



Local Currency Transaction (ZWG)

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 ZWG800.00

Current and Savings Account Fees	
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 2.5% min USD40.00 max USD400.00 for CIB equivalent and max USD360.00 for BB
Outward TT (Telegraphic Transfer) SWIFT Charge	USD7.00
Amendment for Outward TT	USD10.00 flat fee
Inward TT	USD2.00 per entry
TT OUR Charge	USD25.00, EUR18.00, GBP20.00 and ZAR75.00
TT SHA Charge	USD5.00
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	ZWG246.40
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 ZWG44.50, max ZWG303.00
RTGS recall at the customer's instigation	Individual ZWG540.00, BB & Corporate ZWG125.00
ZIPIT Recall at customer's instigation	ZWG30.80
Return Of Funds (recovered when funds are returned to another bank)	Individual ZWG30.80, BB & Corporate ZWG50.00
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	
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	
Personal Loan	Minimum lending rate 41% plus margin and in line with Bank policy rate
Home Loan	Minimum lending rate 41% plus margin and in line with Bank policy rate
Corporate Loan	In line 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	USD100.00 for non Crown Bank clients
Advising Export Letters of Credit	USD50.00 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	Individual ZWG123.20, BB & Corporate ZWG125.00
Audit Certificate	Individual ZWG123.20, BB & Corporate ZWG125.00
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	
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	
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 ZWG135.00, BB & Corporate ZWG270.00
Specific Guarantees I.f.o ZESA, ZIMRA, etc	Establishment fee 1.5% min ZWG135.00 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.”

Foreign Currency Transaction (USD)

Transaction Description	Charge
Digital Banking Pricing	
ZIPIT Send	2%
Bank to Mobile Wallet Transfer	1.5% no min, max USD20.00
Bill Payment	1% min USD1.00, max USD4.00
DSTV	1% min USD2.00
Balance Enquiry	USD0.00
POS Zimswitch	1.5% maximum USD20.00 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, maxUSD2.00, BB & Corporate USD2.00 per transaction

Current and Savings Account Fees	
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 2.5% min USD40.00 max USD400.00 for CIB equivalent and max USD360.00 for BB
Outward TT (Telegraphic Transfer) SWIFT Charge	USD7.00
Inward TT	USD2.00 per entry
TT OUR Charge	USD25.00, EUR18.00, GBP20.00 and ZAR75.00
TT SHA Charge	USD5.00
Salary Schedule FCAs (SFI Charge)	BB & Corporate USD1.00 per entry
Maintenance Fee FCAs	USD5.00, Priority USD15.00 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% minimum USD1.00 and 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 USD4.50, 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 USD5.00, min USD1.00, max USD2.00, BB USD2.00 per transaction

Interest Bearing	
Term Deposits	4% per year
Savings Plus	2.5% per year

Overdraft/Loans	
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	
Foreign Currency - FX Spot ****% of transaction value	Up to 5%
Batch Applications (on foreign payments)	USD5.00 per application
CD1's (Green flagged)	USD5.00 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	BB & Corporate Establishment fee 1.5% min USD25.00 commission 1% per month

Import Letters Of Credit	
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	
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% estblshment fee 1%, Commission 1%

Export Bills	
Commission	0.75% minimum USD10.00

Avalised Bills (Import Finance)	
Drawdown Fee	BB & Corporate 1% of amount
Interest	BB & Corporate Crown Bank Cost of Funds +6%

Foreign Bills For Collection	
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 Comission	BB & Corporate USD20.00
Advising	BB & Corporate USD50.00
Commission for unpaid items	BB & Corporate USD50.00

Registered Commercial Bank



A member of the Deposit Protection Corporation