

FBC Bank and Building Society Business Operating Conditions, December 2025

Service	ZWG Charge	FCA USD Fee/ Charge
Monthly Ledger Fees, Maintenance and Service Fees		
Individuals	125	5.50
Senior Citizens	Free Banking	Free Banking
Business Banking	Min 200 Max 400	10
Corporate and Retail Companies	Min 400 Max 500	Min 10 Max 100
Minimum Account Balance		
Individuals	125	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	100	5
Debit Card Replacement	100	5
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Individuals - Over the counter	3.75% Min 58.50 No Max	3% of the amount withdrawn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Corporates and Business Banking- Over the counter	3.75% Min 195 No Max	3% of the amount withdrawn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Individuals	3.75% Min 58.50 No Max	3% of the amount withdrawn (Plus Tax)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Individuals	2.5% of the amount withdrawn(Plus Tax)	2.5% of the amount withdrawn(Plus Tax) Min USD3
Corporates	2.5% of the amount withdrawn(Plus Tax)	2.5% of the amount withdrawn(Plus Tax) Min USD3
Business Banking	2.5% of the amount withdrawn(Plus Tax)	2.5% of the amount withdrawn(Plus Tax) Min USD3
Point-of- Sale(POS)		
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Cash-Back	1% of amount withdrawn	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
INTERNAL TRANSFERS		
Personal- Manual	1% Min 90	5 Flat
Corporates- Manual	2.5% Min 8 Max 40	0.5% Min \$5.00 Max \$10.00
Individual- Internet	2% Min 10, Max 195	0.5% Min 3.50, Max 5
Corporates- Internet	2% Min 195, Max 390	15% Min 5 Max 10
RTGS Transfers		
Individual Manual	2% Min 90 Max 195	5 Flat
Retail Corporate Manual	2% Min 195 Max 390	5 Flat
Individual- Internet Banking	2% Min 90 Max 195	0.5% Min 5 Max 10
Corporate- Internet Banking	2% Min 195 Max 390	15% Min 10, Max 30
Telegraphic Transfers		
Individual Outgoing TT		Nostro Funded- 1.5% Min 50 Max 500
Corporates Outgoing TT		Nostro Funded- 1.5% Min 50 Max 500
TT Foreign Bank Charges		
		Less than 2500- 25
		Between 2500 and 12500-40
		More than 12500 - 60
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	58.50 per transaction	3
Salary Processing- Automated		
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 activation fee	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 Companies, 40% Per Annum	18%
FBC Bank and Building Society Investments	Savings Tenure 30 days 45 days 60 days 90 days >90 days Negotiable	Local Investments-Interest Rate Negotiable Negotiable Negotiable Negotiable Negotiable Negotiable
Fixed Term Deposit		Foreign Investments- Interest Rate Investments 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 790 317 / 0242 798 932

Kelvin : 0773 589 058 / 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:

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FBC Building Society
(Registered Building Society)
You Matter Most



FBC Bank Limited
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