

# 2022 Tariff Guide



Description	Charge	Description	Charge	Description	Charge	Description	Charge
<b>Standard Savings Account</b>		<b>Pension Account</b>		<b>Soiled Notes</b>	Free	<b>Statements</b>	
Opening Balance	K50	Opening / Minimum Balance	K20	Internal Transfers from ZMW to FCY account and vice versa	Free	Monthly	Free
Minimum Balance	K50	Service fee	Nil	Third Party Encashment	K350	Duplicate statements	K50
Withdrawal limit (If more than 2 withdrawals per month - Forfeiture of the month's interest)	2 withdrawals per month	<b>Zipange Account</b>		Investigation fees for non-receipt of funds (T/T) where funds are not received	Free	Interim Statements	K50
		Opening Balance	K50	Cheque collection/Negotiable of foreign currency cheques		Balance enquiry	Free
		Minimum Balance	K50	1% min USD30 plus overseas bank charges		<b>Internal Transfers</b>	
		Service Fee	Nil	<b>Loans</b>		Within Same Branch & Intra Bank	Free
<b>Solo Account</b>		<b>Access Dollar Account</b>		Arrangement Fee:		<b>Transfer Other Banks</b>	
Opening Balance	K20	Opening/Minimum Balance Individual	USD100	Individual	1% - 5% min. K200	Stop DDACC standing order	Free
Minimum Balance	K20	Opening/Minimum Balance Corporate	USD1000	Corporate	1% - 5% min. K500	DDACC/EFT (Electronic -Salary)	K10 per transaction
Service Fee	Nil	Penalty fee if Below Minimum Balance (Corporate)	USD20	<b>MPower Loans</b>		DDACC/EFT (Manual - Salary)	K25 per transaction
<b>Standard Current Account</b>		Service Fee (Corporate)	USD10	Management fee	Nil	RTGS (Electronic/Manual)	K40
Opening balance Individual	K250	<b>Access Pound Account</b>		Facility fee	5% of Facility amount	Counter Cheques	K50
Opening / Minimum balance Corporate	K1,000	Opening/Minimum Balance (Individual)	GBP100	Anniversary fee	Nil	Issuance of Managers cheque	K130
Service Fee Individual	K70	Opening/Minimum balance(Corporate)	GBP100	Credit Life Assurance Premium	1.5%	<b>Stop Cheques (Customer cheque, bank draft, cashier order)</b>	
Service Fee Corporate	K100	Penalty fee if below minimum balance (Corporate)	GBP10	Insurance premium levy on credit life assurance	5% of insurance fee	If reported lost or stolen	K200 with a police report
<b>Access Premier Account</b>		Service Fee (Corporate)	GBP 5	CRB Check Fee	K100.87	Any other reason(excluding stolen or lost)	K350 without police report
Opening Balance	K20,000	<b>Access Euro Account</b>		<b>Pay Day Loans</b>		Personalised Deposit Book	K100
Minimum Balance	K20,000	Opening Balance (Individual/Corporate)	EUR100	Flat Fee	5%	Retrival of Cheque images	K50
Service Fee	K70	Minimum Balance	EUR100	CRB Check Fee	K100.87	<b>Cheque Books</b>	
<b>Early Savers Account</b>		Penalty fee if below minimum balance (Corporate)	EUR10	<b>General Services</b>		<b>Individual</b>	25/50 Leaves K150/K250
Opening/Minimum Balance	K100	Service Fee (Corporate)	EUR 6.25	Visa card charge on issue (Individual)	Free	<b>Corporate</b>	50/100 leaves K150/K250
Opening/Minimum Balance	USD100	<b>Access Rand Account</b>		Visa card charge on issue (Corporate)	K350	<b>Auditors' Information / Certificate of Balance</b>	
Withdrawal limit	1 withdrawal per quarter	Opening/Minimum Balance (Individual)	ZAR100	Replacement of lost card	K80	Certificate of balance	K350
<b>Extra Capital Account</b>		Opening/Minimum Balance (Corporates)	ZAR10,000	Cash transaction:		Responding to Auditors letters	K350
Opening / Minimum balance	K1,000	Penalty fee if below minimum balance (Corporate)	ZAR150	own bank ATM	K10	Company Search	Subject to PACRA applicable charges
Penalty fee if below minimum balance	K50	Service Fee (Corporate)	ZAR75	other bank ATM	K10	Outward Status enquiry (except on opening account)	K350
Service Fee	Nil	<b>Foreign Currency Services</b>		International ATM	K30	Letter of Recommendation	K350
<b>MPower Biz Account SME</b>		Inward Telegraphic Transfers	Free	Internet banking Funds transfer Intra Bank	Free	Full investigation search (Court document)	K100
Opening Balance	K500	Outward Telegraphic Transfers and Drafts		Internet banking Funds transfer Inter Bank	K22	Auto sweeping facility	K10
Minimum Balance	K500	1% of the amount; min USD50 max USD90		Forgotten/lost password	Free	Commission on closure of account (less than six months)	K100
Service Fee	K50	Extra charge USD30 if client is bearing all charges		SMS Alert	Free	Certificate of documents (Commission of oaths, passport,etc)	K100
<b>MPower Current Individual Account</b>		Amendment fee for outward remittances/swift/telegraphic	USD30	In Branch Cash Deposit	Free	<b>USSD Mobile Banking</b>	
Opening Balance	K30	Bills of Exchange purchased subject to clearing	1% of the amount; min USD30 max USD250	Over the Counter Cash withdrawal within ATM limit	K150	Talk Time	K1.50
Minimum Balance	K30					Bill Payment; (Zesco, DSTV, GOTV)	K3
Service Fee	K35					Transfer - Intra Bank	Free
<b>Goal Account</b>						Transfer - Other Banks	K22
Opening Balance	K200					Mobile Money wallet	K5
Minimum Balance	K200					<b>AccessAfrica Transfers</b>	
Service Fee	Nil					<b>Individuals</b>	
<b>Lima Account</b>						Customers	USD 5 plus 1.25% of the amount
Opening Balance	K10					Non-Customers	USD 5 plus 1.5% of the amount
Minimum Balance	K10					<b>Corporates</b>	
Service Fee	Nil					Customers	0.75% of the amount; minimum of USD30 capped at USD90
<b>Church Account</b>							
Opening Balance	K200						
Minimum Balance	K200						
Penalty fee if below minimum balance	K50						
Service Fee	Nil						
<b>DibiliXtra Account</b>							
Opening Balance	K150						
Minimum Balance	K150						

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