



BANKING TARIFF GUIDE

Effective 09th September, 2025

MINIMUM BALANCES

Savings Accounts	K100
Salary Accounts	K60
Smart Kids Savings Account	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
Loan Servicing	K200

MAINTENANCE FEES

Personal Savings Account	Free
Salary Account	K80
Stop Order Loan Servicing Account	K80
Labour Unions, Churches	K50
Smart Kids Saving account	Free
Student	Free
Schools	K50
Business/Companies/Mandate	K100
Pension	Free
Musika	Free
Community Club/Cooperative Accounts	K50
Rental Account	Free
Stop Order Plus	Free
Loan Servicing Account	K80

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)	Free Mortgage

LOAN INSURANCE FEES

Building Materials Loan	2%
Friendly Loan	2%
Mortgage (Credit Life)	0.4% of Principal
Mortgage (House Owners)	0.085% of property Value
Mortgage (Construction – Home Owner)	0.25 of Property Value
Timange Housing Microloan processing fee:	8%
Credit Life Insurance:	0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years , 9.19% for 16 to 20 years and 13.49% for 21 to 25 years. Insurance is paid in percentages of Property Ownership. E.g. A: 50%, B:30% and C:20%, When anyone of the members dies, the insurance company pays off the insured's percentage of the loan.
Group Mortgage Insurance:	0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance is paid in percentages of Property Ownership. E.g. A: 50%, B:30% and C:20%, When anyone of the members dies, the insurance company pays off the insured percentage of the loan.
Commercial Property insurance	0.1% (5% levy applies to 0.1%)

BANK CHARGES

ATM Card Issuance	Free
ATM Card Replacement	K80
ATM Cash Withdrawal off us	K20
ATM Cash Withdrawal on us	K10
Bi Annual Statement	Free
Extra Statement (more than once in a month)	K20 per page
Admin Fee for Funeral Insurance	K120
Account Closure	Free
Account Closure - Deceased Cases	Free
Cheque Deposit Fees	Free
Dishonoured Cheque/Bounced DDACC	As per Statutory Instrument
Village Banking first 2 withdrawals	K30
For extra withdrawals above the 2 allowed per month for Village Banking	K100
Bank Draft/Cheque	K50 plus bank charge
SMS Banking	Free
Smart Kids excess withdrawal charge per year above 3 allowed withdrawals	K100
Premature Withdrawals on Fixed Account	Forfeit interest
Stop Order (First Premature Withdraw)	K50
Premature Withdrawal (Repeated withdrawals)	5%, Min K100 Max K200
Up to 4 withdrawals in a month from a Savings Account	Free
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	K50
Certification of documents - non-customers	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
CRB Charge for Timange Housing Microloan:	K30
CRB Charge for SME Loans:	K200
CRB Charge for Group Mortgage:	K200
CRB Charge for BOZ Sustainability and Resilience Facility:	K100
Presurvey/stage inspection fee for BOZ Sustainability and Resilience Facility:	K600 in Lusaka CBD and Copperbelt, K800 elsewhere
Presurvey/Stage Inspection Fee for Mortgages	K500 in Lusaka CBD and Copperbelt, K700 elsewhere
Orange reward Saver Annual Admin Fee for Funeral Insurance	K120
e-NAPSA	K7.5 per Transaction
e-Workers	K7.5 Per Transaction
e-ZRA	K20 Per Transaction
Bulk Cash Disbursements	K10 Per Transaction

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 & Conditions Apply

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