

BANKING TARIFF GUIDE

Effective 09th September, 2025

Savings Accounts Salary Accounts K60 Smart Kids Savings Account K100 Student Co-operatives, K100 Community Club Labour Unions K100 Schools Business/Company/Mandate Account K500 Fixed Deposit Accounts K1000 Stop Order Plus 6 months K300 Stop Order Plus 3 months K300 Stop Order Plus 3 months K300 Stop Order Plus 3 months K300 Stop Order Plus 6 months K300 Stop Order Plus 6 months K300 Musika K50 Loan Servicing accounts Free Salary Account Stop Order Dan Servicing Account K80 Stop Order Loan Servicing Account K80 Stop Order Loan Servicing Account Stop Order Loan Servicing Account K80 Stop Order Loan Servicing Account Stop Order Loan Servicing Account K80 Student Free Student Free Student Free Schools Business/Companies/Mandate K100 Pension Free Musika Free Community Club/Cooperative Accounts K80 Rental Account Free Stop Order Plus Loan Servicing Account K80 MMMERSHIP FEES Friendly Centres Building Materials Loan Friendly Loan PSMD Aw Mortgage (First and Repeat Borrow Salary Advance Early Redemption (up to 5 years) Mortgage Early Redemption (beyond 5 years) Free Mortgage (House Owners) Mortgage (Foost Tuction – Home Owner) Timange Housing Microloan processing fee: Credit Life Insurance: Supplied Mortgage Insurance: Supplied Foo Downers of the insurance is paid in percentages of Property Value Timange Housing Microloan processing fee: Supplied Foo Downers of the members dies, the insurance is paid in percentages of Property Ownership. Eg. 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. Commercial Property insurance Commercial Property insurance Commercial Property insurance Commercial Property insurance O.1% (5% levy applies to 0.1%)	MINIMUM BALANG	JES	
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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 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 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 insurance of the members dies, the insurance company pays off the insurance of the members dies, the insurance company pays off the insurance of the members dies, the insurance company pays off the insurance of the members dies, the insurance company pays off the insured percentage of the loan.	Friendly Centres LOAN ARRANGE	MENT FEES	
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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% Mortgage (Credit Life) 0.4% of Principal Mortgage (Construction – Home Owner) 0.25 of Property Value Mortgage (Construction – Home Owner) 0.25 of Property Value Timange Housing Microloan processing fee: 8% Credit Life 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 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan	MENT FEES	4% 4%
Early Redemption (up to 5 years) Mortgage	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD	MENT FEES Is Loan	4% 4% 4%
Early Redemption (beyond 5 years) Free Mortgage LOAN INSURANCE FEES Building Materials Loan Friendly Loan Mortgage (Credit Life) Mortgage (House Owners) Mortgage (Construction – Home Owner) Timange Housing Microloan processing fee: O.24 of Principal Mortgage (Construction – Home Owner) 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 O.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a	MENT FEES Is Loan	4% 4% 4% 5%
Building Materials Loan 2% Friendly Loan 2% Mortgage (Credit Life) 0.4% of Principal Mortgage (House Owners) 0.25 of Property Value Mortgage (Construction – Home Owner) 0.25 of Property Value Timange Housing Microloan processing fee: 8% Credit Life 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 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance	MENT FEES Is Loan and Repeat Borrow	4% 4% 4% 5% 5% or min K180
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 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 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage	4% 4% 4% 5% 5% or min K180 5% min K600
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 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 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years)	4% 4% 4% 5% 5% or min K180 5% min K600
Mortgage (Credit Life) Mortgage (House Owners) Mortgage (Construction – Home Owner) Timange Housing Microloan processing fee: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANCE	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage
Mortgage (House Owners) Mortgage (Construction – Home Owner) Timange Housing Microloan processing fee: 0.25 of Property Value 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemptic LOAN INSURANCE Building Materia	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage
Mortgage (Construction – Home Owner) 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: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemptio LOAN INSURANC Building Materia Friendly Loan	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) FEES Ils Loan	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage
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 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANC Building Materia Friendly Loan Mortgage (Credi	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES Ils Loan t Life)	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal
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: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES Ils Loan t Life) e Owners)	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value
Insurance: 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 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Cons	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES Is Loan t Life) e Owners) truction – Home Owner)	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value
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 O.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3:27% for 6 to 10 years. Insurance: Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Cons	MENT FEES Is Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES Is Loan t Life) e Owners) truction – Home Owner)	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value
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 O.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANC Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Cons' Timange Housin	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) DE FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee:	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8%
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and C:20%, When anyone of the members dies, the insurance company pays off the insured's percentage of the loan. Group Mortgage Insurance: Insurance: Signature of the members dies, the insured's percentage of the loan. 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Constitution) Timange Housin Credit Life	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years , 9.19%	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and
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of the loan. Group 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Constitution) Timange Housin Credit Life	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19%; 13.49% for 21 to 25 years. Insu percentages of Property Owr	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in nership. E.g. A: 50%, B:30%
Group Mortgage Insurance: O.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Constitution) Timange Housin Credit Life	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19% 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in hership. E.g. A: 50%, B:30% the members dies,
Mortgage Insurance: Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Constitution) Timange Housin Credit Life	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) DE FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years , 9.19% 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t the insurance company pays	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in hership. E.g. A: 50%, B:30% the members dies,
Insurance: 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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption Early Redemption Eurly Redemption Eurly Redemption Mortgage (Credi Mortgage (Hous Mortgage (Hous Mortgage (Cons' Timange Housin Credit Life Insurance:	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) tg Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years , 9.19% 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t the insurance company pays of the loan.	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in nership. E.g. A: 50%, B:30% the members dies, off the insured's percentage
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.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemption LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Hous Timange Housin Credit Life Insurance:	MENT FEES Ils Loan and Repeat Borrow (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 years , 9.19% 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t the insurance company pays of the loan. 0.04% for Prudential. For San	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in nership. E.g. A: 50%, B:30% the members dies, off the insured's percentage
the members dies, the insurance company pays off the insured percentage of the loan.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemptio LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Const Timange Housin Credit Life Insurance: Group Mortgage	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan It Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19% 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t the insurance company pays of the loan. 0.04% for Prudential. For San 3.27% for 6 to 10 years.	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in nership. E.g. A: 50%, B:30% the members dies, off the insured's percentage
insured percentage of the loan.	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemptio LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Const Timange Housin Credit Life Insurance: Group Mortgage	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan t Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19%; 13.49% for 21 to 25 years. Insu percentages of Property Owr and C:20%, When anyone of t the insurance company pays of the loan. 0.04% for Prudential. For San 3.27% for 6 to 10 years. Insurance is paid in percenta	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in nership. E.g. A: 50%, B:30% the members dies, off the insured's percentage lam: 1.61% up to 5 years, ges of Property Ownership.
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	Friendly Centres LOAN ARRANGE Building Materia Friendly Loan PSMD Mortgage (First a Salary Advance Early Redemption Early Redemptio LOAN INSURANG Building Materia Friendly Loan Mortgage (Credi Mortgage (Hous Mortgage (Const Timange Housin Credit Life Insurance: Group Mortgage	MENT FEES Ils Loan (up to 5 years) Mortgage on (beyond 5 years) E FEES Ils Loan It Life) e Owners) truction – Home Owner) g Microloan processing fee: 0.04% for Prudential. For San 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19% in 13.49% for 21 to 25 years. Insu percentages of Property Own and C:20%, When anyone of the insurance company pays of the loan. 0.04% for Prudential. For San 3.27% for 6 to 10 years. Insurance is paid in percenta E.g. A: 50%, B:30% and C:20%, the members dies, the insurance	4% 4% 4% 5% 5% or min K180 5% min K600 Free Mortgage 2% 2% 0.4% of Principal 0.085% of property Value 0.25 of Property Value 8% lam: 1.61% up to 5 years, for 16 to 20 years and rance is paid in hership. E.g. A: 50%, B:30% the members dies, off the insured's percentage lam: 1.61% up to 5 years, ges of Property Ownership. When anyone of ince company pays off the
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DANK CHARCES	
BANK CHARGES ATM Card Issuance	Free
ATM Card Issuance 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
bishoribarea eneque, boaricea bb/tee	Instrument
Village Banking first 2 withdrawals	K30
For extra withdrawals above the 2 allowed per month	K100
for Village Banking	
Bank Draft/Cheque	K50 plus bank charge
SMS Banking	Free
Smart Kids excess withdrawal charge per year above 3	K100
allowed withdrawals Premature Withdrawals on Fixed Account	Forfoit internat
	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	Free
Account	
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
Certification of documents - non-customers Credit Reference Bureau (CRB)	K20/Page K50
Certification of documents - non-customers Credit Reference Bureau (CRB) Friendly Centre charge for non-members	K20/Page
Certification of documents - non-customers Credit Reference Bureau (CRB)	K20/Page K50 K100
Certification of documents - non-customers Credit Reference Bureau (CRB) Friendly Centre charge for non-members Safe Custody Fees (per Unit)/month	K20/Page K50 K100 K50 for Envelopes & K100
Certification of documents - non-customers Credit Reference Bureau (CRB) Friendly Centre charge for non-members Safe Custody Fees (per Unit)/month CRB Charge for Timange Housing Microloan:	K20/Page K50 K100 K50 for Envelopes & K100 for Parcels
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Certification of documents - non-customers Credit Reference Bureau (CRB) Friendly Centre charge for non-members Safe Custody Fees (per Unit)/month CRB Charge for Timange Housing Microloan: CRB Charge for SME Loans: CRB Charge for Group Mortgage: CRB Charge for BOZ Sustainability and Resilience Facility: Presurvey/stage inspection fee for BOZ Sustainability	K20/Page K50 K100 K50 for Envelopes & K100 for Parcels K30 K200 K200 K100 K600 in Lusaka CBD and Copperbelt, K800 elsewhere K500 in Lusaka CBD and
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Certification of documents - non-customers Credit Reference Bureau (CRB) Friendly Centre charge for non-members Safe Custody Fees (per Unit)/month CRB Charge for Timange Housing Microloan: CRB Charge for SME Loans: CRB Charge for Group Mortgage: CRB Charge for BOZ Sustainability and Resilience Facility: Presurvey/stage inspection fee for BOZ Sustainability and Resilience Facility: Presurvey/Stage Inspection Fee for Mortgages Orange reward Saver Annual Admin Fee for Funeral Insurance e-NAPSA e-Workers e-ZRA Bulk Cash Disbursements LOAN APPLICATION FORMS Building Materials Loan Friendly Loan Salary Advance Mortgage MOBILE BANKING FEES Transfer from ZNBS to E-wallet Transfer from ZNBS to other banks (Mobile banking app/Internet Banking) Bill Payment	K20/Page K50 K100 K50 for Envelopes & K100 for Parcels K30 K200 K200 K100 K600 in Lusaka CBD and Copperbelt, K800 elsewhere K500 in Lusaka CBD and Copperbelt, K700 elsewhere K120 K7.5 per Transaction K7.5 Per Transaction K10 Per Transaction Free Free Free Free Free Free Free
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