

Business Operating Conditions - September 2016

Service	Fee/Charge		
Monthly Ledger Fees, Maintenance and Service Fees			
Individuals	Flat US\$5.00		
Corporate	Min US\$22.00, Max US\$100.00 per month		
Minimum Account Balance			
Individuals			
• Current accounts	US\$10.00		
• Bank Savings accounts	US\$50.00		
• Building Society Savings accounts	US\$10.00		
Corporates	US\$25.00		
Debit Card Fees			
Debit Card fee	Flat US\$3.50		
Debit Card Replacement fee	Min US\$3.50		
Cash Withdrawal Fees			
Individuals -Manual	3% of withdrawal, minimum US\$5.50 and NO Maximum		
Corporates-Manual	3% Min US\$12.50 and No Maximum		
In-Branch withdrawal by Card-Individuals	3% of withdrawal, minimum US\$4.00 No Maximum		
ATM-Individuals	Flat \$2.45 , plus US\$0.05 Government Tax		
Point-Of-Sale(POS)			
Merchant Point-of-Sale	Min US\$0.10, Max US\$0.45		
Cash-Back	1% of Withdrawal Amount		
Cash deposits	Free		
FBC Senior Citizens	Free banking		
RTGS transfers			
• Individuals	Flat USD5.00		
• Corporates	1.25%, Min US\$7.00 Max US\$20.50		
Internet RTGS transfers	US\$3.50		
Mobile RTGS	Flat \$2.05		
Swift Transfer	Flat USD 7.00		
Telegraphic Transfers	2%, Min US\$25.00 No Maximum Charge		
Minimum Lending rate	18% per annum		
Safe Custody			
Establishment Fee - Individuals	US\$5.00		
Establishment Fee -Corporates	US\$10.00		
Salary Processing Tariffs			
Salary Processing	US\$ 1.00 per transaction		
Request for Account Statement			
Individuals	First statement free per month. Subsequent hard copy statements attract a flat US\$1.50 per request.		
Corporate	First statement free per month. Subsequent statements attract a flat US\$1.50 per page.		
*Minimum fee on Individual accounts relate to those customers receiving average monthly deposits from any source below \$500 into their accounts.			
Electronic Statement(via email)	\$2 once-off activation fee per account		
Mobile Moola Banking			
Registration	Nil		
Monthly service	Nil		
Interbank/RTGS/ZIPIT to Bank	\$2.05		
Transfer to Mobile	3% Min \$0.33 Maximum \$2.10		
Bill Payments	\$0.50		
Mortgage Interest Rate			
15% per annum			
FBC Bank Investments			
FBC Building Society Investments			
Product	Interest Rate on minimum 30 days	Product	Interest Rate on minimum 30 days
FBC Milestone	2% per annum	FBC Milestone	2% per annum
FBC Junior Saver	Fixed Deposit - 2% per annum	FBC Junior Saver	Fixed Deposit - 2% per annum
		Pfimbi Term Deposit	Up to 2.8% per annum
Bankers Acceptances	Negotiable in line with the market	Bankers Acceptances	Negotiable in line with the market
Amaround Savings Account	2% per annum	Amaround Savings Account	2% per annum
Fixed Term Deposit	Negotiable, please contact FBC Bank	Fixed Term Deposit	Negotiable, please contact FBC Bank
	Treasury		Treasury

Investment Limits and Rates for Individuals and Corporates are negotiable with our treasury team

Contact 1) FBC Bank Treasury Team: Tendai 0772 807251/798934 Brian 0772 732 960 Faye 0777 358 619/ 770497 Zviyedzo 0773 669 532/798932
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2) FBC Building Society Treasury Team: Reena 0712 607 604/798938 Portia 0772 910 131/783211 Kelvin 0773 589 058/783211

*The above tariffs and rates are subject to review in line with market developments.

