



**ZICB**

Zambia Industrial Commercial Bank  
(Registered Commercial Bank)

# Tarrif Guide

# ZMW

## Cool Save

Minimum Balance	ZMW100.00
Monthly Fee	N/A
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter (below ZMW25,000)	Free if once per month, thereafter ZMW75.00 per withdrawal
Cash withdrawal over the counter (Above ATM Limit)	Free if once per month, thereafter ZMW20.00 penalty

## ZICB Savings Personal

Minimum Balance	ZMW100.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	Free if once per month, thereafter ZMW75.00 per withdrawal
Cash withdrawal over the counter (Above ATM Limit)	Free if once per month, thereafter ZMW20.00 penalty

## Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	ZMW35.00
Amounts to waiver Monthly fee	ZMW5,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	ZMW60.00
Amounts to waiver Monthly fee	ZMW15,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	ZMW100.00
Amounts to waiver Monthly fee	ZMW30,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Easy Kwacha Farmer Account

Minimum Balance	ZMW100.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Easy Kwacha Farmer - Light Account

Minimum Balance	ZMW100.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	ZMW10.00
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

# ZMW

## Islamic Based Personal Account

Minimum Balance	ZMW1000.00
Monthly Fee	ZMW80.00
Amounts to waiver Monthly fee	ZMW30,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## MSME

Minimum Balance	Nil
Monthly Fee	ZMW100.00
Amounts to waiver Monthly fee	ZMW10,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

## Corporate Current Account

Minimum Balance	Nil
Monthly Fee	ZMW130.00
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW20.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW20 - 49,999 ZMW50 - FOR EVERY 50,000 above that

## Corporate Call Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	Nil
Cash withdrawal over the counter (Above ATM Limit)	N/A (Restrict over the counter transactions)

## Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	ZMW50.00
Amounts to waiver Monthly fee	ZMW7,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW10.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW20.00

## Islamic Based Corporate Account

Minimum Balance	ZMW1000.00
Monthly Fee	ZMW130.00
Amounts to waiver Monthly fee	ZMW50,000.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW20.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW20 - 49,999 ZMW50 - FOR EVERY 50,000 above that

# EUR

## Cool Save

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## ZICB Savings Personal

Minimum Balance	EUR50.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	EUR4.50
Amounts to waiver Monthly fee	Nil

## Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	EUR6.50
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	EUR7.50
Amounts to waiver Monthly fee	Nil

## MSME

Minimum Balance	Nil
Monthly Fee	EUR7.00
Amounts to waiver Monthly fee	EUR3,000

## Corporate Current Account

Minimum Balance	Nil
Monthly Fee	EUR15.00
Amounts to waiver Monthly fee	Nil

## Corporate Call Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	EUR5.00
Amounts to waiver Monthly fee	EUR700

## Islamic Based Corporate Account

Minimum Balance	EUR50.00
Monthly Fee	EUR15.00
Amounts to waiver Monthly fee	EUR5,000

# ZAR

## Cool Save

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## ZICB Savings Personal

Minimum Balance	ZAR100.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	ZAR45.00
Amounts to waiver Monthly fee	Nil

## Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	ZAR65.00
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	ZAR75.00
Amounts to waiver Monthly fee	Nil

## MSME

Minimum Balance	Nil
Monthly Fee	ZAR100.00
Amounts to waiver Monthly fee	ZAR10,000

## Corporate Current Account

Minimum Balance	Nil
Monthly Fee	ZAR130.00
Amounts to waiver Monthly fee	Nil

## Corporate Call Account

Minimum Balance	Nil
Monthly Fee	ZAR-
Amounts to waiver Monthly fee	Nil

## Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	ZAR50.00
Amounts to waiver Monthly fee	ZAR7,000

## Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	ZAR130.00
Amounts to waiver Monthly fee	ZAR50,000

# GBP

## Cool Save

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## ZICB Savings Personal

Minimum Balance	GBP25.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	GBP4.50
Amounts to waiver Monthly fee	Nil

## Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	GBP6.50
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	GBP7.50
Amounts to waiver Monthly fee	Nil

## MSME

Minimum Balance	Nil
Monthly Fee	GBP7.00
Amounts to waiver Monthly fee	GBP500.00

## Corporate Current Account

Minimum Balance	Nil
Monthly Fee	GBP15.00
Amounts to waiver Monthly fee	Nil

## Corporate Call Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	GBP5.00
Amounts to waiver Monthly fee	GBP700.00

## Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	GBP15.00
Amounts to waiver Monthly fee	GBP5,000.00

# USD

## Cool Save

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## ZICB Savings Personal

Minimum Balance	USD10.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Nkwazi Gold Account

Minimum Balance	USD-
Monthly Fee	USD4.50
Amounts to waiver Monthly fee	Nil

## Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	USD6.50
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	USD10.00
Amounts to waiver Monthly fee	Nil

## MSME

Minimum Balance	Nil
Monthly Fee	USD7.00
Amounts to waiver Monthly fee	USD500.00

## Corporate Current Account

Minimum Balance	Nil
Monthly Fee	USD15.00
Amounts to waiver Monthly fee	Nil

## Corporate Call Account

Minimum Balance	Nil
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil

## Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	USD5.00
Amounts to waiver Monthly fee	USD700.00

## Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	USD15.00
Amounts to waiver Monthly fee	USD5,000.00

# GENERAL CHARGES

Statements (2months to 6 Months)	All Accounts - ZMW5.00 Per Page // Monthly Online Statement - Free //
	Internet Banking Free
Statements ( above 6 Months) - page	ZMW 5.00
Cash Deposit below K25,000	Nil
Cash Deposit between K25,000 and above	Nil
Cash Deposit of K50,000 and above	Nil
Cash Deposit K100,000 and above	Nil
Cheque Processing Fee	Nil
Cheque Processing Fee - Foreign Currency (USD Eq)	USD 5.00 for Local (All Costs related to international cheques F/A customer)
Cheque / DDACC return charges for want of balance (Individual/Corporates)	(ZMW 510) / (ZMW 840)
Salary processing Manual - Internal	ZMW 25.00
Salary processing Electronic - Internal	Free
Salary processing Manual - External	Charges to vary as per channel used (RTGS. DDACC) Charge
Salary processing Electronic - External	Charges to vary as per channel used (RTGS. DDACC) Charge
ATM cash withdrawal Fee - OWN BANK	ZMW 9.50
ATM cash withdrawal Fee - OTHER BANKS	ZMW 19.00
ATM cash withdrawal Fee - FOREIGN	ZMW 30.00
Mini Statement at ATM	Free
DDACC - Remittance Local Transfers (Personal) - Manual	ZMW 25.00
DDACC - Remittance Local Transfers (Corporate) - Manual	ZMW 25.00
DDACC - Remittance Local Transfers - Electronic Corporate	ZMW 10.00
DDACC - Remittance Local Transfers - Electronic Personal	ZMW 10.00
Remittance Local Transfers RTGS	ZMW 55.00
Remittance Local Transfers RTGS - Electronic	ZMW 40.00
NFS e-Money (Outwards)	ZMW 10.00
Dormant account Fee	Nil
Audit Confirmation	ZMW 200.00
Certificate of Balance	ZMW 50.00
Recommendation Letter for Credit	ZMW 50.00
ZRA Tax Payment Customer	ZMW 20.00
ZRA Non-Customer	ZMW 30.00
e-NHIMA	Nil
e-NAPSA	Nil
Standing Order Set up - Electronic	Free
Standing Order Set up - Manual	Free
Standing Order Internal Order	Free
Standing Order external Order manual	Charges to vary as per channel used (RTGS. DDACC) Charge
Standing Order external Order electronic	Charges to vary as per channel used (RTGS. DDACC) Charge
Cheque stop payment instruction	ZMW 250.00
Cancellation of Standing Instruction	Free
Airtime Purchases	ZMW 1.50
Utility Bills Payments	ZMW 1.50
Auto Sweeping Facility between own accounts	Free Set up, Free per sweep
DSTV Payments	ZMW 1.50
ATM Pin Reset	Free
ATM Quarterly Card Fee	Free
ATM Card Replacement Screen (Second Card, Lost, Damaged)	a) USD1.60 for instant Cards plus USD0.40 handling and distribution. b) USD2.05 for personalized cards plus USD0.40 handling and distribution cost
Unauthorised Overdrafts	(ZMW500) + MPR+40%
Issurance - Prepaid Cards	ZMW 75.00 (Issurance and reissue)
Issurance - Prepaid Cards	USD3.00 (Issurance and reissue)
Online Banking Maintenance Fee	Free



# GENERAL CHARGES

Cash In Transit	Deal Driven
Cash In Transit - Out of Town	Deal Driven
CIT Teller services	Deal Driven
Early Redemption of Fixed deposit	40% of Interest amount
Personalised Deposit Book - 50 PAGES	ZMW 60.00
Business Banking transaction in prestige centers	ZMW 120.00
Treasury bill/Bonds Purchases	ZMW 200.00
Internet Banking - Installation Fee	Free
Internet Banking - Platform monthly fee	Free
PACRA Search	ZMW 100.00 when customer hasn't provided
CRB Report	Cost + ZMW10.00
SMS/Email Alerts	Free
Reference Letters	ZMW50.00
Uncleared Effects	Deal Driven
Cash send to Ewallet (Cash Out)	ZMW10.00
Master Card Dispute Fee ATM	Cost recovery basis after case has gone to arbitration
Remittance foreign Transfers - Inward	Free
Remittance foreign Transfers - Outward (USD, GBP, EUR, ZAR) - Manual	1% of the amount Min. USD45/- max, USD75/+ correspondance fee USD45
Amendments of Foreign Transfers - USD/GBP/EUR	USD 50.00 - Swift Charge
Amendments of Foreign Transfers - ZAR	USD 50.00 - Swift Charge
Remittance foreign Transfers - Internet Banking	1% of the amount Min. USD45/- max, USD75/+ correspondance fee USD45
Swift - Inward	Free
Swift Inquires	USD 35 *ZAR Terms and Conditions may apply
Swift Amendment	USD 80.00 *Terms and Conditions will apply for ZAR
Email Payment Notification	Free
SMS Payment Notification	Free
Balance Enquiry	Free
Cheque Deposit (Per Cheque)	Free
ATM Deposits	Free
Failed Standing Instruction Fee	ZMW 2.00
Certification of Documentation	ZMW 10.00