

FBC Bank Operating Conditions, June 2026

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		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Individuals - Over the counter		2% of the amount withdrawn	2% of the amount withdrawn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Corporates and Business Banking- Over the counter		2% of the amount withdrawn	2% of the amount withdrawn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Individuals		2% of the amount withdrawn (Plus Tax)	2% of the amount withdrawn (Plus Tax)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Individuals		2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)
Corporates		2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)
Business Banking		2% of the amount withdrawn(Plus Tax)	2% of the amount withdrawn(Plus Tax)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Cash-Back		1% of amount withdrawn	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	15% Max 10
RTGS Transfers			
Individual Manual		2% Min 80.10 Max 173.55	0.5% Min 3.50 Max 10
Retail Corporate Manual		2% Min 173.55 Max 347.10	15% Min 8.90 Max 26.70
Individual- Internet Banking		2% Min 80.10 Max 173.55	4.45 Flat
Corporate- Internet Banking		2% Min 173 Max 347.10	15% Min 8.90 Max 26.70
Telegraphic Transfers			
Individual Outgoing TT			Nostro Funded- 15% Min 50 Max 500
Corporates Outgoing TT			Nostro Funded- 15% 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		25.00 per transaction	0.95
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		415.80	8
Triuplicate Cash/Cheque Size		441	9
Quadruplicate Cash/Cheque Size		493.50	10
Mobile Moola			
Balance Enquiry		Free	Free
Internal Transfer		1.5%, Min 15 Max 150	1.5% Min 0.15 Max 2
Airtime		5	0.10 Flat
ZIP IT 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 Companies, 40% Per Annum	18%
FBC Bank Investments	Savings Tenure	Local Investments-Interest Rate	Foreign Investments- Interest Rate Investments
	30 days	Negotiable	
	45 days	Negotiable	Negotiable
	60 days	Negotiable	
	90 days	Negotiable	
	>90 days	Negotiable	
Fixed Term Deposit	Negotiable	Negotiable	
Soiled Notes		Not Applicable	55% 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 : FBCHelp.Centre



FBC Bank Limited
(Registered Commercial Bank)
You Matter Most