



Tarrif Guide

Effective 1st September, 2025.



PROUDLY ZAMBIAN 

Botswana • Malawi • Mauritius • Mozambique • **Zambia** • Zimbabwe

Belief comes first.

Introduction

Welcome to the First Capital Bank Tariff Guide. This guide provides a clear overview of the fees and charges associated with our banking products and services. It is designed to help you understand costs upfront, so you can make informed decisions and manage your finances effectively.

At First Capital Bank, transparency and simplicity are at the heart of how we serve you.

As an award-winning bank, we are committed to delivering personalized customer service. We strive to ensure that every interaction supports your financial goals with clarity and care.



Account Product Fees

Current Accounts	Corporate	Commercial	SME	NGO	Retail	Premier
MONTHLY FEES						
ZMW Minimum Balance	ZMW 15,000	ZMW 10,000	ZMW 5,000	ZMW 30,000	ZMW 500	ZMW 300,000
ZMW Monthly Fee	ZMW 250	ZMW 200	ZMW 150	ZMW 100 if Less min	ZMW 60	ZMW 300
USD Minimum Balance	-	-	-	-	-	USD10,000
USD Monthly Fee	USD 5	USD 5	USD 5	Free	-	USD 10
GBP Minimum Balance	-	-	-	-	-	-
GBP Monthly Fee	GBP 5	GBP 5	GBP 5	Free	-	Free
EUR Minimum Balance	-	-	-	-	-	-
EUR Monthly Fee	EUR 5	EUR 5	EUR 5	Free	-	Free
ZAR Minimum Balance	-	-	-	-	-	-
ZAR Monthly Fee	ZAR 100	ZAR 100	ZAR 100	Free	-	Free



Transforms a smart phone into a payment terminal that accepts card payments.

Generic

Generic Fees	Fee
Cash Withdrawal ZMW	
0.00 -50,000	Free
50,000 - 150,000	Free
150,000 - 300,000	Free
300,000 - 500,000	Free
500,000 & greater	Free
Cash withdrawal foreign currencies	Free
Transfers between accounts within bank	
USD	Free
GBP	Free
EUR	Free
ZAR	Free
Account Payments (Cheque)	
USD	Free
GBP	Free
EUR	Free
ZAR	Free

(Continued)

Generic Fees	Fee
Stop payment digital channels	
USD	USD 10
GBP	GBP 10
EUR	EUR 10
ZAR	ZAR 60
500,000 & greater	Free
Stop payment digital channels - in branch(staff assisted)	
USD	USD 30
GBP	GBP 30
EUR	EUR 30
ZAR	ZAR 100
Cheque encashment USD	
Cheque deposits	
USD	Free
GBP	Free
EUR	Free
ZAR	Free

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Generic Fees	Fee
Dishonoured payments	
USD	Free
GBP	Free
EUR	Free
ZAR	Free
Call account	
Sweeping per transaction	Free
Forex Deposit -All Currencies	Max USD100,000 per month on the account if more than that 0.25% charge will be levied irrespective of the amount.
Forex Deposit (Small Notes)	Max USD100,000 per month on the account if more than that 0.25% charge will be levied irrespective of the amount.



Empowers individuals and businesses to actively participate in the formal economy through secure digital payment options.

Belief comes first.

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Generic Fees	Fee
ATM & Branch Withdrawal Charges	
ATM Withdraw (Local)	ZMW 10
ATM Withdraw (Other banks)	ZMW 20
ATM Withdraw (International)	Variable
International Branch Cash withdrawal	N/A
Counter Cheque / Cash Voucher	Free
ATM Card & PIN Services	
ATM Card Replacement - Loss & Damage	ZMW 160 VAT incl.
ATM Card Replacement Embossed with name - Loss or Damage	ZMW 200 VAT incl.
Uncollected Card	ZMW 100
Expired Card	Free
PIN change on self service channel - online, APP or ATM	Free
PIN change at branch staff assisted	Free

Benefits of
LimitlessPOSSibilities

Ability to accept Mobile Money payment, VISA and Mastercard.

Belief comes first.

(Continued)

Generic Fees	Fee
Funds Transfer Services	
DDACC Manual Per Transaction	ZMW 25
DDACC Internet Banking Per Transaction	ZMW 6
RTGS Manual	ZMW 55
RTGS Internet Banking	ZMW 30
Mobile Funds transfer to other banks (DDACC)	ZMW 10
Mobile Funds transfer to other banks (RTGS)	ZMW 30
Individual Transactions within Bank on Mobile Banking	Free
TT Transfer Manual for FOREX payments	USD 75
TT Transfer Internet Banking for FOREX payments	USD 60
TT Transfer for INR Remittances	USD 20
TT Transfer Inward	Free
Statement & Balance Enquiry Services	
Monthly Statement	Free
Duplicate Statements Per Page- Manual	ZMW 50 VAT incl.
Statement Per Page on Internet Banking	Free
Monthly Statement at Domicile Branch	Free

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Generic Fees	Fee
Statement & Balance Enquiry Services (continued)	
Interim / Duplicate Statement at branch	ZMW 50 VAT incl.
Duplicate statement for closed accounts	ZMW 50 VAT incl.
Mobile Banking mini statement	Free
Mini statement at ATM	Free
Cheque Book	
Foreign Currency Cheque Processing (USD)	Free
Foreign Currency Cheque Processing (GBP)	Free
Foreign Currency Cheque Processing (EUR)	Free
Foreign Currency Cheque Processing (ZAR)	Free
Managers Cheque Per Leaf	ZMW 100 VAT incl.
Managers Cheque Per Leaf - Non customer	N/A
POS Machine	Commission subject to Industry

Benefits of
Limitless POSSibilities

Capability to connect via WIFI and multiple mobile networks.

Belief comes first.

(Continued)

Generic Fees	Fee
Standing Order Setup	
Standing Order internal Order - Manual	ZMW 50 VAT incl.
Standing Order internal Order - Electronic	Free
Standing Order External Order - Manual	ZMW 50 VAT incl.
Standing Order External Order - Electronic	ZMW 20 VAT incl.
Failed Standing Order	Free
Agent or Mobile Cash-In	ZMW 20
FCB Bank to Mobile Wallet	ZMW 10
Instant Payment Bank to bank Using Mobile App	ZMW 20
Agent or Mobile Cash-out	ZMW 20
Regulatory Payments	
ZRA - Domestic & Customs (ZMW or USD)	ZMW 30
NAPSA Payments	ZMW 30
Workers Compensation Payments	ZMW 30
NHIMA Payments	ZMW 30



Manage Beneficiaries: Save details for faster future transactions.

Belief comes first.

(Continued)

Generic Fees	Fee
Payment Instruction & Transaction Management Services	
Amendment of Local Payment Instructions	ZMW 50
Amendment of Foreign Payments Instructions	USD 60
Tracer of Outward Foreign Funds	USD 60
Import/Export Documentary Collection	USD 75
Stop Payment Instructions Manual Instructions	ZMW 120
Unpaid Cheque Due to Cheque Being Post Dated- Irregularly drawn	ZMW 50
Unpaid cheque, DDACC/RTGS and Standing Orders due to insufficient funds	ZMW 840
Standing order set up	ZMW 20 VAT incl.
Standing order within bank	Free
Unpaid Standing order due to lack of funds	ZMW 840
Lost Terminal Without Police Report	Depreciated cost of terminal plus VAT
Certificate/Audit of Balances	ZMW 50 VAT incl.
OTC Cheque deposits for in house cheques (Charged to the drawer's account)	Free
Deposit book numbered unpersonalised - 50 duplicate leaves Customised Deposit Book	ZMW 100 VAT incl.
Customised Deposit Book	N/A

(Continued)

Generic Fees	Fee
Payment Instruction & Transaction Management Services (continued)	
Standing Orders	Free
Premature cancellation of standing order	Free
Other Services	
Set up fee	Free
Monthly fee	Free
Internet transaction within Bank	Free
Internet payments/purchases	Free
Internet bank statement	Free
E-Tracer (bank statement sent via email)	Free
Application and set up fee	Free
Per statement	Free
Outward Status Enquiry except on account opening	ZMW 20
Audit Confirmation	ZMW 200 VAT incl.

Benefits of
**First Power
 Salary Advance**

Empowers your employees to take control of their financial wellbeing with a paperless financial tool.

Belief comes first.

(Continued)

Generic Fees	Fee
Other Services (continued)	
Auditors Report	ZMW 200 VAT incl.
Certificate of Balance	ZMW 50 VAT incl.
Certification of customers documents	ZMW 50 per Doc VAT incl.
Search fee for items 6 months to 1 year	ZMW 50 VAT incl.
Search fee for items over 1 year	ZMW 70 VAT incl.
Commission on Bank references and confirmation of Bank accounts	ZMW 50 VAT incl.
Account Confirmation Letter	ZMW 150 VAT incl.
Night Safe	N/A
Reactivation of Dormant Account	Free
Account closure	Free
Premature Withdrawal of Time Deposit	ZMW 2000



Comprehensive Services: Make local and international payments, pay bills (airtime, electricity, subscriptions like DSTv), and access your statements on the go.

(Continued)

Generic Fees	Fee
Other Services (continued)	
Email notification	Free
SMS	Free
Sealing documents	ZMW 70 VAT incl.
Photo copying per page	ZMW 10 VAT incl.
Telephone call	ZMW 20 VAT incl.
Telephone International	ZMW 40 VAT incl.
Bank Draft	N/A
Telegraphic swift line charge	USD 30
International Money order	N/A
Investigation fees e.g.for non receipt of funds SWIFT	USD 30
Cheque stop payment instructions	USD 30 VAT incl.
Sending statements via swift (mt940/950)	USD 5

Benefits of
USD Debit Card

A bureau in your pocket.

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(Continued)

Generic Fees	Fee
Salary Processing	
Manual - at the branch (per transaction)	ZMW 25
Electronic	ZMW 6
Investment in Government Securities	
Commission - Treasury bills	ZMW 2,000 (500 Retail)
Commission - GRZ bonds	ZMW 2,000 (500 Retail)
Form G letter of guarantee to BOZ for T/B & bonds	ZMW 2,000 (500 Retail)
Purchase of Foreign Exchange	
Travellers Cheques	N/A
Foreign currency notes	Free
Draft/Bills	Customised
Sale of Foreign Exchange	
Foreign currency notes	Free
Investigating fees on Telegraphic Transfers	Free
Draft/Bills	Free
Draft Cancellation	Free
Drafts stop payment	Free

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Generic Fees	Fee
Sale of Foreign Exchange (continued)	
Conversion from ZMW to Foreign Currency)	Free
Collection charges on cheques - International	Free
Postage	N/A
Loans & Overdrafts	
Arrangement fees (new, renewal, enhancement, excess)	Customised
Appraisal Fees for cancelled credit application after approval	Customised
Facility Arrangement fee	Customised
Commitment fees	Customised



Biometric Login: Use fingerprint or facial recognition for secure access.

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Generic Fees	Fee
Guarantees/SBLCs	
Issuance fee	Customised - VAT incl.
Arrangement Fee	Customised - VAT incl.
Documentary fee	Customised - VAT incl.
Confirmation	Customised - VAT incl.
Validity Extension or value increase	Customised - VAT incl.
Amendment commission other than Validity extension or value increase	Customised - VAT incl.
SWIFT fee	Customised - VAT incl.
Sealing fee	Customised - VAT incl.
Documentary Collections	
Handling fee	Free
Swift	USD 75
Courier	USD 30



Card Management: Block/unblock cards, set limits, or change PINs.

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Generic Fees	Fee
Letters of Credit	
Import Letter of Credit	Customised
Issuance fee	Customised
Arrangement fee	Customised
Validity Extension or value increase	Customised
Amendments other than extension or increase in value	Customised
Amendments - extension (within charged period)	Customised
Amendments - extension (beyond charged period)	Customised
Amendments - increase in value	Customised
Payment charge (Telegraphic Transfers)	Customised
SWIFT charges (on issuance)	USD 75
SWIFT charges (other than issuance)	USD 75
Cancellation fee	Customised
Courier charges	Customised - VAT incl.
Pre-Advise/Draft LC	Customised
Transferable LC (transferable/back to back)	Customised
Export Letter of Credit	Customised
Advising (without adding confirmation)	Customised

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Generic Fees	Fee
Letters of Credit (continued)	
Confirmation	Free
Amendments other than extention or increase in value	Customised
Amendments - extension (within charged period)	Customised
Amendments - extension (beyond charged period)	Customised
Increase in comfirmed LC	Customised
Negotiation of discrepant documents	Free
Courier charges	Customised - VAT incl.
Swift charges	USD 75
Pre-Advise/Draft LC	Free
Export Letter of Credit	Free
Issuance fee	Customised
Arrangement fee	Customised
Amendments other than extention or increase in value	Customised
Amendments - extension (within charged period)	Customised
Amendments - extension (beyond charged period)	Customised
SWIFT charges (on issuance)	USD 75

(Continued)

Generic Fees	Fee
Letters of Credit (continued)	
SWIFT charges (on payment)	USD 75
Cancellation fee	USD 60
Courier charges	Customised - VAT incl.
LC Advising	Free
Relay	Free
Confirmation	Free
SWIFT fee	USD 75
Negotiation	Free
Discounting	Free
Document Examination	Free

Benefits of
Premier Debit Card

Exclusive partner deals and discounts.

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Generic Fees	Fee
Prepaid Purchases	
Airtime (Online,USSD or ATM)	Free
Electricity (Online,USSD or ATM)	Free
Pay TV (Online,USSD or ATM)	Free
Asset Finance	
Arrangement fee	Customised
Discharge fee	Customised
Minimum loan amount	Customised
Max loan amount	Customised
Max term on new vehicles	Customised
Max term on vehicles aged	Customised
Max term on vehicles aged 3-4 years	Customised
Direct debits - Electronic	Free
Direct debits - Manual	N/A
Retrieval of vouchers	N/A
Invoice discounting	Customised - VAT incl.
Arrangement Fee	Customised

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Generic Fees		Fee
Safe Custody		
Box Size		Cost per month
Safe Deposit Box Size1	48.5 x 265 x 413 mm /month	USD 60 VAT incl.
Safe Deposit Box Size2	98.5 x 265 x 413 mm /month	USD 100 VAT incl.
Safe Deposit Box Size3	148.5 x 265 x 413 mm /month	USD 119 VAT incl.
Safe Deposit Box Size4	198.5 x 265 x 413 mm /month	USD 119 VAT incl.
Safe Deposit Box Size5	248.5 x 265 x 413 mm /month	USD 149 VAT incl.
Safe Deposit Box Size9	248.5 x 265 x 413 mm /month	USD 149 VAT incl.
Safe Deposit Box Size9	248.5 x 575 x 413 mm /month	USD 238 VAT incl.
Safe Deposit Box Size10	498.5 x 575 x 413 mm /month	USD 357 VAT incl.

Benefits of
**Safety Deposit
 Boxes**

Enjoy peace of mind with our safe and secure state of the art safety deposit facility.

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Disclaimer

- Although the minimum of forex deposits is USD 0.5, the Bank reserves the right to charge the maximum of USD 0.75.
- Accrued Interest on term deposits will be forfeited if terminated prematurely.
- All fees are VAT inclusive, unless stated otherwise.
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found.
- First Capital Bank reserves the right to change the features of any product or facility at anytime.

Terms and conditions apply.



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