



## **PAY LESS TO TRANSFER MONEY ABROAD FREQUENTLY ASKED QUESTIONS.**

The bank is running a promotion on global payments and transfers (SWIFT) for Retail and SME clients. The promotion offers a reduction on transaction fees for global payments and transfers from \$45 to \$20 for qualifying customers using their ZICB account to transact.

### **1. How long is the promotion running for?**

The promotion is effective 01<sup>st</sup> June 2026 and will end on 31<sup>st</sup> August 2026.

### **2. Who qualifies for the promotion?**

Retail and SME customers.

### **3. What is minimum amount you need to send to qualify for the promotion?**

The minimum amount is USD 1,000 and above or its equivalent to qualify for the discount.

### **4. What is the reduced fee for the promotion?**

Eligible customers will be charged the following fees for each qualifying transaction:

- Cross-currency transactions will benefit from a reduced fee of USD 20.
- Same-currency transactions will benefit from a reduced fee of USD 45.

### **5. Are intermediary/receiving bank charges included?**

No. These are separate and must be paid for by the customer.

### **6. Does the customer need to apply or register?**

No. The fee structure is applied automatically for qualifying transactions.

### **7. Is the promotion available on all channels?**

No. The promotion is accessible only through ZICB branches. The customer can not initiate the transaction from our digital platforms.

### **8. Can the transfer be made from any currency account?**

Yes, it can. However, for qualifying transfers remitted to accounts denominated in the same currency as the originating account, the standard transfer fee shall apply, and the promotional fee shall not be applicable under any circumstances.

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