

BANCABC TARIFF GUIDE - 03 DECEMBER 2021 EDITION

SERVICE	ZWL ACCOUNTS					NOSTRO FCA				RECOVERY METHOD
	gold (PCAG)	platinum (PCAP)	affluent (PCAA)	SOTR	SIFE	CORPORATE CORP	INDIVIDUAL	CIVIL SERVANT	CORPORATE/SIFE	
ACCOUNT MAINTENANCE										
Initial deposit	ZWL\$200	ZWL\$200	ZWL\$2000	ZWL\$1000	ZWL\$2000	ZWL\$27000	N/A	N/A	US\$250	Manual
Minimum Balance (Current Accounts)	ZWL\$100	ZWL\$100	7M €750	ZWL\$300	ZWL\$300	N/A	N/A	N/A	N/A	Automated
Minimum Balance (Savings Accounts)	ZWL\$100	ZWL\$100	ZWL\$250	N/A	ZWL\$300	N/A	N/A	N/A	N/A	Manual
Interest Rates (Savings Accounts)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Automated
Interest Rates (Civil Service Savings Account)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Automated
Monthly Ledger fees (Current Account)	ZWL\$300	ZWL\$300	ZWL\$1500	ZWL\$500	ZWL\$1000	ZWL\$500	US\$3	US\$1	US\$10	Automated
Monthly Ledger fees (Savings Account)	ZWL\$300	ZWL\$300	ZWL\$1500	N/A	ZWL\$1000	N/A	N/A	N/A	N/A	Automated
Annual Service Fees Tobacco Farmers	ZWL\$1000	ZWL\$1000	ZWL\$1000	N/A	N/A	N/A	N/A	N/A	N/A	Automated
Monthly Ledger Fees AGRI Account	ZWL\$200	ZWL\$200	ZWL\$200	N/A	N/A	N/A	N/A	N/A	N/A	Semi-automated
Account Closure fees	ZWL\$50	ZWL\$50	ZWL\$50	ZWL\$50	ZWL\$50	ZWL\$50	US\$10	N/A	US\$10	Semi-automated
KYC/UE Initial Deposit and Minimum Balance	ZWL\$50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Manual
CASH DEPOSITS										
Cash Deposits	free	free	free	free	free	free	free	free	free	N/A
Drop Safe facility per month	N/A	N/A	N/A	ZWL\$10	ZWL\$10	ZWL\$10	N/A	N/A	US\$5	Manual
Cash Collection fee	N/A	N/A	N/A	N/A	customer specific	customer specific	N/A	N/A	customer specific	Manual
CASH WITHDRAWAL										
Cash Withdrawal at branch	3%min ZWL\$85	3%min ZWL\$85	3%min ZWL\$85	3%min ZWL\$85	3%min ZWL\$85	3%min ZWL\$85	2.5%	2.5%	2.5%	Automated
LOCAL DEBIT CARDS										
Cash Withdrawal @ BancABC ATM	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	N/A	N/A	N/A	Automated
Cash Withdrawal @ Other local ATM	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	3% min ZWL\$50	N/A	N/A	N/A	Automated
ATM Balance enquiry	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	N/A	N/A	N/A	Automated
ATM Mini statement	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	N/A	N/A	N/A	Automated
1st Debit Card Issuance	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	US\$5	N/A	US\$10	Manual
Additional Debit Card	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	US\$5	N/A	US\$10	Manual
Replacement of Debit Card	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	ZWL\$350	US\$5	N/A	US\$10	Manual
PREPAID VISA CARDS										
Prepaid VISA Card Issuance fee	N/A	N/A	N/A	N/A	N/A	N/A	US\$5	N/A	N/A	Manual
Minimum Prepaid VISA Card deposit	N/A	N/A	N/A	N/A	N/A	N/A	US\$5	N/A	N/A	Manual
Replacement of Prepaid VISA Card	N/A	N/A	N/A	N/A	N/A	N/A	US\$5	N/A	N/A	Manual
Prepaid VISA Card monthly fee	N/A	N/A	N/A	N/A	N/A	N/A	US\$0.50	N/A	N/A	Automated
POS/Online transaction charges	N/A	N/A	N/A	N/A	N/A	N/A	1% min US\$1	N/A	N/A	Automated
Balance Enquiry	N/A	N/A	N/A	N/A	N/A	N/A	US\$0.25	N/A	N/A	N/A
No Funds Fee (Insufficient funds fee)	N/A	N/A	N/A	N/A	N/A	N/A	US\$0.30	N/A	N/A	Automated
Cash withdrawal @ BancABC ATM	N/A	N/A	N/A	N/A	N/A	N/A	US\$2.50	N/A	N/A	Automated
Cash withdrawal @ other local ATM	N/A	N/A	N/A	N/A	N/A	N/A	US\$2.50	N/A	N/A	Automated
Cash withdrawal @ International ATM	N/A	N/A	N/A	N/A	N/A	N/A	2.5% min US\$2.50	N/A	N/A	Automated
Prepaid VISA Card to Card transfer	N/A	N/A	N/A	N/A	N/A	N/A	US\$1.00	N/A	N/A	Manual
Prepaid VISA Card to Account transfer	N/A	N/A	N/A	N/A	N/A	N/A	US\$2.00	N/A	N/A	Manual
Prepaid VISA Card to Card transfer (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	2% min US\$2.00	N/A	N/A	Manual
Prepaid VISA Card to ZWL Account transfer (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	2% min US\$2.00	N/A	N/A	Automated
Prepaid VISA Card to Nostro Account transfer (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	2% min US\$1.50	N/A	N/A	Automated
Nostro FCA to Prepaid VISA Card transfer (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	2% min US\$2.00	N/A	N/A	Automated
Prepaid VISA Card Statement (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	US\$1.00	N/A	N/A	Automated
Enable blocked Prepaid VISA Card (Allv)	N/A	N/A	N/A	N/A	N/A	N/A	US\$3.00	N/A	N/A	Manual
LOCAL PAYMENTS										
Internal account transfers										
Transfer to own account	1% min ZWL\$20 max ZWL\$200	1% min ZWL\$20 max ZWL\$200	1% min ZWL\$20 max ZWL\$200	1% min ZWL\$20 max ZWL\$200	1% min ZWL\$20 max ZWL\$200	1% min ZWL\$20 max ZWL\$200	US\$1	US\$1	US\$1	Automated
Transfer to third party account	1% min ZWL\$150 max ZWL\$1000	1% min ZWL\$150 max ZWL\$1000	1% min ZWL\$150 max ZWL\$1000	1% min ZWL\$150 max ZWL\$1000	1% min ZWL\$150 max ZWL\$1000	1% min ZWL\$150 max ZWL\$1000	US\$2	N/A	US\$2	Automated
Zima Internal Transfer	3% min ZWL\$50 max ZWL\$400	3% min ZWL\$50 max ZWL\$400	3% min ZWL\$50 max ZWL\$400	3% min ZWL\$50 max ZWL\$400	3% min ZWL\$50 max ZWL\$400	3% min ZWL\$50 max ZWL\$400	US\$2	N/A	US\$2	Automated
RTGS										
Incoming RTGS receipts	free	free	free	free	free	free	free	free	free	N/A
Outgoing RTGS payments	2.5% min ZWL\$300 max ZWL\$2500	2.5% min ZWL\$300 max ZWL\$2500	2.5% min ZWL\$300 max ZWL\$2500	2.5% min ZWL\$300 max ZWL\$2500	2.5% min ZWL\$300 max ZWL\$2500	2.5% min ZWL\$300 max ZWL\$2500	US\$5	US\$5	US\$5	Automated
RTGS recall	ZWL\$500	ZWL\$500	ZWL\$500	ZWL\$500	ZWL\$500	ZWL\$500	US\$500	US\$500	US\$500	Manual
Returned RTGS	ZWL\$53.20	ZWL\$53.20	ZWL\$53.20	ZWL\$53.20	ZWL\$53.20	ZWL\$53.20	US\$5	US\$5	US\$5	Manual
Salaries										
Salaries, Trade Payments and Debit Orders	N/A	N/A	N/A	N/A	N/A	N/A	US\$1 per transaction	N/A	US\$1 per transaction	Automated
Manual Salaries										
Manual salary payment	ZWL\$20 per transaction	ZWL\$20 per transaction	ZWL\$20 per transaction	ZWL\$20 per transaction	ZWL\$20 per transaction	ZWL\$20 per transaction	US\$3 per transaction	N/A	US\$3 per transaction	Manual
Standing Instruction (Internal)										
Transfer to own account	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	US\$2	N/A	US\$2	Automated
Transfer to third party account	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	ZWL\$20	US\$2	N/A	US\$2	Automated
INTERNATIONAL BANKING CHARGES										
SWIFT										
Outgoing Telegraphic Transfer payments	N/A	N/A	N/A	N/A	N/A	N/A	0.5% min US\$25 max US\$250	N/A	0.5% min US\$25 max US\$250	Automated
Amendment of outward SWIFT	N/A	N/A	N/A	N/A	N/A	N/A	US\$20	N/A	US\$20	Manual
Recall/stop payment	N/A	N/A	N/A	N/A	N/A	N/A	US\$25	N/A	US\$20	Manual
Tracer	N/A	N/A	N/A	N/A	N/A	N/A	US\$20	N/A	US\$20	Manual
Correspondent Bank Charge										
Correspondent Bank Charge (OUR payments)	N/A	N/A	N/A	N/A	N/A	N/A	US\$30	N/A	US\$30	Manual
TRADE FINANCE										
Collections										
Outward foreign bills for collection	DHL cost + US\$30	DHL cost + US\$30	DHL cost + US\$30	DHL cost + US\$30	DHL cost + US\$30	DHL cost + US\$30	DHL cost + US\$30	N/A	DHL cost + US\$30	Automated
Inward foreign bills for collection	DHL cost + US\$20	DHL cost + US\$20	DHL cost + US\$20	DHL cost + US\$20	DHL cost + US\$20	DHL cost + US\$20	DHL cost + US\$20	N/A	DHL cost + US\$20	Automated
Letters of Credit										
Establishment fee	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	N/A	1.5% per quarter	Automated
Amendment/cancellation	N/A	N/A	N/A	N/A	N/A	N/A	US\$50	N/A	US\$50	Automated
Advising charge	N/A	N/A	N/A	N/A	N/A	N/A	US\$200	N/A	US\$200	Automated
Extensions & increase of amount	N/A	N/A	N/A	N/A	N/A	N/A	US\$50	N/A	US\$50	Automated
Exchange Control Applications										
CD1 fee per form	free	free	free	free	free	free	free	N/A	free	N/A
CD3 fee per form	free	free	free	free	free	free	free	N/A	free	Manual
Export admin fee - CD1	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	US\$4 per form (or ZWL equivalent)	N/A	US\$4 per form	Manual
Export admin fee - CD3	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	US\$0.25 per form (or ZWL equivalent)	N/A	US\$0.25 per form	Manual
Batching commission per payment	US\$3 (or ZWL equivalent)	US\$3 (or ZWL equivalent)	US\$3 (or ZWL equivalent)	US\$3 (or ZWL equivalent)	US\$3 (or ZWL equivalent)	US\$3 (or ZWL equivalent)	US\$3	N/A	US\$3	Manual
Routine prior EXCON applications	US\$10 (or ZWL equivalent)	US\$10 (or ZWL equivalent)	US\$10 (or ZWL equivalent)	US\$10 (or ZWL equivalent)	US\$10 (or ZWL equivalent)	US\$10 (or ZWL equivalent)	US\$10	N/A	US\$10	Manual
Special EXCON applications	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100 (or ZWL equiv)	US\$50 - US\$100	N/A	US\$50 - US\$100	Manual
Foreign Guarantees										
Establishment fee	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	1.5% per quarter	N/A	1.5% per quarter	Manual
Amendment/cancellation	US\$50	US\$50	US\$50	US\$50	US\$50	US\$50	US\$50	N/A	US\$50	Manual
Advising charge	US\$200	US\$200	US\$200	US\$200	US\$200	US\$200	US\$200	N/A	US\$200	Manual
LOANS AND ADVANCES										
Business Loans										
Interest rate	N/A	N/A	N/A	N/A	Base rate plus margin	Base rate plus margin	Base rate plus margin	N/A	Base rate plus margin	Automated
Application fee	N/A	N/A	N/A	N/A	0.5% - 3%	0.5% - 3%	0.5% - 3%	N/A	0.5% - 3%	Automated
Arrangement fee	N/A	N/A	N/A	N/A	0.5% - 3%	0.5% - 3%	0.5% - 3%	N/A	0.5% - 3%	Automated
Drawdown fee	N/A	N/A	N/A	N/A	0.5% - 3%	0.5% - 3%	0.5% - 3%	N/A	0.5% - 3%	Automated
Management fee	N/A	N/A	N/A	N/A	0.5% - 3%	0.5% - 3%	0.5% - 3%	N/A	0.5% - 3%	Automated
Penalty/Overdue rate	N/A	N/A	N/A	N/A	5% above lending rate	5% above lending rate	5% above lending rate	N/A	5% above lending rate	Automated
Personal Loans (Non productive lending)										
BancLoan Application Fee	2.5% max ZWL\$5000	2.5% max ZWL\$5000	2.5% max ZWL\$5000	2.5% max ZWL\$5000	N/A	N/A	N/A	N/A	N/A	Manual
Interest rate	Base rate plus margin	Base rate plus margin	Base rate plus margin	Base rate plus margin	N/A	N/A	Base rate plus margin	N/A	N/A	Automated
Arrangement fee	4%	4%	4%	4%	N/A	N/A	N/A	N/A	N/A	Automated
Insurance fee	tenure specific	tenure specific	tenure specific	tenure specific	N/A	N/A	tenure specific	N/A	N/A	Automated
Loan application fee	2.5%	2.5%	2.5%	2.5%	N/A	N/A	2.5%	N/A	N/A	Automated
Penalty/Overdue rate	5% above lending rate	5% above lending rate	5% above lending rate	5% above lending rate	N/A	N/A	5% above lending rate	N/A	N/A	Automated

	ZWL ACCOUNTS						NOSTRO FCA			
SERVICE	gold (PCAG)	PERSONAL BANKING platinum (PCAAPL)	affluent (PCAA)	SUBPRIME SOPR	RISKY SOLE	CORPORATE CORP	INDIVIDUAL	LIVESTOCK	CORPORATE/FARMERS	RECOVERY METHOD
Mortgage Loans										
Interest rate	Base rate plus margin	Base rate plus margin	Base rate plus margin	Base rate plus margin	N/A	N/A	Base rate plus margin	N/A	N/A	Automated
Application fee	ZWLS250	ZWLS250	ZWLS250	ZWLS250	N/A	N/A	\$US150	N/A	N/A	Automated
Annual Administration fee	ZWLS500	ZWLS500	ZWLS500	ZWLS500	N/A	N/A	US\$200	N/A	N/A	Automated
Arrangement fee	3%	3%	3%	3%	N/A	N/A	3%	N/A	N/A	Automated
Collection commission	10% - mortgage protection, 15% - fire policies	10% - mortgage protection, 15% - fire policies	10% - mortgage protection, 15% - fire policies	10% - mortgage protection, 15% - fire policies	N/A	N/A	10% - mortgage protection, 15% - fire policies	N/A	N/A	Manual
Penalty/Overdue rate	5% above lending rate	5% above lending rate	5% above lending rate	5% above lending rate	N/A	N/A	5% above lending rate	N/A	N/A	Automated
Local Guarantees										
Arrangement fee	N/A	N/A	N/A	N/A	as per contract max 3%	as per contract max 3%	N/A	N/A	as per contract max 3%	Manual
Guarantee commission	N/A	N/A	N/A	N/A	as per contract max 2.5% per quarter	as per contract max 2.5% per quarter	N/A	N/A	as per contract max 3%	Manual
Tender/Bid bonds										
Arrangement fees	N/A	N/A	N/A	N/A	as per contract	as per contract	N/A	N/A	as per contract max 3%	Manual
SAFE CUSTODY/per quarter										
Safe Custody Quarterly Fees	ZWLS400	ZWLS400	ZWLS400	ZWLS1200	ZWLS1200	ZWLS1200	US\$5	N/A	US\$5	Manual
Open Safe Custody Lodgement Fees	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	US\$100	N/A	US\$100	Manual
Access Fee	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	US\$5	N/A	US\$5	Manual
Withdrawal of articles from Open Safe Custody	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	US\$5	N/A	US\$5	Manual
STATIONERY										
Non-personalised deposit book										
Duplicate deposit book	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	US\$7	N/A	US\$7	Manual
Triplicate deposit book	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	US\$10	N/A	US\$10	Manual
Quadruplicate deposit book	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	US\$12	N/A	US\$12	Manual
Personalised deposit book										
Duplicate book	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	US\$7	N/A	US\$7	Manual
Triplicate book	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	US\$10	N/A	US\$10	Manual
Quadruplicate book	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	ZWLS20	US\$12	N/A	US\$12	Manual
RTGS Pad										
OTHER FEES										
Audit confirmations	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	US\$10	N/A	US\$10	Manual
Certificate of balance	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	ZWLS100	US\$5	N/A	US\$10	Manual
Letter of reference	ZWLS15	ZWLS15	ZWLS15	ZWLS15	ZWLS20	ZWLS20	US\$10	N/A	US\$10	Manual
Search fees: *less than 3 months	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	US\$2	N/A	US\$2	Manual
*6 - 12 months	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	US\$3	N/A	US\$3	Manual
*more than 1 year	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	ZWLS10	US\$5	N/A	US\$5	Manual
Repossed vehicle storage fee	ZWLS4 per day	ZWLS4 per day	ZWLS4 per day	ZWLS4 per day	ZWLS4 per day	ZWLS4 per day	US\$2 per dav	N/A	US\$2 per day	Manual
ACCOUNT STATEMENT FEES & COLLECTIONS										
Daily electronic Statement	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	ZWLS5	US\$0.20	US\$0.20	US\$0.20	Automated
Monthly electronic Statement	ZWLS50	ZWLS50	ZWLS50	ZWLS50	ZWLS50	ZWLS50	US\$1	\$1	US\$1	Automated
Statement request within the same month	ZWLS100 per page	ZWLS100 per page	ZWLS100 per page	ZWLS100 per page	ZWLS100 per page	ZWLS100 per page	US\$1 per account & additional US\$0.50/page	US\$1 per account & additional US\$0.50/page	US\$1 per account & additional US\$0.50/page	Manual
2 - below 3 months	ZWLS10 per account & additional ZWLS5/page	ZWLS10 per account & additional ZWLS5/page	ZWLS10 per account & additional ZWLS5/page	ZWLS10 per account & additional ZWLS5/page	ZWLS10 per account & additional ZWLS5/page	ZWLS10 per account & additional ZWLS5/page	US\$2 per account & additional US\$0.50/page	US\$2 per account & additional US\$0.50/page	US\$2 per account & additional US\$0.50/page	Manual
3 - below 6 months	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	ZWLS15 per account & additional ZWLS40 per account & additional ZWLS5/page	US\$5 per account & additional US\$0.50/page	US\$5 per account & additional US\$0.50/page	Manual	
6 - below 9 months	ZWLS30 per account & additional ZWLS5/page	ZWLS30 per account & additional ZWLS5/page	ZWLS30 per account & additional ZWLS5/page	ZWLS30 per account & additional ZWLS5/page	ZWLS30 per account & additional ZWLS5/page	ZWLS30 per account & additional ZWLS5/page	US\$10 per account & additional US\$0.50/page	US\$10 per account & additional US\$0.50/page	Manual	
9 - below 12 months	ZWLS40 per account & additional ZWLS5/page	ZWLS40 per account & additional ZWLS5/page	ZWLS40 per account & additional ZWLS5/page	ZWLS40 per account & additional ZWLS5/page	ZWLS40 per account & additional ZWLS5/page	ZWLS40 per account & additional ZWLS5/page	US\$15 per account & additional US\$0.50/page	US\$15 per account & additional US\$0.50/page	Manual	
12 months and above	ZWLS60 per account & additional ZWLS5/page	ZWLS60 per account & additional ZWLS5/page	ZWLS60 per account & additional ZWLS5/page	ZWLS60 per account & additional ZWLS5/page	ZWLS60 per account & additional ZWLS5/page	ZWLS60 per account & additional ZWLS5/page	US\$30 per account & additional US\$0.50/page	US\$30 per account & additional US\$0.50/page	Manual	
INTERNET BANKING TRANSACTION CHARGES										

