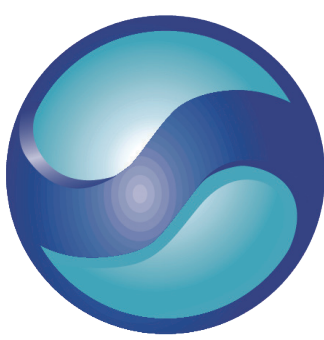




Local Currency Transaction (ZWG)

Transaction Description	Charge
Digital Banking Pricing	
Balance Enquiry	Individual ZWG6.00, Business & Corporate Banking no fee required
Mini Statement	Individual ZWG12.00, Business & Corporate Banking ZWG6.00
Statement Request other	Individual ZWG20.00, Business & Corporate Banking ZWG6.00
Bill Payment/Mobile Utility Payment	Individual 1% min ZWG20.00 max ZWG170.00
Internal transfers	Individual 2% min ZWG21.00 max ZWG135.00 , Business & Corporate Banking 0.5% min ZWG125.00 max ZWG250.00
ZIPIT Send	Individual 1.5% min ZWG20.00 max ZWG70.00
Mobile Funds Transfer	Individual 1.5% min ZWG21.00 max ZWG135.00
Bank to Mobile Wallet Transfer	Individual 2% min ZWG20.00
Current and Savings Account Fees	
Cash Withdrawal (in branch)	Individual 3.75% min ZWG74.80, Business & Corporate Banking 3% flat fee
ATM Withdrawal (On-us)	2.5% min ZWG74.80
Outward TT	Individual 1.55% min USD30.00 max USD250.00 equivalent, Corporate 1.55% min USD40.00 max USD400.00, Business Banking 1.55% min USD40.00 max USD360.00.
Amendment for Outward TT	USD10.00 flat fee
Inward TT	USD2.00 per entry
Maintenance Fee	ZWG123.00, Priority ZWG370.00, Business & Corporate Banking ZWG500.00
Service Fee Per Transaction	Individual ZWG7.39, Business & Corporate Banking ZWG12.50 per transaction
Unpaid Debit Order	ZWG100.80
Overdraft Penalty *Fee	Individual 40% above agreed rate, Business & Corporate Banking 20% above agreed rate
Reference Letter to foreign banks	ZWG250.00
Error handling Fee	ZWG246.40
VISA Card (initial issue & replacement)	ZWG176.09(once off for 5 years)
VISA Classic/Business Banking Card (Monthly Fee)	ZWG20.46
Local POS Fee (Zimswitch)	1.5% min ZWG7.00
Local POS CashBack Fee (Zimswitch)	7.5%
Local POS Balance Enquiry (Zimswitch)	ZWG6.00
Salary Payments	Business & Corporate Banking ZWG50.00 per entry for online payments from salaries
Change Transaction (to customers only)	5%
RTGS	Individual 2% min ZWG50.00 max ZWG340.00, Business & Corporate Banking 1.5% min ZWG70.00 max ZWG140.00
RTGS recall at the customer's instigation	ZWG 540.00
ZIPIT Recall at customer's instigation	ZWG30.80
Return Of Funds (recovered when funds are returned to another bank)	ZWG30.80
Returned RTGS due to customer's error	ZWG123.20
Inter Account Transfer (Manual)	Individual ZWG25.00, Business & Corporate Banking min ZWG25.00 max ZWG40.0
Interest Bearing	
Term deposits	7.5% per year
Savings Plus	5% per year

Overdraft/Loans

Management/ Establishment Fees	Individual up to 5%, Business & Corporate Banking 3% to 6%
Drawdown Fees	Business & Corporate Banking 3% to 5%

Interest Rates

Personal Loan	Minimum landing rate 41% plus margin and in line with Bank policy rate
Home Loan	Minimum landing rate 41% plus margin and in line with Bank policy ratte
Corporate Loan	Minimum landing rate 45% plus margin and inline with Bank policy rate

Personal Loan Fees

Insurance (3 – 48 months tenor)	1.86% - 7.20%
Arrangement Fee	Up to 5%

Trade

Advising Export Letters of Credit	100USD for non Crown Bank clients
Advising Export Letters of Credit	50USD Crown Bank clients

Mortgage Fees:

Application Fee	USD100.00 at interbank
Establishment Fee	2.5% of loan amount

Other fees:

Mini statement	ZWG12.32 per page
Statement Request - IDS extracts (over 1 year old)	ZWG123.00 per page
Statements Requests - Other	ZWG24.64 per page
Certificate of Balance	ZWG123.20
Audit Certificate	ZWG123.20
Cancellation of Bond	ZWG160.00
Search Fees	ZWG123.20

Business & Corporate Banking

Bank Guarantees	Business & Corporate Banking 1% commission monthly min ZWG1 250.00
Bank Guarantees	Business & Corporate Banking 3% establishment per guarantee, min ZWG1 250.00
Administration Fees For Garnish Order Production Order etc	Business & Corporate Banking ZWG125.00
Deposits of USD notes \$5 and below	Business & Corporate Banking 3% of the small notes deposited

Exchange Control

Foreign Currency - FX Spot ****% of transaction value	Up to 2.5%
Batch Applications (on foreign payments)	ZWG40.71 per application
Exchange control applications	ZWG67.85
CEBAS Processing Fee	ZWG50.00
CD1 Processing	ZWG50.00
Reminder Letters on overdue forms CD1 (monthly)	ZWG135.70 per letter
Reminder Letters on overdue forms CD3, PTS1, GSD (monthly)	ZWG135.70 per letter
Capital Account Applications	ZWG135.70
Follow up on Capital Account Application	Individual ZWG67.85, Business & Corporate Banking ZWG70.00
Specific Guarantees i.f.o ZESA, ZIMRA, etc	Establishment fee 1.5% min ZWG135.7 Comm 1% per month
Bulk CD1 Processing, DMS Applications, Overdue Letters, Bids	ZWG50.00
CEBAS Batch Capturing	ZWG50.00

“NB: The actual charges agreed with each client are determined by the value of the assets under custody and the volume of transactions.”

Foreign Currency Transaction (USD)

Transaction Description	Charge
Digital Banking Pricing	
ZIPIT Send	2% min USD1.00 , max USD3.00
Bank to Mobile Wallet Transfer	1% of amount for transactions above USD5.00, min USD1.00, max USD2
Bill Payment	1% min USD1.00 , max USD4.00
DSTV	1% min USD2.00
Balance Enquiry	USD0.10 flat
POS Zimswitch	1.5% min USD0.80c max USD100.00
POS Cash Withdrawal Zimswitch	Zimswitch fee 1% other bank terminal fee 4% cash withdrawal 2.5% min USD3.00
Internal Transfers	Individual 1% of amount for transactions above USD5.00, min USD1.00, maxUSD2 Business & Corporate Banking USD2 per transaction
Current and Savings Account Fees	
Cash Withdrawal (in branch)	3% min USD3.00
Soiled Notes Deposits	10%
ATM Withdrawal (On-us)	2.5% min USD3.00
ATM Withdrawal (VISA)	USD2.00 plus 1.75% max USD37.00
Outward TT (Telegraphic Transfer)	Individual 1.55% min USD30.00 max USD250.00 equivalent, Corporate 1.55% min USD40.00 max USD400.00, Business Banking 1.55% min USD40.00 max USD360.00
Amendment for Outward TT	USD10.00 flat fee
Inward TT	USD2.00 per entry
Salary Schedule FCAs (SFI Charge)	Business & Corporate Banking USD1 per entry
Maintenance Fee FCAs	USD5.00, Priority USD15 monthly, Business & Corporate Banking USD20.00 flat monthly
Service Fee Per Transaction	USD0.30, Priority USD0.50, Business & Corporate Banking USD0.50
Unpaid Debit Order	Individual USD10.00, Business & Corporate Banking USD25.00
Unauthorised Overdraft Fee (to be recovered when account is funded)	Individual USD20.00 per transaction, Business & Corporate Banking USD50.00 per transaction
Reference Letter to foreign banks	USD10.00
Error handling fee	USD10.00
VISA Debit Card (initial issue & replacement)	Gold USD20.00, Infinite USD50.00, Business USD20.00
Non-Crown Bank cards (VISA, Union Pay & Mastercard)	3.5%
VISA Card (monthly fee)	Gold USD0.83, Infinite USD7.00, Business USD0.83
POS Fee (VISA)	USD2.00 plus 1.5% max USD100.00
Manual Salary Payments	Business & Corporate Banking USD2.00 per entry
Change Transaction (to customers only)	Business & Corporate Bankingle 5% min USD5.00
RTGS	1% min USD 5, max USD20
RTGS recall at the customer's instigation	USD20.00
Returned RTGS due to customer's error	USD20.00
Interest Bearing	
Term Deposits	4% per year
Savings Plus	2.5% per year

Overdraft/Loans

Management/ Establishment Fees	Individual up to 5%, Business & Corporate Banking up to 6%
Drawdown Fess	Business & Corporate Banking 3% to 5%

Interest Rates

Personal Loan	Min 20% and in line with Bank policy rate
Home Loan	Min 20% and in line with Bank policy rate
Corporate Loan	Business & Corporate Banking Min 11% and in line with Bank policy rate

Other Fees:

Mini/Interim - statement	USD0.50
Statement Request - IDS Extracts	Over 1 year old : USD5.00 per request
Statements Requests - Other	USD1.00 per page
Certificate of Balance	USD5.00
Audit Certificate	USD5.00

Exchange Controls

Foreign Currency - FX Spot ****% of transaction value	Up to 5%
Batch Applications (on foreign payments)	USD2.50 per application
CD1's (Green flagged)	USD3 per CD1
Exchange control applications	USD10.00

Trade

Advising Export Letter of Credit	USD100.00 non Crown Bank clients
Advising Export Letter of Credit	USD50.00 for Crown Bank clients
Red Flagged	Flat fee USD20.00
Green Flagged	USD5.00
Reminder Letters on overdue forms CD1(monthly)	USD10.00
Reminder Letters on overdue forms CD3, PTS1, GSD(monthly)	USD10.00
Capital Account Applications	USD20.00
Follow up on Capital Account Application	USD10.00
Specific Guarantees i.f.o ZESA, ZIMRA etc	Business & Corporate Banking Establishment fee 1.5% min USD25.00 commission 1% per month

Import Letters Of Credit

Sight L/C's	Business & Corporate Banking 1.5% per quarter
Usance L/C's	Business & Corporate Banking 1.5% per quarter (i.e validity plus usance period)
Minimum Establishment Commission	Business & Corporate Banking 2%
Arrangement fee (levied if finance is required against the L/C)	Business & Corporate Banking 1% flat min USD50.00

Export Letters Of Credit

Advising Commission	Business & Corporate Banking customers USD50.00, Non customers USD100.00
Payment Commission	Business & Corporate Banking 1% minimum USD100.00
Confirmation Commission	Business & Corporate Banking USD150.00
Courier Charge	Business & Corporate Banking USD100.00
Amendment Commission	Business & Corporate Banking customers USD50.00, Non customers USD100.00
Negotiation - Commission	Business & Corporate Banking 0.75% min USD50.00
Commission for discrepant documents	Business & Corporate Banking USD80.00
Cancellation Fee	Business & Corporate Banking USD85.00
Bank Guarantees	Business & Corporate Banking 1% esblishment fee 1%, Commission 1%

Export Bills

Commission	0.75% minimum USD10.00
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Availed Bills (Import Finance)

Drawdown Fee	Business & Corporate Banking 1% of amount
Interest	Business & Corporate Banking Crown Bank Cost of Funds +6%

Foreign Bills For Collection

Handling Fee (recovered up-front)	Business & Corporate Banking USD100.00
Commission	Business & Corporate Banking 1% minimum USD50.00
Release of documents free of payment	Business & Corporate Banking 1% minimum USD50.00
Tracing Fee/Inquiry Comission	Business & Corporate Banking USD20.00
Advising	Business & Corporate Banking USD50.00
Commission for unpaid items	Business & Corporate Banking USD50.00