

FBC Bank & Building Society

Business Operating Conditions

Effective December 2023



| Service | ZWL Fee/Charge | FCA USD Fee/Charge |
|--|--|---|
| Monthly Ledger Fees, Maintenance and Service Fees | | |
| Individuals | 15 000 | 5 |
| Senior Citizens | Free Banking | Free Banking |
| Business Banking | Min 50 000 max 100 000 | Ma10 |
| Corporate and Retail Companies | Min 50,000 Max 200,000 | Min 10 Maximum 100 |
| Minimum Account Balance | | |
| Individuals | 20 000 | 15 |
| Business Banking | 200,000 | 50 |
| Bank Savings accounts | 20 000 | 50 |
| Building Society Savings accounts | 20 000 | 15 |
| Corporates | 200,000 | 100 |
| Debit Card Fees | | |
| Debit Card Application | 20 000 | 3.50 |
| Debit Card Replacement | 20 000 | 3.50 |
| Cash Withdrawal Fees | | |
| Individuals - Over the counter | 3.75% Min \$2 000 No Max | 3% of the amount withdrawn |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| Corporates and Business Banking - Over the counter | 3.75% Min \$5 000 No Maximum | 3% of the amount withdrawn |
| In-Branch withdrawal by Card | | |
| Individuals | 3.75% Min 1 000 No Maximum | 3% of the amount withdrawn (Plus tax) |
| Corporates and Business Banking | 3.75 % Min 4 000 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| Individual** | 2.5% of the amount withdrawn (Plus Tax) | 3% of the amount withdrawn (Plus tax) |
| Corporates | 2.5% of the amount withdrawn (Plus Tax) | Not Applicable |
| Business Banking | 2.5% of the amount withdrawn (Plus Tax) | Not Applicable |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) | | |
| POS Purchase - FBC Card on FBC POS | Below 1000, 200; Above 1000 1.5% Min 200 Maximum | |
| POS Purchase - FBC Card on Other POS | 2%, Min 200 Maximum 18000 | |
| Cash-Back | 1% of Withdrawal Amount | |
| Cash Deposits | Free | Free |
| POS Withdrawal -Individual | 2.5% of amount withdrawn | |
| INTERNAL TRANSFERS | | |
| Personal - Manual | 1% Min 600 Maximum 4000 | 5 Flat |
| Corporates-Manual | 2.5% Min 2000 Maximum 6000 | 5 Flat |
| Individual Internet | 2% Min 1000 Maximum 8,000 | 0.5% Min 3.50 Maximum 5 |
| Corporates Internet | 2% Min 4000 Max 12000 | 0.5% Min 5 Maximum 10 |
| RTGS Transfers | | |
| Individual | 2% Min 10 000 Maximum 50 000 | 5 flat |
| Retail Corporates | 2% Min 20 000 Maximum 100 000 | Not Applicable |
| Individual - Internet Banking | 2% Min 3000 Maximum 7500 | 0.5% Minimum 5 Maximum 10 |
| Corporate - Internet Banking | 2% Min 4000 Maximum 12000 | 0.5% Minimum 10, Maximum 20 |
| Telegraphic Transfers | | |
| Individual | | 0.5 % Minimum 50 Maximum 500 |
| Corporates | | 0.5 % Minimum 50 Maximum 500 |
| Safe Custody | | |
| Establishment Fee - Individuals | 1000 | Not Applicable |
| Establishment Fee -Corporates | 2000 | Not Applicable |
| Quarterly fees - Individuals | 600 | 10 |
| Quarterly fess -Corporates and Business Banking | 2000 | 20 |
| Salary Processing Manual | 15000 per transaction | |
| Salary Processing Automated | 9000 per transaction | 3 |
| Request for Account Statement | | |
| Individuals | 15 000 per request | 3 per request. |
| Corporate | 20 000 per request | 3 per page. |
| Electronic Statement (via email) | 4000 per request | 2 once-off activation fee per account |
| Deposit Books | | |
| Duplicate Cash/Cheque size** | 60000 | 5 |
| Triplicate Cash/Cheque size | 65000 | 7.50 |
| Quadruplicate size | 70000 | 10 |
| Mobile Moola | | |
| Balance Enquiry | 250 | Not Applicable |
| Internal Transfer | 3% Min 650 Maximum 7,500 | Not Applicable |
| Airtime | 350 | Not Applicable |
| ZIPIT Transfer | 3% Min 800 Maximum 10,000 | Not Applicable |
| Bank to Wallet Transfer | 2% Min 1000 , no Maximum | Not Applicable |
| Bill Payments | 2% Min 2,500, Maximum 15,000 | Not Applicable |
| Minimum Lending Rate | | |
| | Individual, 70% Per Annum | 12% |
| | Companies , 140 % Per Annum | |
| FBC Bank & FBC Building Society Investments | | |
| Savings Tenure | Local Investments - Interest rate | Foreign Investments - Interest rate Investments |
| 30 days | Negotiable | |
| 45 days | Negotiable | |
| 60 days | Negotiable | |
| 90 days | Negotiable | Negotiable |
| >90 days | Negotiable | |
| Fixed Term Deposit | 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 807251 / 798934 • Brian 0772 732 960
Zviyedzo 0773 669 532 / 798932 • Tawanda 0773 799 317 / 798932

• Faye 0777 358 619 / 770497 •

FBC Building Society Treasury Team: Portia 0772 910 131 / 783211

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

Toll -Free : DIAL 220 / 080 800 25 / 080 800 26 (for Econet Wireless Subscribers)

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