First Capital BANK

TRANSACTION TYPE	NET TARIFF (MWK)	VAT AMOUNT (MWK) 16.5%	GROSS TARIF (MWK
FREE OFFERINGS			
Funds Transfer on ATM (Within FCB)	Free	-	Fre
Cash Deposit	Free	-	Fre
Cheque Deposit Counter Cash Withdrawal (<i>Social Cash Transfer</i>)	Free Free	-	Fre Fre
Funds Transfer (Within FCB Social Cash Transfer)	Free		Fre
Mobile Banking Balance Enquiry	Free	-	Fre
Mobile Banking Min.i Statement	Free	-	Fre
Mobile Banking Airtime Top Up	Free	-	Fre
Mobile Banking Utility Bill Payments	Free	-	Fre
Mobile Banking Funds Transfer Own FCB Account	Free	-	Fre
Internet Banking Funds Transfer Within FCB	Free	-	Fre
Agent Deposits <i>(E-value Purchases)</i>	Free	-	Fre
First Capital Mail Monthly Service Fee	Free	-	Fre
SMS Alerts	Free	-	Fre
Visa Card Pin Re-issue <i>(Pin Mailer)</i>	Free	-	Fre
Visa Classic Debit Card (<i>Makwacha Accounts)</i> Visa Classic Debit Card (<i>Non-Makwacha Accounts</i>)	Free Free	-	Fre
Initial Visa Classic Debit Card (<i>Non-Maxwacha Accounts</i>)	Free		Fre
Initial Visa Classic Debit Card (<i>Scatteric</i> Accounts)	Free		Fre
Visa Classic Debit Card Renewal/Replacement (<i>Student Accounts</i>)	Free	-	Fre
Annual Visa Fast Card Fee	Free	-	Fre
ATM Bill Payments	Free	-	Fre
ATM Balance Enquiry (<i>Within FCB</i>)	Free	-	Fre
Declined ATM Withdrawal - Insufficient Funds (<i>Within FCB</i>)	Free	-	Fre
Point of Sale Purchase (Local)	Free	-	Fre
Sweeping Instructions	Free	-	Fre
Account Closure Charge	Free	-	Fre
Cash Withdrawal <i>(Counter)</i>	Free	-	Fre
Cash Deposit	Free	-	Fre
Funds Transfer <i>(Within FCB)</i>	Free	-	Fre
Loose Change Transactions (FCB Customers Only)	Free	-	Fre
Monthly Ledger Fee: Current Account Individual (<i>OBM - Nyanja</i>	Free		Fre
Accounts)			
Monthly Ledger Fee: Foreign Currency <i>(FCDA)</i>	Free	-	Fre
Monthly Ledger Fee: Savings Individual <i>(First, Ordinary & Tsogolo Langa Accounts)</i>	Free	-	Fre
Monthly Ledger Fee: Savings Others (<i>OBM - Mnthandizi</i> &			
Mtukulapakhomo Accounts)	Free	-	Fre
Monthly Ledger Fee: Savings Makwacha	Free	-	Fre
Monthly Ledger Fee: Savings <i>(Fast, OBM - Kasupe & Masompheya</i>	Free	-	Fre
Accounts)			
Monthly Ledger Fee: Savings <i>(Payroll)</i>	Free	-	Fre
Monthly Ledger Fee: Savings <i>(Student)</i> LEDGER FEES	Free	-	Fre
CURRENT ACCOUNTS			
Corporate	36,300	-	36,30
Commercial	31,680	-	31,68
Business Banking (<i>OBM - Bank M'manja Accounts</i>)	22,770	-	22,77
Current Account Others <i>(SME, Govt & NGO)</i> ¹	12,000	-	12,00
Prestige Banking ²	16,200	-	16,20
Prestige Banking HNI ²	24,000	-	24,00
SAVING ACCOUNTS	-		
Prestige Banking ²	16,200	-	16,20
Prestige Banking HNI ²	24,000	-	24,00
TRANSACTION FEES			
Dishonored Cheques	132,000	-	132,00
Special Presentation/Clearance	120,000		120,00
Bankers Cheque	33,016.40	6,524.20	39,540.6
Replacement of Stolen/Lost Bankers Cheque	36,724.39	7,256.91	43,981.3
Cancellation of Bankers Cheque	30,600	-	30,60
Counter Cheque	11,000	-	11,00
Cheque Books <i>(C/A 100 Leaves)</i>	43,107	-	43,10
Cheque Books <i>(S/A 50 Leaves)</i>	13,101		
	18,563	-	
Stop Payments	18,563 115,000	-	115,00
Stop Payments Interim Statement per Page	18,563	- - 115.34	18,56 115,00 69
Stop Payments Interim Statement per Page Counter Balance Enquiry	18,563 115,000 583.67 Free	- - 115.34 -	115,00
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i>	18,563 115,000 583.67 Free Free	- - 115.34 - -	115,00 69 Fre Fre
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i>	18,563 115,000 583.67 Free Free Free	-	115,00 69 Fre Fre Fre
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request	18,563 115,000 583.67 Free Free	- 115.34 - - - 825	115,00 69 Fre Fre Fre
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request	18,563 115,000 583.67 Free Free Free	-	115,00 69 Fre Fre 5,00
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request <i>(Before 3:00pm)</i>	18,563 115,000 583.67 Free Free Free 4,175 17,995.92	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request <i>(Before 3:00pm)</i> Funds Transfer at Customer's Request <i>(After 3:00pm)</i>	18,563 115,000 583.67 Free Free Free 4,175	- - - 825	115,00 69 Fre Fre 5,00 21,55
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request <i>(Before 3:00pm)</i> Funds Transfer at Customer's Request <i>(After 3:00pm)</i> BUSINESS BANKING AGRICULTURE	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55 46,60
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers)	18,563 115,000 583.67 Free Free Free 4,175 17,995.92	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55 46,60
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55 46,60
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55 46,60 2,16
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal <i>(Savings Accounts)</i> Counter Withdrawal <i>(Fast Accounts)</i> Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160	- - 825 3,556.08	115,00
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts) Monthly Service Fees (First Accounts)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160	- - 825 3,556.08	115,00 69 Fre Fre 5,00 21,55 46,60 2,16 66 1,44
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts) Monthly Service Fees (Corporate/Business)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 2,160 660 1,440	- - 825 3,556.08 7,689 - - -	115,00 69 Fre Fre 5,00 21,55 46,60 2,10 60 1,44 1,44
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts) Monthly Service Fees (First Accounts) Monthly Service Fees (Corporate/Business) Funds Transfer to Other Banks	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 5600 1,440 1,440	- - 825 3,556.08	115,00 69 Fro Fro 5,00 21,59 46,60 2,10 60 1,44 1,44 1,44
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (<i>Savings Accounts</i>) Counter Withdrawal (<i>Fast Accounts</i>) Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>) Funds Transfer at Customer's Request (<i>After 3:00pm</i>) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (<i>Tobacco Farmers</i>) MOBILE BANKING (USSD&APP) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>First Accounts</i>) Monthly Service Fees (<i>Corporate/Business</i>) Funds Transfer to Other Banks	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 2,160 660 1,440	- - 825 3,556.08 7,689 - - -	115,00 69 Fro Fro 5,00 21,59 46,60 2,10 60 1,44 1,44 1,44
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (<i>Savings Accounts</i>) Counter Withdrawal (<i>Fast Accounts</i>) Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>) Funds Transfer at Customer's Request (<i>After 3:00pm</i>) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (<i>Tobacco Farmers</i>) MOBILE BANKING (USSD&APP) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>First Accounts</i>) Monthly Service Fees (<i>Corporate/Business</i>) Funds Transfer to Other Banks	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 5600 1,440 1,440	- - 825 3,556.08 7,689 - - -	115,00 69 Fro Fro 5,00 21,59 46,60 2,10 60 1,44 1,44 1,44
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 5600 1,440 1,440	- - 825 3,556.08 7,689 - - -	115,00 69 Fre Fre 5,00 21,55 46,60 2,10 60 1,44 1,44 1398.3
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (<i>Savings Accounts</i>) Counter Withdrawal (<i>Fast Accounts</i>) Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>) Funds Transfer at Customer's Request (<i>After 3:00pm</i>) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (<i>Tobacco Farmers</i>) MOBILE BANKING (USSD&APP) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>Corporate/Business</i>) Funds Transfer to Other Banks Cardless Withdrawal MOBILE MONEY Bank to Wallet (<i>TNM/Airtel</i>)	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 4,175 660 1,440 1,440 1167.65		115,00 69 Fro Fro 5,00 21,59 46,60 2,10 60 1,44 1,44 1,44 1,398. 50
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) 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 Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts) Monthly Service Fees (Corporate/Business) Funds Transfer to Other Banks Cardless Withdrawal MOBILE MONEY Bank to Wallet (TNM/Airtel) INTERNET BANKING	18,563 115,000 583.67 Free Free 4,175 17,995.92 38,911 2,160 2,160 4,1750 6600 1,440 1,440 1,440 500		1115,00 69 Fre Fre 5,00 21,5! 46,60 2,10 60 1,44 1,44 1,44 1,398 50
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) Counter Withdrawal (Fast Accounts) Counter Withdrawal (Fast Accounts) Funds Transfer within FCB at Customer's Request (Before 3:00pm) Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) Funds Transfer at Customer's Request (After 3:00pm) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (Tobacco Farmers) MOBILE BANKING (USSD&APP) Monthly Service Fees (Fast Accounts) Monthly Service Fees (First Accounts) Monthly Service Fees (Corporate/Business) Funds Transfer to Other Banks Cardless Withdrawal MOBILE MONEY Bank to Wallet (TNM/Airtel) NTERNET BANKING Monthly Service Fee (Business/Corporate) ³	18,563 (115,000) (583.67) (Free) (Free) (4,175) (17,995.92) (38,911) (38,91		1115,00 69 Fre Fre 5,00 21,59 46,60 2,10 2,10 1,44 1,44 1,44 1,44 1,398 50 50 50
Stop Payments nterim Statement per Page Counter Balance Enquiry Counter Withdrawal (Savings Accounts) Counter Withdrawal (Fast Accounts) Counter Withdrawal (Counter and the second s	18,563 (115,000) 583.67 Free Free (1,17,995.92) (1,17,995.92) (1,17,995.92) (1,17,995,92) (1,17,995,92) (1,167,65) (1,440) (1,		1115,00 69 Fre Fre 5,00 21,59 46,60 2,10 2,10 1,44 1,44 1,44 1,44 1,398.3 50 50 50 50 50 50 50 50 50 50
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (<i>Savings Accounts</i>) Counter Withdrawal (<i>Fast Accounts</i>) Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>) Funds Transfer at Customer's Request (<i>After 3:00pm</i>) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (<i>Tobacco Farmers</i>) MOBILE BANKING (USSD&APP) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>Corporate/Business</i>) Funds Transfer to Other Banks Cardless Withdrawal MOBILE MONEY Bank to Wallet (<i>TNM/Airtel</i>) INTERNET BANKING Monthly Service Fee (<i>Business/Corporate</i>) ³ Monthly Service Fee (<i>SME</i>) Monthly Service Fee (<i>First Accounts</i>)	18,563 (115,000) 583.67 Free Free (1,17,995.92) (1,17,995.92) (1,17,995.92) (1,17,995,92) (1,140) (1,140) (1,167.65) (1,140) (1,100)		115,00 69 Fre Fre 5,00 21,55 46,60 2,16 2,16 1,44 1,44 1,44 1,44 1398.3 50 50 7,92 5,50 1,10
Stop Payments Interim Statement per Page Counter Balance Enquiry Counter Withdrawal (<i>Savings Accounts</i>) Counter Withdrawal (<i>Fast Accounts</i>) Funds Transfer within FCB at Customer's Request Funds Transfer to Other Banks at Customer's Request (<i>Before 3:00pm</i>) Funds Transfer at Customer's Request (<i>After 3:00pm</i>) BUSINESS BANKING AGRICULTURE Seller Sheet Processing Fee (<i>Tobacco Farmers</i>) MOBILE BANKING (USSD&APP) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>Fast Accounts</i>) Monthly Service Fees (<i>Corporate/Business</i>) Funds Transfer to Other Banks Cardless Withdrawal MOBILE MONEY Bank to Wallet (<i>TNM/Airtel</i>) INTERNET BANKING Monthly Service Fee (<i>Business/Corporate</i>) ³ Monthly Service Fee (<i>SME</i>)	18,563 (115,000) 583.67 Free Free (1,17,995.92) (1,17,995.92) (1,17,995.92) (1,17,995,92) (1,17,995,92) (1,167,65) (1,440) (1,		1115,00 69 Fre Fre 5,00 21,59 46,60 2,10 2,10 1,44 1,44 1,44 1398.3 50 50 50 50 50 50 50 50 50 50 50

			GROSS TARIFF
TRANSACTION TYPE Bulk Payment within FCB <i>(Per Transaction)</i>	(MWK) Free	(MWK) 16.5% -	(MWK) Free
Bulk Payment to Other Banks (Per Transaction)	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 (Prestige Accounts)	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> Visa Classic Debit Card Renewal/Replacement <i>(First Accounts)</i>	8,000	-	8,000
Visa Gold Debit Card Renewal/Replacement (<i>Prestige Accounts</i>)	18,000	-	18,000
Visa Black Debit Card Renewal/Replacement (Prestige HNI Accounts)	24,000	-	24,000
Visa Gold Debit Card Renewal/Replacement (SME Accounts)	12,000	-	12,000
Visa Gold Debit Card Renewal/Replacement (Business Accounts)	24,000	-	24,000
Visa Classic Debit Card Renewal (<i>Makwacha Non-Tobacco Accounts</i>) Visa Classic Debit Card Renewal (<i>Social Cash Transfer Accounts</i>)	5,000 4,200	-	5,000 4,200
ATM Mini Statement	417.50	82.50	500
ATM Balance Enquiry (International Cards on FCB ATMs)	Free	-	Free
ATM Balance Enquiry (Local Non-FCB ATMs)	Free	-	Free
ATM Withdrawal (Local FCB ATMs)	Free	-	Free
ATM Withdrawal <i>(Local non-FCB ATMs)</i> ATM Withdrawal <i>(FCB Cards on International ATMs)</i>	290.98 10,505.97	2,076.03	348.48
ATM Withdrawal (International Cards on FCB ATMs)	\$6.68	\$1.32	\$8
Declined ATM Withdrawal - Insufficient Funds (<i>Other Local Banks</i>)	240	-	240
Declined ATM Withdrawal - Insufficient Funds (International Cards on FCB ATMs)	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 Annual Visa Black Card Fee	6,000 7,000	-	6,000 7,000
POINT OF SALE (POS)	7,000	-	7,000
Point of Sale Purchase (FCB Card on International POS)	1.5%	-	1.5%
Merchant Commission	Negotiable	-	Negotiable
Merchant Rentals (Monthly) OTHER SERVICES	Negotiable	-	Negotiable
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 (Telegraphic Transfer)	30,289.25	5,985.30	36,274.55
Coin Bags Standing Order - Establishment	2,909.84 4,864	574.99 961	3,484.84
Standing Order - Processing (<i>Within FCB</i>)	834.64	164.93	999.57
Standing Order - Processing (Other Local Banks)	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 Inward Direct Debit Issuance - R/D Fee <i>(Failed Instruction - Insufficient Funds)</i>	5,854 834.64	1,155	7,000 999.57
Fixed Deposit Early Redemption	3.5% of earned		3.5% of earned
	interest		interest
Preparation of Salary Deposits (<i>Manual</i>) Preparation of Salary Deposits (<i>Electronic</i>)	5,060 1,500	-	5,060
Preparation of Tobacco Proceeds	2,000	-	2,000
Investigation	35,000	-	35,000
CCTV Investigation (Up to 3 Months)	55,000	-	55,000
Bank Reference (<i>Local</i>)	39,000	-	39,000
Bank Reference (<i>International</i>)	65,000 1.0% of the cost	-	65,000 1.0% of the cost
Treasury Bill Settlement	Max. K20,000/-	-	Max. K20,000/-
	+Settl.chgs 1.0% of the cost		+Settl.chgs 1.0% of the cost
Treasury Bill Bidding	Max. K20,000/-	-	Max. K20,000/-
	+Settl.chgs 1.0% Min. K8,000		+Settl.chgs 1.0% Min. K8,000
Outward to Any Local Bank (<i>Own Kwacha Account</i>)	Max. K30,000 + K10,000 RTGS	-	Max. K30,000 + K10,000 RTGS
TRADE SERVICES			
BILLS (INLAND & FOREIGN) BILLS FOR COLLECTION: (INWARD & OUTWARD)			
	1.0%		1.0%
Commission (Documentary Bills)	Min. K30,000; Max. K70,000	-	Min. K30,000; Max. K70,000
Commission <i>(Clean Bills)</i>	1.0% Min. K30,000;	-	1.0% Min. K30,000;
	Max. K60,000		Max. K60,000
Postage	30,000		30,000
Stamp Duty	As per Stamp Act K55,000 plus	-	As per Stamp Act K55,000 plus
Noting & Protesting Charges	costs incl.uding VAT	-	costs incl.uding VAT
Courier Service	Courier charges	_	Courier charges
Bill Extension	incl VAT + 35.0% 48,000		incl VAT + 35.0% 48,000
SWIFT (Non-Telegraphic Transfer)	50,000	-	50,000
	1.2%		1.2%
Local Bills for Collection	Min. K20,000,	-	Min. K20,000,
	Max. K50,000		Max. K50,000

2024 TARIFF EFFECTIVE 1 FEBRUARY 2024

TRANSACTION TYPE	NET TARIFF (MWK)	VAT AMOUNT (MWK) 16.5%	GROSS TARIFI (MWK
BILLS DISCOUNTED	- 1.0%		1.0%
Commission	Min. K30,000; Max. K60,000	-	Min. K30,000 Max. K60,000
Stamp Duty	As per Stamp Act	-	As per Stamp Ac
Noting & Protesting Charges	K55,000 plus costs incl.uding VAT	-	K55,000 plu costs incl.uding VA
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charges incl. VAT + 35.0%
BILLS NEGOTIATED			Inct. VAT + 55.07
Commission On Documentary Bills	1.0% Min. K30,000;	_	1.0% Mir K30,000
	Max. K50,000		Max. K50,000
Stamp Duty	As per Stamp Act	-	As per Stamp Ac
Postage	30,000 K55,000 plus	-	30,000 K55,000 plu
Noting Charges	costs incl.uding VAT	-	costs incl.uding
Courier Service	Courier charges incl. VAT + 35.0%	-	Courier charge incl. VAT + 35.0%
IMPORT LC/OUTWARD			
Establishment Commission (Cash Secured)	3.5% per quarter; Min. K66,000	-	3.5% per quarter Min. K66,000
Establishment Commission	3.5% per quarter;	-	3.5% per quarter
LC Arrangement Fee <i>(Once Off)</i>	Min. K66,000 5.0%		Min. K66,00 5.0%
Any Amendment Commission	58,800	-	58,80
Confirmation	3.5% per quarter;		3.5% per quarte
	Min. K70,000		Min. K70,00
SWIFT <i>(Non-Telegraphic Transfer)</i> — On Establishment	75,600	_	75,60
— On Amendment	50,000		50,00
Postage	7,800	-	7,80
	US\$53 or equivalent to be		US\$53 o equivalent to b
Returned to Principals	recovered from principals	-	recovered from principal
Ronding & Polossing	1.5% Min. K25,000;		1.5% Min. K25,000
Bonding & Releasing	Min. K25,000, Max. K50,000	-	Min. K25,000 Max. K50,00
Customs Clearing Certificates	K30,000	-	K30,00
Drawings	1.5% Min. K27,500;		1.5% Min. K27,500
	Max. K55,000		Max. K55,00
Discrepant Document	37,000	-	37,00
Cancellation Late Acceptance of Discrepancies	55,000 36,000		36,00
Accepted Drafts	1.0% per month;		1.0% per month
EXPORT LC/INWARD	Min. K50,000		Min. K50,000
Advising/Amendment	50,000	-	50,00
Acceptance/Negotiation	2.0% Min. K33,000;		2.0% Min. K33,000
	Max. K49,500		Max. K49,50
Postage	6,600	-	6,60
Courier Service	Courier charges incl VAT + 35.0%	-	Courier charge incl VAT + 35.09
Accepted Draft	42,550	-	42,55
Cancellation Fee	49,500	-	49,50
SWIFT	46,200	-	46,20
Discrepant Document GUARANTEES	38,000	-	38,00
	2.0% per six		2.0% per si
Financial Guarantee - Commission	months or part thereof;	-	months or pai thereo
	Min. K75,000		Min. K75,00
Performance Guarantee - Commission	2.0% per six months or part		2.0% per si months or par
	thereof; Min. K75,000		thereo Min. K75,00
	2.0% per six		2.0% per si
Shipping Guarantee - Commission	months or part thereof;	-	months or pai thereo
	Min. K75,000		Min. K75,00
Extension of Guarantee - Commission Processing Fee for Issuance or Extension	1.5% Min. K75,000 1.5% Min. K75,000		1.5% Min. K75,00
	2.0% annually or		2.0% annually c
Guarantee Executed Under Company Seal/MRA Guarantee	part thereof; Min. K75,000	-	part thereo Min. K75,00
			,
SUNDRY BILL CHARGES			
Delays on Acceptance <i>(Per Week)</i>	48,000	-	
Delays on Acceptance <i>(Per Week)</i>	11,400	-	11,40
Delays on Acceptance <i>(Per Week)</i> Daily Presentation	11,400 0.5% Min. K15,000;	-	11,40 0.59 Min. K15,000
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party	11,400 0.5%	-	11,40 0.59 Min. K15,000 Max. K30,00
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges	11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT	-	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension	11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT 42,000	-	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA 42,00
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension Release of Parcel Slip	11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT	-	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA 42,00
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension Release of Parcel Slip BILLS SHIPPING DOCUMENTS	11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT 42,000 28,000	-	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA 42,00 28,00
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension Release of Parcel Slip BILLS SHIPPING DOCUMENTS Composite Bills of Lading Requiring Release	11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT 42,000 28,000 1.0% Min. K30,000; Max. K71,500	-	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA 42,00 28,00 1.0% Min. K30,000 Max. K71,50
Delays on Acceptance <i>(Per Week)</i> Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension Release of Parcel Slip BILLS SHIPPING DOCUMENTS Composite Bills of Lading Requiring Release	11,400 0,5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT 42,000 28,000 1.0% Min. K30,000; Max. K71,500 1.0% Min. K30,000; Max. K71,500	- - - - - - -	11,40 0.59 Min. K15,000 Max. K30,00 K55,000 plus cost incl.uding VA 42,00 28,00 1.0% Min. K30,000 Max. K71,50 1.0% Min. K30,000 Max. K71,50
SUNDRY BILL CHARGES Delays on Acceptance (Per Week) Daily Presentation Payment to Local Third Party Noting & Protesting Charges Bill Extension Release of Parcel Slip BILLS SHIPPING DOCUMENTS Composite Bills of Lading Requiring Release Delivered Against Cash Deposit or Written Undertaking to Pay Returned to Principals	 11,400 0.5% Min. K15,000; Max. K30,000 K55,000 plus costs incl.uding VAT 42,000 28,000 1.0% Min. K30,000; Max. K71,500 1.0% Min. K30,000; 	- - - - - - - -	48,000 11,400 0.5% Min. K15,000 Max. K30,000 K55,000 plus cost: incl.uding VA 42,000 28,000 1.0% Min. K30,000 Max. K71,500 1.0% Min. K30,000 Max. K71,500 Equivalent o USD60 + courie

TRANSACTION TYPE		NET TARIFF (MWK)	VAT AMOUNT (MWK) 16.5%	GROSS TARIF (MWK
Bonding/Release		42,000	-	42,00
Customs Bank Release (Customs Clearing Certificate)		1.0% Min. K30,000; Max. K71,500	-	1.0% Min. K30,000 Max. K71,50
Delivery to Consignees (Unaccompanied by Bills)		I.0% Min. K26,500; Max. K71,500	-	1.0% Min K26,500 Max. K71,50
INTERNATIONAL BANKING SERVICES		-		
FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAFTS/	BILLS/ CHEQUES)	1.5%		1.59
Outward Commission		Min. K10,000; Max. K45,000	-	Min. K10,000 Max. K45,00
Postage		5,500	-	5,50
SWIFT <i>(Telegraphic Transfer)</i> Draft Cancellation Fee	_	23,605 18,150	-	23,60
		1.5% Min. K10,000;		1.59
Draft Issuance	_	Min. K10,000; Max. K45,000	-	Min. K10,000 Max. K45,00
Advance Payment Fee General Exchange Control Approval Charge		34,200 10,000	-	34,20 10,00
EC Applications to RBM		30,000	-	30,00
Corrorpondont Bank Chargo		\$25 (or as advised by		\$25 (or a advised b
Correspondent Bank Charge		correspondent bank)	-	corresponder banl
SALE OF FOREIGN CURRENCY CASH				
Commission		1.0% Min. K15,000;	-	1.09 Min. K15,000
PURCHASE OF FOREIGN CURRENCY CASH (CUSTO	MERS ONLY)	Max. K60,000		Max. K60,00
Commission		Free	-	Fre
CASH PASSPORT/MASTERCARD		1.5% Min. 8,000	_	1.5% Min. 8,00
		1.0%	-	1.09
Purchase		Min. K 4,500; Max. K 44,000	-	Min. K 4,500 Max. K 44,00
Card Fee on Issue <i>(Once off)</i> Reload Fee		\$17.50	-	\$17.5
		\$2.00	-	\$2.0
		4.50/		4.5
Processing Fee Commitment Fee	_	1.5% 1.5% Min.	-	1,5° 1.5% Mir
Excess Availment Fees <i>(Local Currency)</i>	_	K65,000	-	K65,00
		Incurs 8.0%		Incurs 8.0
i) Overdrawing Above Sanctioned Limit	_	above the agreed rate	-	above th agreed rat
		Incurs Maximum margin of 11.1%		Incurs Maximu margin of 11.1
(ii) Unarranged Overdraft		+ Penal Rate of 8.0%	-	+ Penal Rate of 8.09
(iii) Overdraft on Account <i>(With and Without Limits)</i>	_	Penal charge of	-	Penal charge o
Unpaid Loan Instalment	_	K65,000 per day -	-	K65,000 per da
_oan Rescheduling		1.5% Min. K65,000	-	1.5° Min. K65,00
Credit Reference Bureau Report <i>(Summary)</i>		Charged as per		Charged as pe
		the CRB charges Charged as per		the CRB charge Charged as pe
Credit Reference Bureau Report <i>(Comprehensive)</i>		the CRB charges	-	the CRB charge
Admin Fee Rate <i>(Per Annum)</i>		13.0%	-	13.09
Insurance Rate <i>(Per Annum)</i> LOCKERS	_	1.4%	-	1.49
Safe Deposit Lockers (To be collected for the whole year	ear in advance i.e.			
this charge is applicable from Jan1-Dec31) For Type A-(size 4.5"*6")		274,200.95	54,183.42	328,384.3
For Type B- <i>(size 7.5"*7.5")</i>		302,959.10	59,866.17	362,825.2
For Type C- <i>(size 4.5"*13")</i> For Type D- <i>(size 7"*9.5")</i>	_	331,716.28 361,142.72	65,548.73 71,363.53	397,265.0 432,506.2
For Type E-(<i>size 6"*15.5"</i>)		505,599.81	99,908.94	605,508.7
For Type F- <i>(size 12"*9.5")</i>		433,371.26	85,636.24	519,007.5
For Type G- <i>(size 11"*13")</i> For Type H- <i>(size 7.5"*20")</i>		461,460.14 390,569.16	91,186.73 77,178.34	552,646.8
For type I- <i>(size 7.5"*20")</i>		490,886.58	97,001.54	587,888.1
For Type J- <i>(size 12"*16")</i> For Type K- <i>(size 20"*15.5")</i>		505,599.81 548,401.91	99,908.94 108,366.84	605,508.7 656,768.7
Key Deposit		43,471.37	8,590.15	52,061.5
Key				
1. Current Account Others <i>(SME, Govt & NGO)</i> 1	– Internet banki – Free ATM with – All other trans	inking monthly fee ng monthly fee drawal on FCB ATN actions apart from		ee
2. Prestige Banking²	Bundled monthly fee incl.udes – 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			
3. Internet Banking Monthly Service Fee ³	A customer registered on both Mobile App And Internet Banking will only be charged the Internet Banking Fee			
4. OBM Collateral and Call Accounts	All charges applicable to Fast Savings Account also applicable to OBM Collateral and Call Accounts			