

# FBC Bank and Building Society Business Operating Conditions, June 2025

Service	ZWG Charge	FCA USD Fee/ Charge
<b>Monthly Ledger Fees, Maintenance and Service Fees</b>		
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
<b>Minimum Account Balance</b>		
Individuals	90	5
Business Banking	390	50
Bank Savings Accounts	90	5
Building Society Savings Accounts	90	5
Corporates	3000	100
<b>Debit Card Fees</b>		
Debit Card Application	68.25	3.50
Debit Card Replacement	68.25	3.50
<b>Cash Withdrawal Fees</b>		
<b>Individuals</b> - Over the counter	3.75% Min 58.50 No Max	3% of the amount withdrawn
<b>Senior Citizens</b> - 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Corporates and Business Banking- Over the counter	3.75% Min 195 No Max	3% of the amount withdrawn
<b>In-Branch withdrawal by Card</b>		
Individuals	3.75% Min 58.50 No Max	3% of the amount withdrawn (Plus Tax)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
<b>ATM Withdrawals</b>		
Individuals	2.5% of the amount withdrawn(Plus Tax) Min 58	2.5% of the amount withdrawn(Plus Tax) Min USD3
Corporates	2.5% of the amount withdrawn(Plus Tax) Min 58	2.5% of the amount withdrawn(Plus Tax) Min USD3
Business Banking	2.5% of the amount withdrawn(Plus Tax) Min 58	2.5% of the amount withdrawn(Plus Tax) Min USD3
<b>Point-of- Sale(POS)</b>		
POS Purchase- FBC Card on FBC POS	Below USD5 equivalent (Free) ; Above or equivalent to USD5, 2% (Plus Tax)	Below 5 (Free) ; Above or equivalent to USD5, 1% (Plus Tax)
POS Purchase- FBC Card on other POS		
Cash-Back	1% of amount withdrawn	
Cash Deposits	Free	Free
<b>INTERNAL TRANSFERS</b>		
Personal- Manual	1% Min 50 Max	5 Flat
Corporate- Manual	2.5% Min 8 Max 40	5 Flat
Individual- Internet	1% Max 200	1% Min 3.50 Max 5
Corporates- Internet	2.5% Min 150 Max 300	1.5% Min 5 Max 10
<b>RTGS Transfers</b>		
Individual Manual	2% Min 90 Max 195	5 Flat
Retail Corporate Manual	2% Min 195 Max 390	0.5% Min 10 Max 20
Individual- Internet Banking	2% Max 300	1% Min 5 Max 12
Corporate- Internet Banking	2% Min 300 Max 600	1.5% Min 10, Max 30
<b>Telegraphic Transfers</b>		
Individual Outgoing TT		Nostro Funded- 1.5% Min 50 Max 500
Corporates Outgoing TT		Nostro Funded- 1.5% Min 50 Max 500
<b>TT Foreign Bank Charges</b>		
		Less than 2500- 25
		Between 2500 and 12500-40
		More than 12500 - 60
<b>Safe Custody</b>		
Establishment Fee- Individuals	390	20
Establishment Fee- Corporates	1950	100
Quarterly Fees- Individuals	195	10
Quarterly Fees- Corporates and Business Banking	390	20
<b>Salary Processing - Manual</b>		
Salary Processing- <b>Automated</b>	58.50 per transaction	3
<b>Request for Account Statement</b>		
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
<b>Deposit Books</b>		
Duplicate Cash/Cheque Size	97.50	8
Triplicate Cash/Cheque Size	146.25	9
Quadruplicate Cash/Cheque Size	195	10
<b>Mobile Moola</b>		
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
<b>Minimum Lending Rate</b>		
	Individual, 40% Per Annum	18%
	Companies, 40% Per Annum	
<b>FBC Bank and Building Society Investments</b>	<b>Savings Tenure</b>	<b>Local Investments-Interest Rate</b>
	30 days	Negotiable
	45 days	Negotiable
	60 days	Negotiable
	90 days	Negotiable
	>90 days	Negotiable
	Negotiable	Negotiable
<b>Fixed Term Deposit</b>		
<b>Soiled Notes</b>	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 790 317 / 0242 798 932

Faye : 0777 358 619/0242 770 497

**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

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**FBC Building Society**  
(Registered Building Society)  
You Matter Most



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(Registered Commercial Bank)  
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