

FBC Bank & Building Society

Business Operating Conditions

Effective June 2021



| Service | ZWL Fee/Charge | FCA USD Fee/Charge | |
|---|---|--|--|
| Monthly Ledger Fees, Maintenance and Service Fees | | | |
| Individuals | 150 | 5 | |
| Senior Citizens | Free Banking | Free Banking | |
| Business Banking | 500 | 5 | |
| Corporate and Retail Companies | Min 1000, Max 2500 per month | Min 100, Max 100 per month | |
| Minimum Account Balance | | | |
| Individuals | 300 | 15 | |
| Small & Medium Enterprises | 1 500 | 50 | |
| Bank Savings accounts | 300 | 50 | |
| Building Society Savings accounts | 300 | 15 | |
| Corporates | 10000 | 100 | |
| Debit Card Fees | | | |
| Debit Card Application | 500 | 3.50 | |
| Debit Card Replacement | 500 | 3.50 | |
| Cash Withdrawal Fees | | | |
| Individuals - Over the counter | 3% Min 30 No Maximum | 3% of the amount withdrawn | |
| Senior Citizens - Over the counter | Free Banking | Free Banking | |
| Corporates and Business Banking - Over the counter | 3.75% Min 100 and No Maximum | 3% of the amount withdrawn | |
| In-Branch withdrawal by Card | | | |
| Individuals | 3% Min 30 No Maximum | 3% of the amount withdrawn (Plus tax) | |
| Corporates and Business Banking | 3.75% Min 100 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| Individual* | 2.5% of the amount withdrawn (Plus tax) | 3% of the amount withdrawn (Plus tax) | |
| Corporates | 2.5% of the amount withdrawn (Plus tax) | Not Applicable | |
| Business Banking | 2.5% of the amount withdrawn (Plus tax) | Not Applicable | |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) | | | |
| Merchant Point-of-Sale | 1% | Not Applicable | |
| POS Purchase - FBC Card on FBC POS | Below \$300, \$10; Above \$300 1% min \$20, max, \$400 | Not Applicable | |
| POS Purchase - FBC Card on Other POS | Below \$100 \$10; Above \$100.00 1%, min \$60, max\$500 | Not Applicable | |
| Cash-Back | 1% of Withdrawal Amount | Not Applicable | |
| Cash Deposits | Free | Free | |
| POS Withdrawal -Individual | 2.5% of amount withdrawn | | |
| INTERNAL TRANSFERS | | | |
| Personal - Manual | 1% Min 150, Max 1000 | 5 | |
| Corporates-Manual | 1% Min 200, Max 1000 | 5 | |
| Individual Internet | 2% Min 50, Max 500 | Not Applicable | |
| Corporates Internet | 2% Min 200, Max 2000 | Not Applicable | |
| RTGS Transfers | | | |
| Individuals and Small & Medium Enterprises-Manual | 2% Min 200 Max 2500 | Not Applicable | |
| Corporates Manual | 2.5% Min 250 Max 5000 | Not Applicable | |
| Individuals and Small & Medium Enterprises-Internet Banking | 2% Min 200 Max 1000 | Not Applicable | |
| Corporate-Internet Banking | 2% Min 500 Max 2500 | Not Applicable | |
| Mobile RTGS | 3% plus tax | Not Applicable | |
| Telegraphic Transfers | | | |
| Individual | 0.5% min 40 max 250 | Nostro Funded - 0.5% Minimum 30 Maximum 300 Nostro Funded - 0.5% Minimum 50 Maximum 500 | |
| Corporates | 0.5% min 50 max 350 | Cash Funded - 1.5% Minimum 50* | |
| Minimum Lending Rate | 47.5% per annum | Negotiable | |
| Safe Custody | | | |
| Establishment Fee - Individuals | 500 | Not Applicable | |
| Establishment Fee - Corporates | 1000 | Not Applicable | |
| Quarterly fees - Individuals | 300 | 10 | |
| Quarterly fees -Corporates and Business Banking | 1000 | 20 | |
| Salary Processing Tariffs | | | |
| Salary Processing | 50 per transaction | 3 | |
| Request for Account Statement | | | |
| Individuals | 50 per request. | 3 per request. | |
| Corporate | 50 per page. | 3 per page. | |
| Electronic Statement (via email) | 200 | 2 once-off activation fee per account | |
| Cheque Books & Deposit Books | | | |
| Cheque Books | | | |
| 10 individual size | 500 | 3.5 | |
| 20 company size | 1000 | 4.25 | |
| Deposit Books | | | |
| Duplicate Cash/Cheque size* | 610 | 5 | |
| Triplicate Cash/Cheque size | 701 | 7.50 | |
| Quadruplicate size | 793 | 10 | |
| Mobile Moola | | | |
| Balance Enquiry | 12.00 | Not Applicable | |
| Registration | 20 | Not Applicable | |
| Monthly service fee | 20 (Plus tax) | Not Applicable | |
| ZIPIT Transfer | 3% (Plus tax) | Not Applicable | |
| Transfer to Mobile | 3% (Plus tax) | Not Applicable | |
| Bill Payments | 3% (Plus tax), Min 5 | Not Applicable | |
| Mortgage Interest Rate | 57.5% per annum High Density 60% per annum Low Density | Negotiable | |
| FBC Bank & FBC Building Society Investments | | | |
| Savings Tenure | 30 days | Local Investments - Interest rate | Foreign Investments - Interest rate Investments |
| | 45 days | Negotiable | Negotiable |
| | 60 days | Negotiable | Negotiable |
| | 90 days | Negotiable | Negotiable |
| | >90 days | Negotiable | Negotiable |
| Fixed Term Deposit | Negotiable | Negotiable | Negotiable |
| Soiled notes | Not Applicable | 5.5% of the value | |

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 • Faye 0777 358 619 / 770497 • Zviyedzo 0773 669 532 / 798932 • Tawanda 0773 799 317 / 798932
FBC Building Society Treasury Team: Reena 0712 607 604 / 798938 • Portia 0772 910 131 / 783211 • Etwell 0772 889034
 The above tariffs and rates are subject to reviewing line with market developments.