

FBC Bank Business Operating Conditions, March 2026

Service	ZWG Charge	FCA USD Fee/ Charge
Monthly Ledger Fees, Maintenance and Service Fees		
Individuals	125	550
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	65	250
Debit Card Replacement	65	250
Cash Withdrawal Fees		
Individuals - Over the counter	2% of the amount withdrawn	2% of the amount withdrawn
Senior Citizens - Over the counter	Free Banking	Free Banking
Corporates and Business Banking- Over the counter	2% of the amount withdrawn	2% of the amount withdrawn
In-Branch withdrawal by Card		
Individuals	2% of the amount withdrawn (Plus Tax)	2% of the amount withdrawn (Plus Tax)
Corporates and Business Banking	Not Applicable	Not Applicable
ATM Withdrawals		
Individuals	2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)
Corporates	2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)
Business Banking	2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)
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Cash-Back	1% of amount withdrawn	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	0.5% Min \$5.00 Max \$10.00
Individual- Internet	2% Max 195	1% Max 5
Corporates- Internet	2% Max 390	1.5% Max 10
RTGS Transfers		
Individual Manual	2% Min 90 Max 195	0.5% Min 3,50 Max 10
Retail Corporate Manual	2% Min 195 Max 390	0.5% Min 10 Max 30
Individual- Internet Banking	2% Max 195	1% Max 10
Corporate- Internet Banking	2% Max 390	1.5% 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		
Salary Processing- Automated	25.00 per transaction	0.95
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	415.80	8
Triplicate Cash/Cheque Size	441	9
Quadruplicate Cash/Cheque Size	493.50	10
Mobile Moola		
Balance Enquiry	Free	Free
Internal Transfer	1.5%, Min 15.00 Max 150	1.5% Min 0.15 Max 2
Airtime	5	0.10 Flat
ZIPIT Transfer	2%	2%
Bank to Wallet Transfer	1.5%	1.5% Max 20
Bill Payments	2% Min 25 Max 250	1% Min 0.50 Max 5
Minimum Lending Rate		
	Individual, 40% Per Annum	18%
	Companies, 40% Per Annum	
FBC Bank Investments		Foreign Investments- Interest Rate Investments
	Savings Tenure	Local Investments-Interest Rate
	30 days	Negotiable
	45 days	Negotiable
	60 days	Negotiable
	90 days	Negotiable
	>90 days	Negotiable
	Negotiable	Negotiable
Fixed Term Deposit		
Soiled Notes		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
Kelvin : 0773 589 058 / 0242 770 497

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