

Retail, Corporate & SME Business Banking Tariff Guide

Retail Banking

Cool Save

Minimum Balance	K100.00
Monthly Fee	Nil
Cash withdrawal Fee	1 Free withdrawal Per Quarter

ZICB Savings Personal

Minimum Balance	K500.00
Monthly Fee	Nil
Cash withdrawal Fee	1 Free withdrawal Per Quarter

Easy Kwacha Account

Minimum Balance	K100.00
Monthly Fee	K25.00
Cash withdrawal over the counter up to K20,000.00	K7.00
Cash withdrawal over the counter above K20,000.00	K20.00

Nkwazi Gold Account

Minimum Balance	K200.00
Monthly Fee	K45.00
Cash withdrawal over the counter upto K20,000.00	K7.00
Cash withdrawal over the counter above K20,000.00	K20.00

Mukula Platinum Account

Monthly Fee	K65.00 (Monthly fee is waived if the Monthly average balance on the account is K30,000)
Cash withdrawal over the counter upto K20,000.00	K7.00
Cash withdrawal over the counter above K20,000.00	K20.00

Islamic Based Personal Account

Minimum Balance	K1,000.00
Monthly Fee	K75.00 (Nil, if average monthly balance is above K15,000)
Cash withdrawal over the counter upto K20,000.00	K7.00
Cash withdrawal over the counter above K20,000.00	K20.00

General Charges

Cheque Processing Fee K5.00 | **Cheque return charges for want of balance - Individual** K510.00 | **Cheque return charges for want of balance - Corporate** K810.00 |
Salary processing - Manual K25.00 Per Entry | **Salary processing - Electronic** K25.00 Per Entry | **ATM cash withdrawal Fee** K7.00 | **Mini Statement at ATM** K5.00 |
DDACC - Remittance Local Transfers K60.00 | **RTGS - Remittance Local Transfers** K70.00 | **DDACC - Remittance Local Transfers - Electronic** K35.00 |
Remittance Local Transfers RTGS - Electronic K50.00 | **Remittance foreign Transfers - (0.6% of amount, Min \$20.00 Max \$250) + \$60.00** | **Dormant account reactivation** K35.00 |
Audit Confirmation K500.00 | **Certificate of Balance - K150.00** | **ZRA Payments - ZICB Customer** K15.00 | **ZRA Payments - Non ZICB Customer** K25.00 |
Bankers Cheque Customer K75.00 | **Bankers Cheque Non Customer - K125.00** | **Standing Order Set Up - Manual - K25.00** | **Standing Order Set Up - Electronic** K12.50 |
Standing Order Internal Order - Manual K8.00 | **Standing Order Internal Order - Electronic** K8.00 | **Standing Order external Order - Manual** K30.00 |
Standing Order external Order - Electronic K30.00 | **Statements - One Free Statement per Month, thereafter** K 5.00 per page, Min K20.00 |

Corporate & SME Business Banking

MSME

Monthly Fee	K70.00
Cash withdrawal over the counter Up to	K20

Corporate Current Account

Monthly Fee	K150.00
Cash withdrawal over the counter upto K20,000.00	K20.00

Corporate Call Account

Credit Interest Rate	1.50%
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Non-Profit Organisation

Monthly Fee	K85.00 (Nil, if average monthly balance is above K7,000)
Cash withdrawal over the counter upto K20,000.00	K7.00
Cash withdrawal over the counter above K20,000.00	K20.00

Islamic Based Corporate Account

Monthly Fee	K150.00 (Nil, if average monthly balance is above K50,000)
Cash withdrawal over the counter upto K20,000.00	K20.00