

	Mar-25											
Details	SCB	TBL	MBL	GTB	FIB	AGIB	FBN	ABL	EBL	BSIC	BBAL	ZBL
CURRENT ACCOUNTS												
Debit Interest	Prime 17% per annum	22%	22%	19%	17% prime	N/A	N/A	21%	10-22%	25%	30%	17% + 5%
Ledger Fees	D3 per D1000/ D1500 max. D300 per instruction	D4/1000 min D100	D100 Min	D3 / D1000	D3 per mille	D200	N/A	D0-D3 / mil	D3 per mill D50	D3/D1000 plus VAT	D50	D3/D1000
Charges for Cheques Dishonoured		D500, Corporate D	D400 & D1000 corporate	D500	D500-D1000	Min D200/MaxD1000	N/A	D250-D1,000	1% min D250	D500-D1000	D287.5	D603.50
Certified Cheques	N/A	D150	D250 flat	D100	D300	N/A	N/A	D200	D250	N/A	N/A	D150
SAVINGS ACCOUNTS												
Commission on Accounts closed	Zero Account Closure	D300	D350 flat + vat	D500/ D1000/ 1500	D500	D50	750(VAT Inclusive)	D500	D500 min	D500	D287.5	575
Minimum Balance Charge	N/A	N/A	N/A	D100	N/A	D300	N/A	N/A	N/A	N/A	N/A	D500
FIXED DEPOSITS ACCOUNTS												
Minimum Balance Charge	N/A	N/A	N/A	N/A	N/A	N/A	25000	N/A	N/A	N/A	N/A	N/A
Penalty on Early withdrawal	forfeiture of interest	Forfeit Int.	50% of accrued interest	Forfeiture of 100% interest	Forfeit 50% of accrued interest	N/A	20% of agreed interest	50% of accrued interest	50% Forfeiture of accrued interest	50% forfeiture of interest	25% on interest accrued	forfeiture of interest
LOANS ACCOUNTS												
Debit Interest	17%	22%	22%	19%	17% prime	N/A	base+ 2% corporate	25%	10-19%	22%	MPR+5%	17%+5%
Arrangement Fee	new loan 2.5 %/ of principal	1.5% min. D600	Retail 1.5% Min D500	1.5%	1-2.5% OR D500 min	2%	N/A	1%	1% minimum D200	N/A	Commercial 1.5% Flat	0.35-3%flat
INWARD/OUTWARD COLLECTIONS												
Commission	USD 10; GBP5;EUR5	1% Minimum D500	1% mini. D1500	Nil	1%	1%	NA	N/A	1% minimum D3500	\$150	\$100, Handling D150	inw- \$80, outw-\$25
OUTWARD REMIT/DRAFT												
Handling Charge	amount or min of: USD95; GBP65;	N/A	D1,500	1-5%	1% Or D250 min	D1000 + 0.5%	N/A	D250 or 0-1%	1% minimum \$ 100	0.5% & 1500	N/A	1% flat
Telex Charge	N/A	N/A	D1,500	USD30 or equivalent in Euro	D900	D1000 + 0.5%	1500/USD30/GBP30	D1500	N/A	D1500 Plus VAT	SWIFT D1500	D1000
Draft Cheques	N/A	N/A	N/A	N/A	D300	N/A	N/A	D250		N/A	N/A	N/A
Postage Charge (Drafts)	N/A	D100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	courier cost + D200
Handling Charge (Drafts)	N/A	N/A	N/A	D250	D300	N/A	N/A	D500	N/A	N/A	N/A	1% flat
STANDING ORDERS												
Payment to Beneficiaries	D150 / D400 Third party	within D50, outside D100	D100	D200/D300/D500	D250 + draft charges	D115	D200 +VAT @setup	D0-D50	D100	D100/ 200 external	N/A	D150+VAT
TRAVELLERS CHEQUES												
Commission	1.5% / min D1000	N/A	N/A	N/A	N/A	N/A	N/A	0.45% in the case of cash	N/A	N/A	N/A	2%
OUTWARD LETTERS OF CREDIT												
Establishment Fee	1% - 1.5% per quarter	1% per qtr. min.D100	1% LC amt + D150	1%	1% per qtr	1%	1%	1%	1%	0.5%	1%	1% flat
Amendment Fee	D1000(Non- account holder)	D500	D1,500 Flat	D750	D1000	1%	N/A	\$200, EUR200, GBP200	D500	1.5%	D1500	\$200
INWARD LETTERS OF CREDIT												
Amendment Fee	1000(Non account holder)	D500	D1500 flat	D750	D1000	1%	N/A	NA	D500	N/A	N/A	\$200
Negotiation Commission	D1250 or 0.5% (whichever is higher)	1.00%	1% Min D500.00	0.50%	1% or D1000 MIN	1%	1%	NA	1% min. D500	N/A		1% flat
BONDS AND GUARANTEES												
Comm. -Bill of Lading and Indemnity	2% / min GMD 3,000	1.5% Minimum D600	3% MIN. 1.5%	D1000	1.5% OR D1000 min	2%	1%	D1000 or 1%	1.5% Min D1000	1.25%	N/A	3% min. D5000
Charges on outstanding Bond & Guarantee	2% or min USD500 (whichever is higher)	1% min. D1000 & 1000	0.00%	2.00%	2.5% Flat charge	N/A	1%	D1000 or 1%	N/A		2% flat of contract or 1000	3% min D5000