



Local Currency Transaction (ZWG)

Foreign Currency Transaction (USD)

TRANSACTION DESCRIPTION CHARGE

| TRANSACTION DESCRIPTION | CHARGE |
|-------------------------------------|---|
| Digital Banking Pricing | |
| Balance Enquiry | Individual ZWG0.00 |
| Mini Statement | Individual ZWG12.00 |
| Statement Request other | ZWG20.00 |
| Bill Payment/Mobile Utility Payment | 1% min ZWG20.00 max ZWG170.00 |
| Internal transfers | Individual 2% min ZWG21.00 max ZWG135.00, BB & Corporate 0.5% min ZWG125.00 max ZWG250.00 |
| ZIPIT Send | 2% |
| Bank to Mobile Wallet Transfer | 1.5% no min, max ZWG600.00 |

Current and Savings Account Fees

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|---|---|
| Cash Withdrawal (in branch) | 2% |
| ATM Withdrawal (On-us) | 2% |
| Zimswitch ATM Cash Withdrawal (On-us) | 2% |
| Outward TT | Individual 1.55% min USD30.00 max USD250.00 equivalent BB & Corporate 1.55% min USD40.00 max USD400.00 for CIB equivalent and max USD360.00 for BB |
| Amendment for Outward TT | USD10.00 flat fee |
| Inward TT | USD2.00 per entry |
| TT OUR Charge | USD25, EUR18, GBP20 and ZAR75 |
| TT SHA Charge | USD5 |
| Salary Schedule (Manual) | BB & Corporate ZWG28.00 per transaction |
| Maintenance Fee | ZWG123.00, Priority ZWG370.00, BB & Corporate ZWG500.00 |
| Service Fee Per Transaction | Individual ZWG7.39, BB & Corporate ZWG12.50 per transaction |
| Unpaid Debit Order | ZWG100.80 |
| Overdraft Penalty Fee | Individual 40% above agreed rate, BB & Corporate 20% above agreed rate |
| Reference Letter to foreign banks | ZWG250.00 |
| Error handling Fee | ZWG248.40 |
| VISA Card (initial issue & replacement) | ZWG176.09 (once off for 5 years) |
| VISA Classic Card (Monthly Fee) | ZWG32.00 |
| Business Banking Card (Monthly Fee) | ZWG32.00 |
| Local POS Fee (Zimswitch) | 1.5% maximum USD20.00 equivalent |
| Local POS Cash Withdrawal (Zimswitch) | 7% (Zimswitch fee 1% other bank terminal fee 4% cash withdrawal 2% min USD3.00 equivalent) |
| Local POS Balance Enquiry (Zimswitch) | ZWG0.00 |
| Manual Salary Payments | BB & Corporate ZWG50.00 per entry for online payments from salaries |
| Change Transaction (to customers only) | BB & Corporate 5% min ZWG0.04 |
| RTGS | 2% min ZWG44.5.00, max ZWG303.00 |
| RTGS recall at the customer's instigation | Individual ZWG 540.00, BB & Corporate ZWG125 |
| ZIPIT Recall at customer's instigation | ZWG30.80 |
| Return Of Funds (recovered when funds are returned to another bank) | Individual ZWG30.80, BB & Corporate ZWG50 |
| Returned RTGS due to customer's error | ZWG123.20 |
| Inter Account Transfer (Manual) | Individual 1.5% min ZWG21.00, max ZWG135, BB & Corporate min 0.5% min ZWG125.00 max ZWG250.00 |

Interest Bearing

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|---------------|---------------|
| Term deposits | 7.5% per year |
| Savings Plus | 5% per year |

Overdraft/Loans

| | |
|--------------------------------|--|
| Management/ Establishment Fees | Individual up to 5%, BB & Corporate 3% to 6% |
| Drawdown Fees | BB & Corporate 3% to 5% |

Interest Rates

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|----------------|--|
| 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 rate |
| Corporate Loan | In line with Bank policy rate |

Personal Loan Fees

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

Trade

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

Mortgage Fees:

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

Other fees:

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|--|---|
| 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 | Individual ZWG123.20, BB & Corporate ZWG125 |
| Audit Certificate | Individual ZWG123.20, BB & Corporate ZWG125 |
| Cancellation of Bond | ZWG160.00 |
| Search Fees | ZWG123.20 |
| Safe custody individual Establishment fee | USD20.00 |
| Safe custody Business Establishment fee | USD100.00 |
| Safe custody individual quarterly fee | USD10.00 |
| Safe custody Business quarterly fee | USD20.00 |

Business & Corporate Banking

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

Exchange Control

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|---|---|
| Foreign Currency - FX Spot ****% of transaction value | Up to 2.5% |
| Exchange control applications | ZWG270.00 |
| CD1 Processing | ZWG135.00 |
| Reminder Letters on overdue forms CD1, CD3, PTS1, GSD (monthly) | ZWG135.00 per letter |
| Capital Account Applications | ZWG675.00 |
| Follow up on Capital Account Application | Individual ZWG135, BB & Corporate ZWG270.00 |
| Specific Guarantees I.o ZESA, ZIMRA, etc | Establishment fee 1.5% min ZWG135 Comm 1% per month |
| Bulk CD1 Processing, DMS Applications, Overdue Letters, Bids | ZWG135.00 |
| CEBAS Batch Capturing | ZWG135.00 |

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

TRANSACTION DESCRIPTION CHARGE

| TRANSACTION DESCRIPTION | CHARGE |
|--------------------------------|---|
| Digital Banking Pricing | |
| ZIPIT Send | 2% |
| Bank to Mobile Wallet Transfer | 1.5% no min , max USD 20.00 |
| Bill Payment | 1% min USD1.00 , max USD4.00 |
| DSTV | 1% min USD2.00 |
| Balance Enquiry | USD0.00 |
| POS Zimswitch | 1.5% maximum USD20 equivalent |
| POS Cash Withdrawal Zimswitch | 7% (Zimswitch fee 1% other bank terminal fee 4% cash withdrawal 2% min USD3.00) |
| Internal Transfers | Individual 1% of amount for transactions above USD5.00, min USD1.00, maxUSD2, BB & Corporate USD2 per transaction |

Current and Savings Account Fees

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|---|--|
| Cash Withdrawal (in branch) | 2% |
| Soiled Notes Deposits | 10% |
| ATM Withdrawal (On-us) | 2% |
| ATM Withdrawal (VISA) | 2% |
| Zimswitch ATM Cash Withdrawal (On-us) | 2% |
| Outward TT (Telegraphic Transfer) | Individual 1.55% min USD30.00 max USD250.00 equivalent BB & Corporate 1.55% min USD40.00 max USD400.00 for CIB equivalent and max USD360.00 for BB. |
| Inward TT | USD2.00 per entry |
| TT OUR Charge | USD25, EUR18, GBP20 and ZAR75 |
| TT SHA Charge | USD5 |
| Salary Schedule FCAs (SFI Charge) | BB & Corporate USD1 per entry |
| Maintenance Fee FCAs | USD5.00, Priority USD15 monthly, BB & Corporate USD20.00 flat monthly |
| Service Fee Per Transaction | USD0.30, Priority USD0.50, BB & Corporate USD0.50 |
| Unpaid Debit Order | Individual USD10.00, BB USD25.00 |
| Unauthorised Overdraft Fee (to be recovered when account is funded) | Individual USD20.00 per transaction, BB & Corporate USD50.00 per transaction |
| Reference Letter to foreign banks | USD10.00 |
| Error handling fee | USD10.00 |
| VISA Debit Card (initial issue & replacement) | Gold USD10.00, Business USD10.00, Infinite USD50.00 |
| Non-Crown Bank cards (VISA, Union Pay & Mastercard) | 3.5% |
| VISA Card (monthly fee) | Gold USD1.00 , Business USD1.00, Infinite USD10.36 |
| POS Fee (VISA) | 1.75% maximum USD25.00 equivalent |
| Manual Salary Payments | BB & Corporate USD2.00 per entry |
| Change Transaction (to customers only) | BB & Corporate 5% min USD5.00 |
| RTGS | 1% min USD 4.50 , max USD17.80 |
| RTGS recall at the customer's instigation | USD20.00 |
| Returned RTGS due to customer's error | USD20.00 |
| Inter Account Transfer (Manual) | Individual 1% amount for transactions above USD5, min USD1, max USD2, BB USD2 per transaction |

Interest Bearing

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|---------------|---------------|
| Term Deposits | 4% per year |
| Savings Plus | 2.5% per year |

Overdraft/Loans

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|--------------------------------|--|
| Management/ Establishment Fees | Individual up to 5%, BB & Corporate up to 6% |
| Drawdown Fees | BB & Corporate 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 | 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

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|---|----------------------|
| Foreign Currency - FX Spot ****% of transaction value | Up to 5% |
| Batch Applications (on foreign payments) | USD5 per application |
| CD1's (Green flagged) | USD5 per CD1 |
| Exchange control applications | USD10.00 |

Trade

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|---|--|
| Advising Export Letter of Credit | USD100.00 non Crown Bank clients |
| Advising Import 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) | USD 10.00 |
| 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.o ZESA, ZIMRA etc | BB & Corporate Establishment fee 1.5% min USD25.00 commission 1% per month |

Import Letters Of Credit

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

Export Letters Of Credit

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

Export Bills

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|------------|------------------------|
| Commission | 0.75% minimum USD10.00 |
|------------|------------------------|

Avalised Bills (Import Finance)

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|--------------|---|
| Drawdown Fee | BB & Corporate 1% of amount |
| Interest | BB & Corporate Crown Bank Cost of Funds +6% |

Foreign Bills For Collection

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