

# BANKING TARIFF GUIDE

EFFECTIVE 10<sup>TH</sup> DECEMBER, 2023

## MINIMUM BALANCES

Savings Accounts	K100
Salary Accounts	K60
Baby Wallet	K100
Student	K50
Co-operatives,	K100
Community Club	K100
Labour Unions	K100
Schools	K200
Business/Company/Mandate Account	K500
Fixed Deposit Accounts	K1000
Stop Order Plus 6 months	K300
Stop Order Plus 3 months	K300
Stop Order loan servicing accounts	K200
Pension	K10
Friendly Centres	K300
Musika	K50

## MAINTENANCE FEES

Personal Savings Account	Free
Salary Account	K60
Stop Order Loan Servicing Account	K60
Labour Unions, Churches	K50
Baby Wallet	Free
Student	Free
Schools	K50
Business/Companies/Mandate	K100
Pension	Free
Musika	Free
Community Club/Cooperative Account	K50
Rental Account	Free
Stop Order Plus	Free

## MEMBERSHIP FEES

Friendly Centres	K120
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## LOAN ARRANGEMENT FEES

Building Materials Loan	4%
Friendly Loan	4%
PSMD	4%
Mortgage (First and Repeat Borrow)	5%
Salary Advance	5% or min K180
Early Redemption (up to 5 years) Mortgage	5% min K600
Early Redemption (beyond 5 years) Mortgage	Free

## LOAN INSURANCE FEES

Building Materials Loan	2%
Friendly Loan	2%
Mortgage (Credit Life)	0.4% of Principal
Mortgage (House Owners)	0.0825% of property value
Mortgage (construction) Home owner	0.3% of property value

## BANK CHARGES

ATM Card Issuance	Free
ATM Card Replacement	K80
ATM Cash Withdrawal off us	K15
ATM Cash Withdrawal on us	K10
Bi Annual Statement	Free
Extra Statement (more than once in a month)	K20 per page
ATM Mini statement	K10
Account Closure	Free
Account Closure - Deceased Cases	Free
Cheque Deposit Fees	Free
Dishonoured Cheque/Bounced DDACC	As per Statutory Instrument
Bank Draft/Cheque	K50 plus bank charge
SMS Banking	Free

Premature Withdrawals on Fixed Account	Forfeit interest
Stop Order (First Premature Withdraw	K50
Stop Order Premature Withdrawal (Repeated Withdrawals)	5% (Min K100, Max K200)
Up to 4 withdrawals in a month from a Savings Account	Free
Each extra withdraw from the Savings Account (After 4 Free withdraws)	K25
DDAC Charge	K10
DDAC Charge (Manual)	K25
RTGS Charge	K40
RTGS Charge (Manual)	K55
Salary Handling Charge	K10
Salary Handling Charge (Manual)	K25
Withdraw charge from the branch within ATM limit	K65

## OTHER CHARGES

Reference Letter	K50
Certification of documents - Non Customer	K20/page
Credit Reference Bureau (CRB)	K50
Friendly Centre charge for non-members	K100
Safe Custody Fees (per Unit)/month	K50 For Envelopes & K100 for Parcels

## LOAN APPLICATION FORMS

Building Materials Loan	Free
Friendly Loan	Free
Salary Advance	Free
Mortgage	Free

## MOBILE BANKING FEES

Transfer from ZNBS to E-wallet	K10
Transfer from ZNBS to other banks (Mobile Banking app/Internet Banking)	1% min K10
Bill Payment	K4

## AGENCY BANKING FEES

Cash Withdrawals (K5-K300)	K5
Cash Withdrawals (K301-K5,000)	K10
Cash Withdrawals (K5001-K20,000)	K15

*Terms and Conditions Apply*