

Business Conditions - October 2024

Description	Charge
ZiG Charges	Charge
Cash Withdrawal Individual	Over the Counter - 3% min
Accounts	ZiG 100.00
Cash Withdrawal Business	Over the Counter - 3% min
Accounts	ZiG 100.00
Monthly Ledger Fees	
Individual Personal Current Account Gold	ZiG 125.00
Individual Personal Current Account Platinum	ZiG 125.00
Individual Personal Current Account Affluent	ZiG 375.00
Sole Trader	ZiG 250.00
SME Account	ZiG 500.00
Corporate Account	ZiG 500.00
Over the Counter Transfers	
Own Account Internal Transfers	1% min ZiG 50.00 max ZiG 375.00
RTGS Transfers	2.5% min ZIG 125.00 max ZiG 1,250.00
Third Party Internal Transfers	1% min ZiG 50.00 max ZiG 375.00
Zimra Internal Transfer	ZiG 50.00
POS Purchase - MasterCard	2% max ZiG 1,250.00
Fixed Deposits	For amounts above ZiG 25,000 refer to Global Markets unit for rates
Internet Banking Transfer to Third Party	1% min ZiG 50.00 max ZiG 375.00
ZIPIT	3% no max
Internal Transfer - Ally	1% max ZiG 375.00
Internal Transfer - *242#	1% max ZiG 125.00
Internal Transfer - A360 Mobile App	1% max ZiG 375.00
Airtime Purchase	1% max ZiG 75.00
Own Account Transfer - Ally	1% max ZiG 175.00
Own Account Transfer - Internet Banking, A360 Mobile App	1% max ZiG 175.00
Base Lending Rate - ZiG Accounts	50% per annum plus margin

Description	Charge
RTGS Transfer - Mobile Banking, Internet Banking	2.5% max ZiG 1,250.00
Bill payments - Mobile Banking, Internet Banking	2.5% max ZiG 375.00
Bank to Wallet	2.5% min ZiG 25.00 max ZiG 175.00
Debit Card Issuance Fees	ZiG 125.00
FCA Charges	
FCA Cash Withdrawal- Individual Accounts	3% min US\$4
FCA Cash Withdrawal- Business Accounts	3% min US\$6
Monthly Ledger Fees	
Individual Account	US\$5
Individual Personal Current Account Affluent	US\$15
Sole Trader	US\$10
Corporate/SME Account	US\$20
Prepaid VISA POS/Online Purchase	2.5% min US\$2 max US\$100
Prepaid VISA Card Issuance Fees	US\$5
Prepaid VISA Card Withdrawal Fees	3% min US\$4
ZIPIT	3% no max
Over the Counter Internal Transfers	1% min US\$2 max US\$15
Own Account Transfers - Internet Banking, A360 Mobile App	1% max US\$7
RTGS - A360, Internet Banking	1% max US\$50
ZIMRA Internal Transfer	US\$2
Bill payments - Internet Banking	2% max US\$15
Bank to Wallet	1% min US\$1 max US\$5
POS Purchase - Zimswitch Card	2% max US\$50
ATM Cash Withdrawal- Individual Accounts	3% min US\$3 no max
ATM Cash Withdrawal - Business Accounts	3% min US\$5 no max
Debit Card Issuance Fees	US\$5
Outgoing Telegraphic Transfers	0.5% min US\$25 max US\$250
Prepaid VISA - ATM Cash Withdrawal	3% min US\$3 max US\$100
Base Lending Rate - USD Accounts	15% per annum plus margin











