

FBC Bank and Building Society Business Operating Conditions, May 2025

Service	ZWG Charge	FCA USD Fee/ Charge
Monthly Ledger Fees, Maintenance and Service Fees		
Individuals	90	5
Senior Citizens	Free Banking	Free Banking
Business Banking	Min 195 Max 390	10
Corporate and Retail Companies	Min 275 Max 480	Min 10 Max 100
Minimum Account Balance		
Individuals	90	5
Business Banking	390	50
Bank Savings Accounts	90	5
Building Society Savings Accounts	90	5
Corporates	3000	100
Debit Card Fees		
Debit Card Application	68.25	3.50
Debit Card Replacement	68.25	3.50
Cash Withdrawal Fees		
Individuals - Over the counter	3.75% Min 58.50 No Max	3% of the amount withdrawn
Senior Citizens - Over the counter	Free Banking	Free Banking
Corporates and Business Banking- Over the counter	3.75% Min 195 No Max	3% of the amount withdrawn
In-Branch withdrawal by Card		
Individuals	3.75% Min 58.50 No Max	3% of the amount withdrawn (Plus Tax)
Corporates and Business Banking	3.75% Min 90 No Max	Not Applicable
ATM Withdrawals		
Individuals	2.5% of the amount withdrawn(Plus Tax)	3% of the amount withdrawn(Plus Tax)
Corporates	2.5% of the amount withdrawn(Plus Tax)	Not Applicable
Business Banking	2.5% of the amount withdrawn(Plus Tax)	Not Applicable
INTERNAL TRANSFERS		
Personal- Manual	1% Min 50 Max	5 Flat
Corporates- Manual	2.5% Min 8 Max 40	5 Flat
RTGS Transfers		
Individual	2% Min 90 Max 195	5 Flat
Retail Corporates	2% Min 195 Max 390	5 Flat
Telegraphic Transfers		
Individual		Nostro Funded- 0.5% Min 50 Max 500
Corporates		Nostro Funded- 0.5% Min 50 Max 500
Safe Custody		
Establishment Fee- Individuals	390	20
Establishment Fee- Corporates	1950	100
Quarterly Fees- Individuals	195	10
Quarterly Fees- Corporates and Business Banking	390	20
Salary Processing - Manual		
Salary Processing- Automated	58.50 per transaction	3
Request for Account Statement		
Individuals	58.50 per request	3 per request
Corporate	58.50 per request	3 per page
Electronic Statement(via email)	39 per request	2 once-off activation fee per account
Deposit Books		
Duplicate Cash/Cheque Size	97.50	8
TriPLICATE Cash/Cheque Size	146.25	9
Quadruplicate Cash/Cheque Size	195	10
Mobile Moola		
Balance Enquiry	5	0.10 Flat
Internal Transfer	1.5% Max 150	1% Max 2
Airtime	5	0.10 Flat
ZIPIT Transfer	3%	2% Max 3
Bank to Wallet Transfer	2%	1% Max 5
Bill Payments	2% Max 250	1% Max 5
Minimum Lending Rate		
	Individual, 40% Per Annum	18%
	Companies, 40% Per Annum	
FBC Bank and Building Society Investments	Savings Tenure	Local Investments-Interest Rate
	30 days	Negotiable
	45 days	Negotiable
	60 days	Negotiable
	90 days	Negotiable
	>90 days	Negotiable
Fixed Term Deposit	Negotiable	Negotiable
Soiled Notes	Not Applicable	5.5% of the value

The above tariffs and rates are subject to reviewing in line with market developments

Investment Limits and Rates for Individuals and Corporates are negotiable with our Treasury Team

FBC Bank Treasury Team:

Tendai : 0772 807 251/ 0242 798 934
Tawanda : 0773 799 317 / 0242 798 932

FBC Building Society Treasury Team

Portia : 0772 910 131/ 0242 783 211

For feedback on the above, and any other service related issues, please get in touch with our 24 Hour Contact Centre on any of the following:

Whatsapp : +263 772 419 693, +263 772 152 647
Tel : +263 242 704 481-82
Toll Free : 220 (for Econet Subscribers Only)
E-mail : help@fbc.co.zw
Skype : FBC.Help.Centre



FBC Building Society
(Registered Building Society)
You Matter Most



FBC Bank Limited
(Registered Commercial Bank)
You Matter Most