



# TARIFF GUIDE

EFFECTIVE 6<sup>TH</sup> OCTOBER, 2021

## 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 Accounts	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	0
Salary Account	K60
Stop Order Loan Servicing Account	K60
Labour Unions, Churches	K50
Baby Wallet	Free
Student	Free
Schools	K50
Business/Companies/Mandate	K70
Pension	Free
Musika	Free
Community Club/Cooperative Account	K50

## 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 Borrower)	5%
Salary Advance	5% or min K180

Early Redemption (up to 5 years) Mortgage	5% min K600
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Early Redemption (beyond 5 years) Mortgage	Free
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## 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 owners	0.3% of property value

## BANK CHARGES

ATM Card Issuance	Free
ATM Card Replacement	K80
ATM Cash Withdrawal on ZNBS ATM	K10
Identity Card Fees	Free
Bi Annual Statement	Free
Extra Statement (more than once in a month)	K20 per page
Below Minimum Charge	K20
Account Closure	Free
Account Closure - Deceased Cases	Free
Cheque Deposit Fees	Free
Dishonoured Cheque/Bounced DDAC	K504
Bank Draft/Cheque	K50 plus bank charge
SMS Banking	Free
Cheque Payment	K50
Premature Withdrawals on Fixed Account	Forfeit interest
Stop Order (First Premature Withdrawal)	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

## MONEY TRANSFER

K100 – K500	K8
K501 – K1000	K10
K1001 – K2000	K12
K2001 – K3000	K15
K3001 – K4000	K17
K4001 – K5000	K20

## OTHER CHARGES

Reference Letter	K50
Certification of documents - Non Customers	K20/page
Credit Reference Bureau (CRB)	K50

## LOAN APPLICATION FORMS

Building Materials Loan	K30
Friendly Loan	K30
Salary Advance	K30
Mortgage	K50

## NEW CHARGES

Transfer from ZNBS to E-wallet	K10
Transfer from ZNBS to other banks (Mobile Banking app/Internet Banking)	1% min K10
Friendly Centre charge for non-members	K100

**Terms and Conditions Apply**