (USSD&APP)			
Monthly Service Fees (<i>Fast Accounts</i>)	660	-	660
Monthly Service Fees (<i>First Accounts</i>)	1,440	-	1,440
Monthly Service Fees (<i>Corporate/Business</i>)	1,440	-	1,440
Funds Transfer to Other Banks	1167.65	230.73	1398.38
Cardless Withdrawal	500	-	500
MOBILE MONEY			
Bank to Wallet (<i>TNM/Airtel</i>)	417.50	82.50	500
INTERNET BANKING			
Monthly Service Fee (<i>Business/Corporate</i>) ¹	7,920	-	7,920
Monthly Service Fee (<i>SME</i>)	5,500	-	5,500
Monthly Service Fee (<i>First Accounts</i>)	1,100	-	1,100
Funds Transfer to Other Banks	1085.62	214.52	1300.14

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Bulk Payment within FCB (<i>Per Transaction</i>)	Free	-	Free
Bulk Payment to Other Banks (<i>Per Transaction</i>)	417.50	82.50	500
CARDS			
Initial Visa Classic Debit Card (<i>First Accounts</i>)	10,000	-	10,000
Instant VISA Debit Card	8,000	-	8,000
Initial Visa Gold Debit Card (<i>Prestige Accounts</i>)	18,000	-	18,000
Initial Visa Black Debit Card (<i>Prestige HNI Accounts</i>)	24,000	-	24,000
Initial Visa Classic Debit Card (<i>SME Accounts</i>)	12,000	-	12,000
Initial Visa Gold Debit Card (<i>Business Accounts</i>)	24,000	-	24,000
Visa Classic Debit Card Renewal/Replacement (<i>Fast Accounts</i>)	8,000	-	8,000
Visa Classic Debit Card Renewal/Replacement (<i>First Accounts</i>)	10,000	-	10,000
Visa Gold Debit Card Renewal/Replacement (<i>Prestige Accounts</i>)	18,000	-	18,000
Visa Black Debit Card Renewal/Replacement (<i>Prestige HNI Accounts</i>)	24,000	-	24,000
Visa Gold Debit Card Renewal/Replacement (<i>SME Accounts</i>)	12,000	-	12,000
Visa Gold Debit Card Renewal/Replacement (<i>Business Accounts</i>)	24,000	-	24,000
Visa Classic Debit Card Renewal (<i>Makwacha Non-Tobacco Accounts</i>)	5,000	-	5,000
Visa Classic Debit Card Renewal (<i>Social Cash Transfer Accounts</i>)	4,200	-	4,200
ATM Mini Statement	417.50	82.50	500
ATM Balance Enquiry (<i>International Cards on FCB ATMs</i>)	Free	-	Free
ATM Balance Enquiry (<i>Local Non-FCB ATMs</i>)	Free	-	Free
ATM Withdrawal (<i>Local FCB ATMs</i>)	Free	-	Free
ATM Withdrawal (<i>Local non-FCB ATMs</i>)	290.98	57.50	348.48
ATM Withdrawal (<i>FCB Cards on International ATMs</i>)	10,505.97	2,076.03	12,582
ATM Withdrawal (<i>International Cards on FCB ATMs</i>)	\$6.68	\$1.32	\$8
Declined ATM Withdrawal - Insufficient Funds (<i>Other Local Banks</i>)	240	-	240
Declined ATM Withdrawal - Insufficient Funds (<i>International Cards on FCB ATMs</i>)	1,800	-	1,800
Online Transactions/E-Commerce	1.5%	-	1.5%
Annual Visa First Card Fee	5,000	-	5,000
Annual Visa Gold Card Fee	6,000	-	6,000
Annual Visa Black Card Fee	7,000	-	7,000
POINT OF SALE (POS)			
Point of Sale Purchase (FCB Card on International POS)	1.5%	-	1.5%
Merchant Commission	Negotiable	-	Negotiable
Merchant Rentals (Monthly)	Negotiable	-	Negotiable
OTHER SERVICES			
Certificate for Audit Purpose/Balance Confirmation	55,440	-	55,440
Credit Status Report (<i>Local</i>)	40,000	-	40,000
Credit Status Report (<i>Foreign</i>)	62,790	-	62,790
SWIFT (<i>Telegraphic Transfer</i>)	30,289.25	5,985.30	36,274.55
Coin Bags	2,909.84	574.99	3,484.84
Standing Order - Establishment	4,864	961	5,825
Standing Order - Processing (<i>Within FCB</i>)	834.64	164.93	999.57
Standing Order - Processing (<i>Other Local Banks</i>)	4,863.88	961.13	5,825
Standing Order - Insurance Companies	2.9%	0.6%	3.5%
Failed Standing Instruction	1,167.33	230.67	1,398
Outward Direct Debit Issuance - Processing	5,854	1,155	7,009
Inward Direct Debit Issuance - R/D Fee (<i>Failed Instruction - Insufficient Funds</i>)	834.64	164.93	999.57
Fixed Deposit Early Redemption	3.5% of earned interest	-	3.5% of earned interest
Preparation of Salary Deposits (<i>Manual</i>)	5,060	-	5,060
Preparation of Salary Deposits (<i>Electronic</i>)	1,500	-	1,500
Preparation of Tobacco Proceeds	2,000	-	2,000
Investigation	35,000	-	35,000
CCTV Investigation (<i>Up to 3 Months</i>)	55,000	-	55,000
Bank Reference (<i>Local</i>)	39,000	-	39,000
Bank Reference (<i>International</i>)	65,000	-	65,000
Treasury Bill Settlement	1.0% of the cost Max. K20,000/- +Settl.chgs	-	1.0% of the cost Max. K20,000/- +Settl.chgs
Treasury Bill Bidding	1.0% of the cost Max. K20,000/- +Settl.chgs	-	1.0% of the cost Max. K20,000/- +Settl.chgs
Outward to Any Local Bank (<i>Own Kwacha Account</i>)	1.0% Min. K8,000 Max. K30,000 + K10,000 RTGS	-	1.0% Min. K8,000 Max. K30,000 + K10,000 RTGS
TRADE SERVICES			
BILLS (INLAND & FOREIGN)			
BILLS FOR COLLECTION: (INWARD & OUTWARD)			
Commission (<i>Documentary Bills</i>)	1.0% Min. K30,000; Max. K70,000	-	1.0% Min. K30,000; Max. K70,000
Commission (<i>Clean Bills</i>)	1.0% Min. K30,000; Max. K60,000	-	1.0% Min. K30,000; Max. K60,000
Postage	30,000	-	30,000
Stamp Duty	As per Stamp Act	-	As per Stamp Act
Noting & Protesting Charges	K55,000 plus costs including VAT	-	K55,000 plus costs including VAT
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charges incl. VAT + 35.0%
Bill Extension	48,000	-	48,000
SWIFT (<i>Non-Telegraphic Transfer</i>)	50,000	-	50,000
Local Bills for Collection	1.2% Min. K20,000, Max. K50,000	-	1.2% Min. K20,000, Max. K50,000

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BILLS DISCOUNTED			
Commission	1.0% Min. K30,000; Max. K60,000	-	1.0% Min. K30,000; Max. K60,000
Stamp Duty	As per Stamp Act	-	As per Stamp Act
Noting & Protesting Charges	K55,000 plus costs including VAT	-	K55,000 plus costs including VAT
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charges incl. VAT + 35.0%
BILLS NEGOTIATED			
Commission On Documentary Bills	1.0% Min. K30,000; Max. K50,000	-	1.0% Min. K30,000; Max. K50,000
Stamp Duty	As per Stamp Act	-	As per Stamp Act
Postage	30,000	-	30,000
Noting Charges	K55,000 plus costs including VAT	-	K55,000 plus costs including VAT
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charges incl. VAT + 35.0%
IMPORT LC/OUTWARD			
Establishment Commission (<i>Cash Secured</i>)	3.5% per quarter; Min. K66,000	-	3.5% per quarter; Min. K66,000
Establishment Commission	3.5% per quarter; Min. K66,000	-	3.5% per quarter; Min. K66,000
LC Arrangement Fee (<i>Once Off</i>)	5.0%	-	5.0%
Any Amendment Commission	58,800	-	58,800
Confirmation	3.5% per quarter; Min. K70,000	-	3.5% per quarter; Min. K70,000
SWIFT (Non-Telegraphic Transfer)			
— On Establishment	75,600	-	75,600
— On Amendment	50,000	-	50,000
Postage	7,800	-	7,800
Returned to Principals	US\$53 or equivalent to be recovered from principals	-	US\$53 or equivalent to be recovered from principals
Bonding & Releasing	1.5% Min. K25,000; Max. K50,000	-	1.5% Min. K25,000; 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	37,000	-	37,000
Cancellation	55,000	-	55,000
Late Acceptance of Discrepancies	36,000	-	36,000
Accepted Drafts	1.0% per month; Min. K50,000	-	1.0% per month; Min. K50,000
EXPORT LC/INWARD			
Advising/Amendment	50,000	-	50,000
Acceptance/Negotiation	2.0% Min. K33,000; Max. K49,500	-	2.0% Min. K33,000; Max. K49,500
Postage	6,600	-	6,600
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charges incl. VAT + 35.0%
Accepted Draft	42,550	-	42,550
Cancellation Fee	49,500	-	49,500
SWIFT	46,200	-	46,200
Discrepant Document	38,000	-	38,000
GUARANTEES			
Financial Guarantee - Commission	2.0% per six months or part thereof; Min. K75,000	-	2.0% per six months or part thereof; Min. K75,000
Performance Guarantee - Commission	2.0% per six months or part thereof; Min. K75,000	-	2.0% per six months or part thereof; Min. K75,000
Shipping Guarantee - Commission	2.0% per six months or part thereof; Min. K75,000	-	2.0% per six months or part thereof; Min. K75,000
Extension of Guarantee - Commission	1.5% Min. K75,000	-	1.5% Min. K75,000
Processing Fee for Issuance or Extension	1.5% Min. K75,000	-	1.5% Min. K75,000
Guarantee Executed Under Company Seal/MRA Guarantee	2.0% annually or part thereof; Min. K75,000	-	2.0% annually or part thereof; Min. K75,000
SUNDRY BILL CHARGES			
Delays on Acceptance (<i>Per Week</i>)	48,000	-	48,000
Daily Presentation	11,400	-	11,400
Payment to Local Third Party	0.5% Min. K15,000; Max. K30,000	-	0.5% Min. K15,000; Max. K30,000
Noting & Protesting Charges	K55,000 plus costs including VAT	-	K55,000 plus costs including VAT
Bill Extension	42,000	-	42,000
Release of Parcel Slip	28,000	-	28,000
BILLS SHIPPING DOCUMENTS			
Composite Bills of Lading Requiring Release	1.0% Min. K30,000; Max. K71,500	-	1.0% Min. K30,000; Max. K71,500
Delivered Against Cash Deposit or Written Undertaking to Pay	1.0% Min. K30,000; Max. K71,500	-	1.0% Min. K30,000; Max. K71,500
Returned to Principals	Equivalent of USD60 + courier charges incl. VAT +25.0%	-	Equivalent of USD60 + courier charges incl. VAT +25.0%

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Bonding/Release	42,000	-	42,000
Customs Bank Release (<i>Customs Clearing Certificate</i>)	1.0% Min. K30,000; Max. K71,500	-	1.0% Min. K30,000; Max. K71,500
Delivery to Consignees (<i>Unaccompanied by Bills</i>)	1.0% Min. K26,500; Max. K71,500	-	1.0% Min. K26,500; Max. K71,500
INTERNATIONAL BANKING SERVICES			
FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAFTS/BILLS/ CHEQUES)			
Outward Commission	1.5% Min. K10,000; Max. K45,000	-	1.5% Min. K10,000; Max. K45,000
Postage	5,500	-	5,500
SWIFT (<i>Telegraphic Transfer</i>)	23,605	-	23,605
Draft Cancellation Fee	18,150	-	18,150
Draft Issuance	1.5% Min. K10,000; Max. K45,000	-	1.5% Min. K10,000; Max. K45,000
Advance Payment Fee	34,200	-	34,200
General Exchange Control Approval Charge	10,000	-	10,000
EC Applications to RBM	30,000	-	30,000
Correspondent Bank Charge	\$25 (or as advised by correspondent bank)	-	\$25 (or as advised by correspondent bank)
SALE OF FOREIGN CURRENCY CASH			
Commission	1.0% Min. K15,000; Max. K60,000	-	1.0% Min. K15,000; Max. K60,000
PURCHASE OF FOREIGN CURRENCY CASH (CUSTOMERS ONLY)			
Commission	Free	-</	