



Tariff Guide

Effective 1st October, 2026.

PROUDLY Z**A**BIAN

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.

A smiling man with short dark hair, wearing a dark blue suit jacket over a blue checkered shirt, holding a white tablet. He is standing in an office environment with blurred background.

Belief comes first.

Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Monthly Account Fees						
ZMW Minimum Balance	ZMW 15 000	ZMW 10 000	ZMW 5 000	ZMW 30 000	ZMW 300 000	ZMW 500
Rebate Amount	N/a	N/a	N/a	ZMW 30 000	ZMW 1 000 000	N/a
ZMW Monthly Fee	ZMW 250	ZMW 200	ZMW 150	ZMW 100 if Less min	ZMW 300	ZMW 60
USD Minimum Balance	N/a	N/a	N/a	N/a	USD 10 000	N/a
Rebate Amount	N/a	N/a	N/a	N/a	USD 50 000	N/a
USD Monthly Fee	USD 5	USD 5	USD 5	Free	USD 10	USD 5
GBP Monthly Fee	GBP 5	GBP 5	GBP 5	Free	Free	Free
EUR Monthly Fee	EUR 5	EUR 5	EUR 5	Free	Free	Free
ZAR Monthly Fee	ZAR 100	ZAR 100	ZAR 100	Free	Free	Free
Call Account	Free	Free	Free	Free	Free	Free

Belief comes first.

Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Deposits						
Cash Deposit at Branch	Free	Free	Free	Free	Free	Free
Bulk Cash Deposit Foreign Currency - Above USD 100 000 per month	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Withdrawals						
At Branch - ZMW 0.00 - 20 000	Free	Free	Free	Free	ZMW 25	ZMW 25
ZMW 20 000 - Greater	Free	Free	Free	Free	Free	Free
ALL Foreign Currency Withdraw	Free	Free	Free	Free	Free	Free
Own ATM	ZMW 10	ZMW 10	ZMW 10	ZMW 10	*Free	ZMW 10
Own ATM - International	USD 20	USD 20	USD 20	USD 20	USD 20	USD 20
At other Bank's ATMS	ZMW 20	ZMW 20	ZMW 20	ZMW 20	*Free	ZMW 20
ATM Cash out	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20

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Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Payments						
Within Bank Payments/Transfers - ZMW Manual/Digital	Free	Free	Free	Free	Free	Free
Within Bank Payments -All Foreign Currency Manual/ Digital	Free	Free	Free	Free	Free	Free
DDACC Manual Per Transaction	ZMW 25	ZMW 25	ZMW 25	ZMW 25	ZMW 25	ZMW 25
DDACC Electronic - (Internet Or Mobile App Banking)	ZMW 10	ZMW 10	ZMW 10	ZMW 10	ZMW 10	ZMW 10
RTGS Manual	ZMW 55	ZMW 55	ZMW 55	ZMW 55	ZMW 55	ZMW 55
RTGS Electronic - (Internet Or Mobile App Banking)	ZMW 40	ZMW 40	ZMW 40	ZMW 40	ZMW 40	ZMW 40
FCB Bank to Mobile Wallet	ZMW 10	ZMW 10	ZMW 10	ZMW 10	ZMW 10	ZMW 10
Instant Payment Bank to bank Using Mobile App	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Salary Processing - (Inter Bank) Manual per item	ZMW 25	ZMW 25	ZMW 25	ZMW 25	N/a	N/a
Salary Processing - Electronic	ZMW 6	ZMW 6	ZMW 6	ZMW 6	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Payments						
Global Payments - Electronic	USD 60	USD 60	USD 60	USD 60	USD 50	USD 60
Global Payments - INR Remittances	USD 20	USD 20	USD 20	USD 20	USD 20	USD 20
Standing Order Set Up - Manual*	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Standing Order Set Up - Digital	Free	Free	Free	Free	Free	Free
Standing Order to Internal Accounts	Free	Free	Free	Free	Free	Free
Standing Order to External Accounts*	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Stop Payment -Staff Assisted :						
ZMW	ZMW 120	ZMW 120	ZMW 120	ZMW 120	ZMW 120	ZMW 120
USD	USD 30	USD 30	USD 30	USD 30	USD 30	USD 30
GBP	GBP 30	GBP 30	GBP 30	GBP 30	GBP 30	GBP 30

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Payments						
EUR	EUR 30	EUR 30	EUR 30	EUR 30	EUR 30	EUR 30
ZAR	ZAR 100	ZAR 100	ZAR 100	ZAR 100	ZAR 100	ZAR 100
Amendment of Payment - Local	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Amendment of Payment - Global	USD 60	USD 60	USD 60	USD 60	USD 60	USD 60
Tracing /Investigation of Outward - Global Payments	USD 30	USD 30	USD 30	USD 30	USD 30	USD 30
Unpaid Standing Order due insufficient funds	ZMW 840	ZMW 840	ZMW 840	ZMW 840	ZMW 540	ZMW 540
Regulatory Payment						
ZRA - Domestic and Customs -ZMW	ZMW 30	ZMW 30	ZMW 30	ZMW 30	ZMW 30	ZMW 30
ZRA - Domestic and Customs - USD	USD 1.50	USD 1.50	USD 1.50	USD 1.50	USD 1.50	USD 1.50
ENAPSA Payments	ZMW 30	ZMW 30	ZMW 30	ZMW 30	ZMW 30	ZMW 30

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Regulatory Payment						
Workers Compensation Payments	ZMW 30	ZMW 30	ZMW 30	ZMW 30	N/a	N/a
NHIMA Payments	ZMW 30	ZMW 30	ZMW 30	ZMW 30	N/a	N/a
Card Services						
ATM Card Replacement - Loss & Damage	ZMW 160	ZMW 160	ZMW 160	ZMW 160	ZMW 160	ZMW 160
ATM Card Replacement Embossed with name - Loss or Damage	ZMW 200	ZMW 200	ZMW 200	ZMW 200	ZMW 200	ZMW 200
Uncollected Card	ZMW 100	ZMW 100	ZMW 100	ZMW 100	ZMW 100	ZMW 100
Expired Card	Free	Free	Free	Free	Free	Free
PIN change on self service channel - online, APP or ATM	Free	Free	Free	Free	Free	Free
PIN change at branch staff assisted	Free	Free	Free	Free	Free	Free
Balance enquiry at in house ATM	Free	Free	Free	Free	Free	Free

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Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Other Services and Fees						
TT Transfer Inward	Free	Free	Free	Free	Free	Free
Monthly Statement	Free	Free	Free	Free	Free	Free
Duplicate Statements Per Page- Manual	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Duplicate Statement Per Page- Digital (Internet or Mobile App)	Free	Free	Free	Free	Free	Free
Monthly Statement at Domicile Branch	Free	Free	Free	Free	Free	Free
Duplicate statement for closed accounts	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Mini statement at ATM	Free	Free	Free	Free	Free	Free
POS Machine - Lost /Misplaced Device	Depreciated Cost of Device Plus VAT	Depreciated Cost of Device Plus VAT	Depreciated Cost of Device Plus VAT	Depreciated Cost of Device Plus VAT	N/a	N/a
POS Machine - Comission Rate	Subject to Sector	Subject to Sector	Subject to Sector	Subject to Sector	N/a	N/a
Deposit book numbered - unpersonalised	ZMW 100	ZMW 100	ZMW 100	ZMW 100	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Other Services and Fees						
Account Confirmation Letter	ZMW 150	ZMW 150	ZMW 150	ZMW 150	ZMW 150	ZMW 150
Auditors Report/Confirmation	ZMW 200	ZMW 200	ZMW 200	ZMW 200	N/a	N/a
Certificate of Balance	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Certification of customers documents -per document	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Search fee for items 6 months to 1 year	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Search fee for items over 1 year	ZMW 70	ZMW 70	ZMW 70	ZMW 70	ZMW 70	ZMW 70
Bank Letter of reference	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Record Retrieval	ZMW 200	ZMW 200	ZMW 200	ZMW 200	ZMW 200	ZMW 200
Reactivation of Dormant Account	Free	Free	Free	Free	Free	Free
Account closure	Free	Free	Free	Free	Free	Free

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Other Services and Fees						
Internet Banking set up	Free	Free	Free	Free	Free	Free
Internet Banking Monthly Subscription fee	Free	Free	Free	Free	Free	Free
Digital Banking purchases	Free	Free	Free	Free	Free	Free
Email notification	Free	Free	Free	Free	Free	Free
SMS notification	Free	Free	Free	Free	Free	Free
Premature Withdrawal of Term Deposit	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 500	ZMW 500
Sending Customised MT Series (mt940/950)/month	USD 40	USD 40	USD 40	USD 40	N/a	N/a



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

Belief comes first.

Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
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Safe Custody (Box Size)						
Safe Deposit Box Size1 48.5 x 265 x 413 mm/month*	USD 60	USD 60	USD 60	USD 60	USD 60	USD 60
Safe Deposit Box Size2 98.5 x 265 x 413 mm / month*	USD 100	USD 100	USD 100	USD 100	USD 100	USD 100
Safe Deposit Box Size3 148.5 x 265 x 413 mm/month*	USD 119	USD 119	USD 119	USD 119	USD 119	USD 119
Safe Deposit Box Size4 198.5 x 265 x 413 mm/month*	USD 119	USD 119	USD 119	USD 119	USD 119	USD 119
Safe Deposit Box Size5 248.5 x 265 x 413 mm/month*	USD 149	USD 149	USD 149	USD 149	USD 149	USD 149
Safe Deposit Box Size9 248.5 x 265 x 413 mm/month*	USD 149	USD 149	USD 149	USD 149	USD 149	USD 149
Safe Deposit Box Size9 248.5 x 575 x 413 mm/month*	USD 238	USD 238	USD 238	USD 238	USD 238	USD 238
Safe Deposit Box Size10 498.5 x 575 x 413 mm/month*	USD 357	USD 357	USD 357	USD 357	USD 357	USD 357

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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Products & Services

Account Product Fee

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Investment In Government Securities						
Commission - Treasury bills	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 500	ZMW 500
Commission - GRZ bonds	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 500	ZMW 500
Form G for Treasury Bills & Govt bonds bid to BOZ	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 2000	ZMW 500	ZMW 500
Purchase of Foreign Exchange						
Foreign Currency notes	Free	Free	Free	Free	Free	Free
Draft/Bills	Customised	Customised	Customised	Customised	Customised	Customised

Benefits of

LimitlessPOSSibilities

Ability to accept Mobile Money payment, VISA and Mastercard.

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Sale of Foreign Exchange						
Foreign currency notes	Free	Free	Free	Free	Free	Free
Draft/Bills	Free	Free	Free	Free	Free	Free
Draft Cancellation	Free	Free	Free	Free	Free	Free
Conversion from ZMW to Foreign Currency	Free	Free	Free	Free	Free	Free
Overdraft / Loans						
Arrangement fees (new, renewal, enhancement, excess)	Customised	Customised	Customised	Customised	N/a	N/a
Facility Fee	Customised	Customised	Customised	Customised	N/a	N/a
Facility Extension Fee	Customised	Customised	Customised	Customised	N/a	N/a
Renewal Fee	Customised	Customised	Customised	Customised	N/a	N/a
OD Account in Excess rate - ZMW	36%	36%	36%	36%	36%	36%

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Overdraft / Loans						
OD Account in Excess rate - USD	14%	14%	14%	14%	14%	14%
Asset Finance						
Arrangement fee	Customised	Customised	Customised	Customised	Customised	N/a
Minimum loan amount -ABF	Customised	Customised	Customised	Customised	Customised	N/a
Max loan amount - ABF	Customised	Customised	Customised	Customised	Customised	N/a
Max term on new vehicles	Customised	Customised	Customised	Customised	Customised	N/a
Max term on Used vehicles aged	Customised	Customised	Customised	Customised	Customised	N/a
Direct debits - Electronic	Free	Free	Free	Free	Free	N/a
Invoice discounting	Customised	Customised	Customised	Customised	Customised	N/a
Arrangement Fee	Customised	Customised	Customised	Customised	Customised	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Guarantees By Bank						
Tender / Bid bonds - Arrangement fee	Customised	Customised	Customised	Customised	N/a	N/a
Tender / Bid bonds - commission Per quarter	2%	2%	2%	2%	N/a	N/a
Documentary fee	Customised	Customised	Customised	Customised	N/a	N/a
Confirmation BG	Customised	Customised	Customised	Customised	N/a	N/a
Validity Extension or value increase	Customised	Customised	Customised	Customised	N/a	N/a
Performance Bond/ Other indemnities Arrangement Fee	Customised	Customised	Customised	Customised	N/a	N/a
Performance Bond - Commission per quarter	2%	2%	2%	2%	N/a	N/a
Advance Payment - Arrangement fee	Customised	Customised	Customised	Customised	N/a	N/a
Advance Payment - Commission per quarter	2%	2%	2%	2%	N/a	N/a
Inward Re- Issuance Fee- Commission Per quarter	2%	2%	2%	2%	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Guarantees By Bank						
Amendment fee	Customised	Customised	Customised	Customised	N/a	N/a
Inward Advisory fee	Customised	Customised	Customised	Customised		
Documentary Collections						
Handling fee	Free	Free	Free	Free	N/a	N/a
Swift	\$75	\$75	\$75	\$75	N/a	N/a
Courier	\$30	\$30	\$30	\$30	N/a	N/a
Letters of Credit						
Import Letter of Credit	Customised	Customised	Customised	Customised	N/a	N/a
Issuance fee	Customised	Customised	Customised	Customised	N/a	N/a
Arrangement fee	Customised	Customised	Customised	Customised	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Letters of Credit						
Validity Extension or value increase	Customised	Customised	Customised	Customised	N/a	N/a
Amendments other than extention or increase in value	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (within charged period)	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (beyond charged period)	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - increase in value	Customised	Customised	Customised	Customised	N/a	N/a
Payment charge (Telegraphic Transfers)	Customised	Customised	Customised	Customised	N/a	N/a
SWIFT charges (on issuance)	\$75	\$75	\$75	\$75	N/a	N/a
SWIFT charges (other than issuance)	\$75	\$75	\$75	\$75	N/a	N/a
Cancellation fee	Customised	Customised	Customised	Customised	N/a	N/a
Courier charges	Customised	Customised	Customised	Customised	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Letters of Credit						
Pre-Advise/Draft LC	Customised	Customised	Customised	Customised	N/a	N/a
Transferable LC (transferable/back to back)	Customised	Customised	Customised	Customised	N/a	N/a
Export Letter of Credit	Customised	Customised	Customised	Customised	N/a	N/a
Advising (without adding confirmation)	Free	Free	Free	Free	N/a	N/a
Confirmation of LC	Free	Free	Free	Free	N/a	N/a
Amendments other than extention or increase in value	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (within charged period)	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (beyond charged period)	Customised	Customised	Customised	Customised	N/a	N/a
Increase in comfirmed LC	Customised	Customised	Customised	Customised	N/a	N/a
Negotiation of discrepant documents	Free	Free	Free	Free	N/a	N/a

Belief comes first.

Products & Services

Account Product Fee *(Continued)*

Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Letters of Credit						
Courier charges	Customised	Customised	Customised	Customised	N/a	N/a
Swift charges	\$75	\$75	\$75	\$75	N/a	N/a
Pre-Advise/Draft LC	Free	Free	Free	Free	N/a	N/a
Export Letter of Credit	Free	Free	Free	Free	N/a	N/a
Issuance fee	Customised	Customised	Customised	Customised	N/a	N/a
Arrangement fee	Customised	Customised	Customised	Customised	N/a	N/a
Amendments other than extention or increase in value	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (within charged period)	Customised	Customised	Customised	Customised	N/a	N/a
Amendments - extension (beyond charged period)	Customised	Customised	Customised	Customised	N/a	N/a
SWIFT charges (on issuance)	\$75	\$75	\$75	\$75	N/a	N/a

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Products & Services

Account Product Fee *(Continued)*

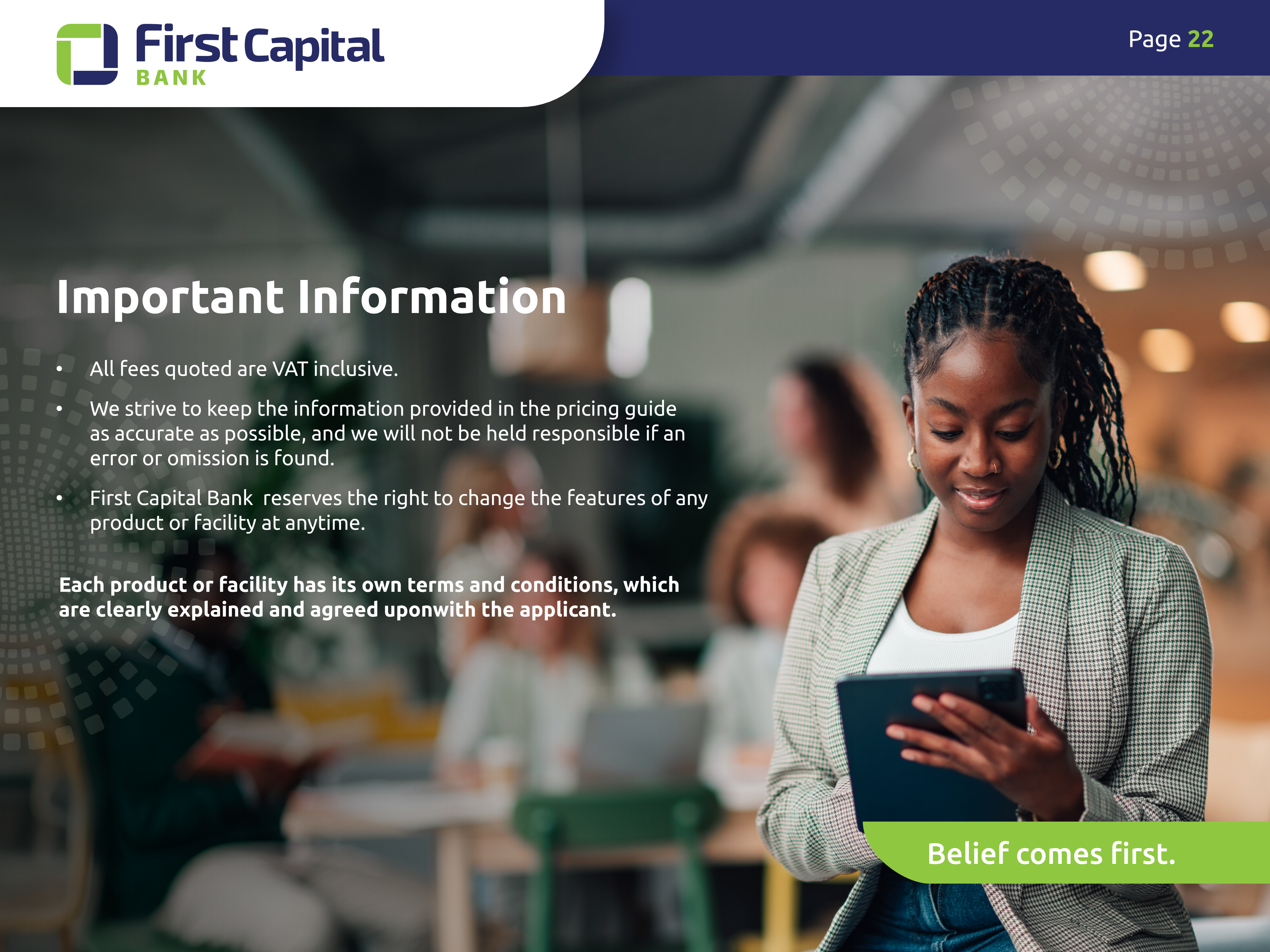
Current Accounts	Corporate	Commercial	SME	NGO	Premier	Retail
Letters of Credit						
SWIFT charges (on payment)	\$75	\$75	\$75	\$75	N/a	N/a
Cancellation fee	\$60	\$60	\$60	\$60	N/a	N/a
Courier charges	Customised	Customised	Customised	Customised	N/a	N/a
LC Advising	Free	Free	Free	Free	N/a	N/a
Relay	Free	Free	Free	Free	N/a	N/a
Confirmation	Free	Free	Free	Free	N/a	N/a
SWIFT fee	\$75	\$75	\$75	\$75	N/a	N/a
Courier	Customised	Customised	Customised	Customised	N/a	N/a
Negotiation	Free	Free	Free	Free	N/a	N/a
Discounting	Free	Free	Free	Free	N/a	N/a
Document Examination	Free	Free	Free	Free	N/a	N/a

Belief comes first.

Important Information

- All fees quoted are VAT inclusive.
- 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.

Each product or facility has its own terms and conditions, which are clearly explained and agreed upon with the applicant.



Belief comes first.



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