

FBC Bank & Building Society Business Operating Conditions Effective July 2021



Service	ZWL Fee/Charge	FCA USD Fee/Charge
Monthly Ledger Fees, Maintenance and Service Fees		
Individuals	150	5
Senior Citizens	Free Banking	Free Banking
Business Banking	500	5
Corporate and Retail Companies	Min 1000, Max 2500 per month	Min 100, Max 100 per month
Minimum Account Balance		
Individuals	300	15
Small & Medium Enterprises	1500	50
Bank Savings accounts	300	50
Building Society Savings accounts	300	15
Corporates	10000	100
Debit Card Fees		
Debit Card Application	500	3.50
Debit Card Replacement	500	3.50
Cash Withdrawal Fees		
Individuals - Over the counter	3% Min 30 No Maximum	3% of the amount withdrawn
Senior Citizens - Over the counter	Free Banking	Free Banking
Corporates and Business Banking - Over the counter	3.75% Min 100 and No Maximum	3% of the amount withdrawn
In-Branch withdrawal by Card		
Individuals	3% Min 30 No Maximum	3% of the amount withdrawn (Plus tax)
Corporates and Business Banking	3.75% Min 100 No Maximum	Not applicable
ATM Withdrawals		
Individual*	2.5% of the amount withdrawn (Plus tax)	3% of the amount withdrawn (Plus tax)
Corporates	2.5% of the amount withdrawn (Plus tax)	Not Applicable
Business Banking	2.5% of the amount withdrawn (Plus tax)	Not Applicable
Point-Of-Sale(POS)		
Merchant Point-of-Sale	1%	Not Applicable
POS Purchase - FBC Card on FBC POS	Below \$300, \$10; Above \$300 1% min \$20, max, \$400	Not Applicable
POS Purchase - FBC Card on Other POS	Below \$100 \$10; Above \$100.00 1%, min \$60, max\$500	Not Applicable
Cash-Back	1% of Withdrawal Amount	Not Applicable
Cash Deposits	Free	Free
POS Withdrawal -Individual	2.5% of amount withdrawn	
INTERNAL TRANSFERS		
Personal - Manual	1% Min 150, Max 1000	5
Corporates-Manual	1% Min 200, Max 1000	5
Individual Internet	2% Min 50, Max 500	Not Applicable
Corporates Internet	2% Min 200, Max 2000	Not Applicable
RTGS Transfers		
Individual	2% min \$300, max \$2500	Not Applicable
Retail Corporates	2% min\$350, max \$2500	Not Applicable
Corporate	2.5% min \$350, max \$5000	Not Applicable
Individual - Internet Banking	2% min \$300, max \$1000	Not Applicable
Corporate - Internet Banking	2% min, \$350 max \$2500	Not Applicable
Telegraphic Transfers		
Individual	0.5% min 40 max 250	Nostro Funded - 0.5% Minimum 30 Maximum 300 Cash Funded - 15% Minimum 50
Corporates	0.5% min 50 max 350	Nostro Funded - 0.5% Minimum 50 Maximum 500
Minimum Lending Rate	47.5% per annum	Negotiable
Safe Custody		
Establishment Fee - Individuals	500	Not Applicable
Establishment Fee - Corporates	1000	Not Applicable
Quarterly fees - Individuals	300	10
Quarterly fees -Corporates and Business Banking	1000	20
Salary Processing Tariffs		
Salary Processing	50 per transaction	3
Request for Account Statement		
Individuals	50 per request.	3 per request.
Corporate	50 per page.	3 per page.
Electronic Statement (via email)	200	2 once-off activation fee per account
Cheque Books & Deposit Books		
Cheque Books		
10 individual size	500	3.5
20 company size	1000	4.25
Deposit Books		
Duplicate Cash/Cheque size*	610	5
Triplicate Cash/Cheque size	701	7.50
Quadruplicate size	793	10
Mobile Moola		
Balance Enquiry	12.00	Not Applicable
Registration	20	Not Applicable
Monthly service fee	20 (Plus tax)	Not Applicable
ZIPIT Transfer	3% (Plus tax)	Not Applicable
Transfer to Mobile	3% (Plus tax)	Not Applicable
Bill Payments	3% (Plus tax), Min 5	Not Applicable
Mortgage Interest Rate	57.5% per annum High Density 60% per annum Low Density	Negotiable
FBC Bank & FBC 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

Investment Limits and Rates for Individuals and Corporates are negotiable with our Treasury Team
FBC Bank Treasury Team: Tendai 0772 807251 / 798934 • Brian 0772 732 960 • Faye 0777 358 619 / 770497 • Zviyedzo 0773 669 532 / 798932 • Tawanda 0773 799 317 / 798932
FBC Building Society Treasury Team: Reena 0712 607 604 / 798938 • Portia 0772 910 131 / 783211 • Etwell 0772 889034
 The above tariffs and rates are subject to reviewing line with market developments.