

SERVICE	Pure Savings	Current Account Regular	Current Account Irregular Income	Microfinance - Individual	Bronze	Platinum	Black Premier
Monthly Management & Maintenance Fee	0.00	20.00	Free	Free	20.00	100.00	150.00
Minimum opening balance	250.00 - Individual	100.00	100.00	20.00	100.00	100.00	100.00
Cash deposits - All Channels	Free	1.0% min 20.00, Max M1000	Free	Free	1.0% min 20.00, Max M1000	1.0% min 20.00, Max M1000	1.0% min 20.00, Max M1000
Cheque Deposit - other banks	1.5% Min M40.00	1.5% Min M40.00	1.5% Min M40.00	1.5% Min M40.00	1.5% Min M40.00	1.5% Min M40.00	1.5% Min M40.00
Cash / cheque withdrawal Branch	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00
ATM Withdrawal	M5.00 + 0.07%	M5.00 + 0.07%	M5.00 + 0.07%	M5.00 + 0.07%	M5.00 + 0.07%	M5.00 + 0.07%	M5.00 + 0.07%
POS Withdrawal	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00	1.2% min M20.00
Statements - At branch	M20 for each 3 month period requested.	M20 for each 3 month period requested.	M20 for each 3 month period requested.	M20 for each 3 month period requested.	M20 for each 3 month period requested.	M20 for each 3 month period requested.	M20 for each 3 month period requested.
Statements - ATM	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Statements - POS	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Statements - Send by E-mail	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Statements - Posted monthly/ request	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Balance Enquiries - ATM	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Balance Enquiries - At Counter	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Balance Enquiries - POS	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Transfers between accounts internal	11.00	11.00	11.00	11.00	11.00	11.00	11.00
Internal Transfer to investment accounts	11.00	11.00	11.00	11.00	11.00	11.00	11.00
ATM Transfers	11.00	11.00	11.00	11.00	11.00	11.00	11.00
POS transfer third party	11.00	11.00	11.00	11.00	11.00	11.00	11.00
Sweeping Facility	50.00	50.00	50.00	50.00	50.00	50.00	50.00
External debit order (Local banks)	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Stop Order SetUp Fee	15.00	15.00	15.00	15.00	15.00	15.00	15.00
Stop order - Internal	15.00	15.00	15.00	15.00	15.00	15.00	15.00
Stop order - Local Banks	15.00	15.00	15.00	15.00	15.00	15.00	15.00
Stop order - SADC Banks	15.00	15.00	15.00	15.00	15.00	15.00	15.00
Standing order/Debit order - amend	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Unpaid cheque	350.00	350.00	350.00	350.00	350.00	350.00	350.00
Stop payment - Voucher	75.00	75.00	75.00	75.00	75.00	75.00	75.00
RTGS < 100 000	70.00	70.00	70.00	70.00	70.00	70.00	70.00
RTGS > 100 000	35.00	35.00	35.00	35.00	35.00	35.00	35.00
SIRESS Inward transactions	0.5% of Amount, Max 100	0.5% of Amount, Max 100	0.5% of Amount, Max 100	0.5% of Amount, Max 100	0.5% of Amount, Max 100.00	0.5% of Amount, Max 100.00	0.5% of Amount, Max 100.00
SIRESS Outward transactions	80.00	80.00	80.00	80.00	80.00	80.00	80.00
EFT Outward Credit	80.00	80.00	80.00	80.00	80.00	80.00	80.00
EFT Outward Debit	80.00	80.00	80.00	80.00	80.00	80.00	80.00
EFT Outward Bulk Debit	180.00	180.00	180.00	180.00	180.00	180.00	180.00
EFT Outward Bulk Credit	180.00	180.00	180.00	180.00	180.00	180.00	180.00
EFT Inward Credit	20.00	20.00	20.00	20.00	20.00	20.00	20.00
EFT Inward Debit	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Bank cheque(cheque withdrawal)	180.00	180.00	180.00	180.00	180.00	180.00	180.00
Special clearance	180.00	180.00	180.00	180.00	180.00	180.00	180.00
Telephone Recoveries	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Replacement : Book/ card	77.00	77.00	77.00	77.00	77.00	77.00	77.00
Pin Re-issue	44.00	44.00	44.00	44.00	44.00	44.00	44.00
POS Decline	10.00	10.00	10.00	10.00	10.00	10.00	10.00
ATM Decline	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Stop order unpaid	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Guarantee pricing	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly	250.00 once off & 0.5% of Amount Quarterly
Search Fees	80.00	80.00	80.00	80.00	80.00	80.00	80.00
Account Status Change - InActive to Dormant	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Dormant Re-activation fee	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Account Closure by Cash	40.00	40.00	40.00	40.00	40.00	40.00	40.00
Account Closure by Transfer	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Salaries Fee(BULK)	10.00	10.00	10.00	10.00	10.00	10.00	10.00