



PAY LESS TO TRANSFER MONEY ABROAD TERMS AND CONDITIONS.

The promotion will run from 01st June 2026 to 31st August 2026.

Zambia Industrial Commercial Bank Limited (“ZICB” or “the Bank”) reserves the right, at its sole discretion, to extend, amend or cancel the promotion at any time with or without notice, for any reason it deems necessary, including but not limited to operational, regulatory, or business considerations.

1. Eligibility

1.1. This promotion is open exclusively to **ZICB Retail and SME customers** who hold an active **Current Account and/or Savings Account**.

1.2. Corporate, business, and institutional accounts are not eligible for this promotion unless otherwise communicated by ZICB.

1.3. ZICB reserves the right to verify customer eligibility at any stage of the promotion.

2. Promotional Offer

2.1. Eligible customers will be charged ;

- Cross currency transactions will benefit from a reduced fee of USD20.
- Same currency transactions will benefit from a reduced fee of USD45.

2.2. The promotional fee applies only to outbound transfers and payments

2.2. The offer is valid exclusively for qualifying transfers initiated during the promotional period.

3. Transfer Requirements

3.1. Each transfer must be **USD 1,000 or more** to qualify for the promotional fee.

3.2. Transfers below USD 1,000 will be charged the standard Telegraphic Transfer (TT) fee applicable at the time of processing.

3.3. The transfer must originate from a qualifying ZICB current or savings account.

3.4. Intermediary bank fees, recipient bank charges and foreign bank charges are **not included** in this promotion and remain payable by the customer.

3.5. 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.

4. Promotion Duration

4.1. The promotion shall remain valid for the period announced by ZICB unless withdrawn earlier at the Bank’s sole discretion.

4.2. ZICB may amend, suspend, or terminate the promotion at any time without prior notice and without incurring any liability to customers or third parties.

5. Limitations

5.1. The promotional offer is non-transferable and may not be redeemed for cash or any other benefit.

5.2. ZICB reserves the right to reject any transfer instructions that do not meet regulatory, compliance, or verification requirements.

6. Compliance & Verification

6.1. ZICB may request additional documentation or information as deemed necessary to process any transfer in accordance with applicable regulatory, compliance, and due-diligence requirements. Failure to provide such documentation may result in delays, rejection, or non-processing of the transfer.

7. Liability

7.1. ZICB shall not be liable for any delays, declines, or additional charges arising from the actions, omissions, or processing policies of intermediary banks, correspondent banks, or receiving banks.

7.2. All transfers remain subject to ZICB’s standard account terms and conditions, as well as its transfer processing terms, except where expressly modified by these promotional Terms and Condition

8. Acceptance of Terms

8.1. By participating in this promotion, the customer is deemed to have read, understood, and agreed to be bound by these Terms & Conditions.

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