

FNB Zambia Pricing Guide 1st September, 2013



FNB
First National Bank

Call +260 211 366 800 to find out how we can help you or visit www.fnbzambia.co.zm.

how can we help you?

Contents

- Future
- Copper Account
- Smart Account
- Savings Account
- Life Start Student Account
- Gold Cheque Account
- Platinum Cheque Account
- Call Account
- Business Start Account
- Business SME Account
- Business Cheque Account
- Foreign Currency Accounts
- eWallet Fees
- Generic Fees Applicable
- Contact Details

Future Account

Currency	ZMW
Monthly Account Fee	Free
Your Monthly fee includes	2 Free qualifying Debit transactions
Minimum Balance required	50.00
Penalty Fee if amount falls below the minimum Balance	Not allowed
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	Not allowed
External Debit Orders	Not allowed
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone ATM & Online Banking	Not allowed
Scheduled Payments	Not allowed
Prepaid purchases (FNB ATM, Cellphone or Online Banking)	Not allowed
Bank Cheque	85.00
ENC Upliftment Fees/Special (per deposit)	400.00
Scheduled Payment Setup & Amendment Fee (Online Banking)	Not allowed
Scheduled Payment Setup & Amendment (FNB Branch)	Not allowed
Cheque Payment	Not allowed
Branch Payment	20.00
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	Not allowed
Stop Payments	
Online Banking	Not allowed
FNB Branch	Not allowed
Cash Withdrawals	
FNB ATM	5.00
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 > 10,000 - 65
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00

4 Future Account continued

Currency	ZMW
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value
Statements	
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	Not allowed
Honouring Fee (Charged when your account exceed your account limit)	N/A
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	Not allowed
SMS	Not allowed
Fax	Not allowed

Copper Account

Currency	ZMW
Monthly Account Fee	10.00
Your Monthly fee includes	Monthly account fee includes 2 Free qualifying debits (FNB ATM, POS, Branch). Thereafter all Debit transactions charged at normal rate.
Minimum Balance required	10.00
Maximum Monthly Income Level	1,500
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	5.00
External Debit Orders	17.00
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone, ATM & Online Banking	6.00
Scheduled Payments	6.00
Prepaid purchases (FNB ATM, Cellphone or Online Banking)	0.99
Bank Cheque	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00
Scheduled Payment Setup	25.00
Scheduled Amendment	22.00
Branch Payment	20.00
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Stop Payments	
Online Banking	60.00
FNB Branch	130.00

6 Copper Account continued

Currency	ZMW
Cash Withdrawals	
FNB ATM	5.00
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 >10,000 - 65
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value
Statements	
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00 per page
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	0.30
SMS	0.45
Fax	1.50

Smart Account

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Monthly Account Fee	20.00	30.00
Your Monthly fee includes	Electronic Debit Card & One Free Scheduled Payment	*Offers 6 Free FNB ATM Withdrawals per month, Unlimited Electronic transaction on Online & Cellphone Banking , Includes airtime purchases. Over the counter transaction Fee 45.00
Minimum Balance required	30.00	30.00
Penalty Fee if amount falls below the minimum Balance	10.00	10.00
Monthly Account Fee also Includes		
inContact, FNB Cellphone & Online Banking subscriptions	Free	Free
Linked Account Transfers		
Internal Debit Orders	5.00	Free
External Debit Orders	17.00	Free
Cellphone, ATM & Online Banking	3.00	Free
Scheduled Transfers	3.00	Free
Account Transfers Branch	12.00	45.00
Payments		
Cellphone, ATM & Online Banking	6.00	Free
Scheduled Payments	6.00	Free
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	0.99	Free
Bank Cheque	85.00	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00	400.00
Scheduled Payment	25.00	25.00
Scheduled Amendment	22.00	22.00
Cheque Payment	Not allowed	Not allowed
Branch Payments	20.00	45.00
Card Purchases		
Visa Electronic Debit Card	0.50	Free
International Visa Electron Debit Cards	8.50	Free
Stop Payments		
Online Banking	60.00	60.00
FNB Branch	130.00	130.00
Cash Withdrawals		
FNB ATM	5.00	5.00*

Smart Account continued

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Cash Withdrawals		
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 > 10,000 - 65	45.00
Other Banks ATM Cash Withdrawals	10.00	10.00
International ATM Cash Withdrawals	20.00	20.00
Cash Deposits		
Cheques	5.00	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value	5,000 per month free thereafter 0.25% of value
Statements		
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free	Free
Mini Statement (FNB ATM)	0.60	0.60
Mini Statement (Cellphone Banking)	Free	Free
Provisional Statement (Branch)	20.00 per page	20.00 per page
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch Balance Enquiries	1.00	1.00
Others Banks Balance Enquiries	1.50	1.50
Penalty Fees		
Dishonoured Payment	306.00	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00	375.00
Card Replacement Fee (per card)	100.00	100.00
Pin Replacement Fee	10.00	10.00
Deposit or Post Dated Cheques (per cheque)	150.00	150.00
Value Added Services		
Payment Notifications (fee per notification)		
Email	0.30	0.30
SMS	0.45	0.45
Fax	1.50	1.50

Savings Account

How does this account work?	*Monthly account fee includes 2 Free qualifying debits. (FNB ATM, POS, Branch) Thereafter, normal debits are charged at ZMK45.00) plus transaction fee where applicable
Currency	ZMW
Monthly Account Fee	10.00
Your Monthly fee includes	Electron Debit Card Fee
Minimum Balance required	50.00
Penalty Fee if amount falls below the minimum Balance	10.00
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	Not allowed
External Debit Orders	Not allowed
Cellphone, ATM & Online Banking	45.00*
Scheduled Transfers	45.00*
Account Transfers Branch	45.00*
Payments	
Cellphone ATM & Online Banking	Not allowed
Scheduled Payments	Not allowed
Prepaid purchases (FNB ATM, Cellphone or Online Banking)	Not Allowed
Bank Cheque	85.00
ENC Upliftment Fees/Special (per deposit)	400.00
Scheduled Payment Setup & Amendment Fee (Online Banking)	Not allowed
Scheduled Payment Setup & Amendment (FNB Branch)	Not allowed
Cheque Payment	Not Allowed
Branch Payment	45.00*
Card Purchases	
Visa Electronic Debit Card	45.00*
International Visa Electron Debit Cards	45.00*
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	Not allowed
Stop Payments	
Online Banking	Not allowed
FNB Branch	Not allowed

Savings Account continued

Currency	ZMW
Cash Withdrawals	
FNB ATM	45.00*
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 >10,000 - 65
Other Banks ATM Cash Withdrawals	55.00
International ATM Cash Withdrawals	65.00
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value
Statements	
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00 per page
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	Not allowed
Honouring Fee (Charged when your account exceed your account limit)	Not allowed
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	Not allowed
SMS	Not allowed
Fax	Not allowed

Life Start Student Account

Currency	ZMW
Monthly Account Fee	Free
Minimum Balance required	25.00
Penalty Fee if amount falls below the minimum Balance	10.00
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	5.00
External Debit Orders	17.00
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone, ATM & Online Banking	6.00
Scheduled Payments	6.00
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	Free
Bank Cheque	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00
Scheduled Payment	25.00
Scheduled Amendment	22.00
Cheque Payment	Not allowed
Branch Payments	20.00
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	Free
Stop Payments	
Online Banking	60.00
FNB Branch	130.00
Cash Withdrawals	
FNB ATM	3.50
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 > 10,000 - 65
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00

Life Start Student Account continued

Currency	ZMW
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value
Statements	
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00 per page
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	0.30
SMS	0.45
Fax	1.50

Gold Cheque Account

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Monthly Account Fee	30.00	60.00
Your Monthly fee includes	Electronic Debit Card & One Free Scheduled Payment	*Offers 8 Free FNB ATM Withdrawals per month, Unlimited Electronic transaction on Online & Cellphone Banking, Includes airtime purchases. Over the counter transaction Fee 45.00
Monthly Account Fee also Includes		
inContact, FNB Cellphone & Online Banking subscriptions	Free	Free
Linked Account Transfers		
Internal Debit Orders	5.00	Free
External Debit Orders	17.00	Free
Cellphone, ATM & Online Banking	3.00	Free
Scheduled Transfers	3.00	Free
Account Transfers Branch	12.00	45.00
Payments		
Cellphone, ATM & Online Banking	6.00	Free
Scheduled Payments	6.00	Free
Bank Cheque	85.00	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00	400.00
Scheduled Payment	25.00	25.00
Scheduled Amendment	22.00	22.00
Cheque Payment	17.50	17.50
Card Purchases		
Visa Electronic Debit Card	0.50	Free
International Visa Electron Debit Cards	8.50	Free
Prepaid Purchases		
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	0.99	Free
Stop Payments		
Online Banking	60.00	60.00
FNB Branch	130.00	130.00
Cash Withdrawals		
FNB ATM	5.00	5.00*
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 >10,000 - 65	45.00
Other Banks ATM Cash Withdrawals	10.00	10.00
International ATM Cash Withdrawals	20.00	20.00

Gold Cheque Account continued

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Cash Deposits		
Cheques	5.00	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value	5,000 per month free thereafter 0.25% of value
Statements		
Monthly	Free	Free
Additional Paper Statement (Fee per month)		
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free	Free
Mini Statement (FNB ATM)	0.60	0.60
Mini Statement (Cellphone Banking)	Free	Free
Provisional Statement (Branch)	20.00 per page	20.00 per page
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch Balance Enquiries	1.00	1.00
Others Banks Balance Enquiries	1.50	1.50
Penalty Fees		
Dishonoured Payment	306.00	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00	375.00
Card Replacement Fee (per card)	100.00	100.00
Pin Replacement Fee	10.00	10.00
Deposit or Post Dated Cheques (per cheque)	150.00	150.00
Value Added Services		
Payment Notifications (fee per notification)		
Email	0.30	0.30
SMS	0.45	0.45
Fax	1.50	1.50
Loan & Overdrafts		
Overdraft Annual Facility Fee	Negotiable	Negotiable
Personal Loan Arrangement Fee	Negotiable	Negotiable
Cheque Books		
Pocket 40	35.00	35.00

Platinum Cheque Account

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Monthly Account Fee	75.00	199.00
Your Monthly fee includes	Electronic Debit Card & One Free Scheduled Payment	*Offers 10 Free FNB ATM Withdrawals per month, Unlimited Electronic transaction on Online & Cellphone Banking, Includes airtime purchases. Over the counter transaction Fee 45.00
Monthly Account Fee also Includes		
inContact, FNB Cellphone & Online Banking subscriptions	Free	Free
Linked Account Transfers		
Internal Debit Orders	5.00	Free
External Debit Orders	17.00	Free
Cellphone, ATM & Online Banking	3.00	Free
Scheduled Transfers	3.00	Free
Account Transfers Branch	12.00	45.00
Payments		
Cellphone, ATM & Online Banking	6.00	Free
Scheduled Payments	6.00	Free
Bank Cheque	85.00	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00	400.00
Scheduled Payment	25.00	25.00
Scheduled Amendment	22.00	22.00
Cheque Payment	17.50	17.50
Card Purchases		
Visa Electronic Debit Card	0.50	Free
International Visa Electron Debit Cards	8.50	Free
Prepaid Purchases		
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	0.99	Free
Stop Payments		
Online Banking	60.00	60.00
FNB Branch	130.00	130.00
Cash Withdrawals		
FNB ATM	5.00	5.00*
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 > 10,000 - 65	45.00
Other Banks ATM Cash Withdrawals	10.00	10.00
International ATM Cash Withdrawals	20.00	20.00

Platinum Cheque Account continued

	Pay As You Go	Bundled option
Currency	ZMW	ZMW
Cash Deposits		
Cheques	5.00	5.00
FNB ATM/Branch Cash Deposit	5,000 per month free thereafter 0.25% of value	5,000 per month free thereafter 0.25% of value
Statements		
Monthly	Free	Free
Additional Paper Statement (Fee per month)		
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free	Free
Mini Statement (FNB ATM)	0.60	0.60
Mini Statement (Cellphone Banking)	Free	Free
Provisional Statement (Branch)	20.00 per page	20.00 per page
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch Balance Enquiries	1.00	1.00
Others Banks Balance Enquiries	1.50	1.50
Penalty Fees		
Dishonoured Payment	306.00	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00	375.00
Card Replacement Fee (per card)	100.00	100.00
Pin Replacement Fee	10.00	10.00
Deposit or Post Dated Cheques (per cheque)	150.00	150.00
Value Added Services		
Payment Notifications (fee per notification)		
Email	0.30	0.30
SMS	0.45	0.45
Fax	1.50	1.50
Loan & Overdrafts		
Overdraft Annual Facility Fee	Negotiable	Negotiable
Personal Loan Arrangement Fee	Negotiable	Negotiable
Cheque Books		
Pocket 40	35.00	35.00

Call Account

Currency	ZMW
Electronic Transactions	
Cellphone, ATM & Online Banking Transfers	2.50
Scheduled Payments	5.00
Scheduled Transfers	2.50
FNB Branch Transactions	
Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 >10,000 - 65
Account Payments	20.00
Account Transfers	10.00
Cheque Deposits	5.00
Cash Deposits	5,000 per month free thereafter 0.25% of value
Other Account related Fees	
ENC Uplifting Fee/Special Clearance (per deposit)	400.00

Business Start Account

Currency	ZMW
Monthly Account Fee	20.00
Your Monthly fee includes	Electronic Debit Card Fee
Annual Turnover	0 - ZMW 800K
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	5.00
External Debit Orders	17.00
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone, ATM & Online Banking	6.00
Scheduled Payments	6.00
Bank Cheque	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00
Scheduled Payment Setup	25.00
Scheduled Amendment	22.00
Branch Payments	20.00
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	0.99
Stop Payments	
Online Banking	60.00
FNB Branch	130.00
Cash Withdrawals	
FNB ATM	5.00
Branch Cash Withdrawals	0-5,000 - 45 5-10,000 - 55 >10,000 - 65
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	50,000 per month free thereafter 0.25% of value
Statements	
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00 per page

Business Start Account continued

Currency	ZMW
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	306.00
Honouring Fee (Charged when your account exceed your account limit)	375.00
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	0.30
SMS	0.45
Fax	1.50

Business SME Account

Currency	ZMW
Monthly Account Fee	50.00
Your Monthly fee includes	Electronic Debit Card Fee
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	5.00
External Debit Orders	17.00
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone, ATM & Online Banking	6.00
Scheduled Payments	6.00
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	0.99
Bank Cheque	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00
Scheduled Payment	25.00
Scheduled Amendment	22.00
Cheque Payment	22.50
Branch Payments	20.00
Stop Payments	
Online Banking	60.00
FNB Branch	130.00
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	0.99
Cash Withdrawals	
FNB ATM	5.00
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00
Cash Deposits	
FNB ATM/Branch Cash Deposit	50,000 per month free thereafter 0.25% of value

Business SME Account continued

Currency	ZMW
Statements	
Monthly Statement	Free
Additional Paper (Fee per month)	
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	504.00
Honouring Fee (Charged when your account exceed your account limit)	375.00
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	0.30
SMS	0.45
Fax	1.50
Loans & Overdrafts	
Overdraft Annual Facility Fee	Negotiable
Loan Arrangements	Negotiable
Cheque Books	
Pocket 40	35.00
Company 200	80.00

Business Cheque Account

Currency	ZMW
Monthly Account Fee	100.00
Your Monthly fee includes	Electronic Debit Card Fee
Monthly Account Fee also Includes	
inContact, FNB Cellphone & Online Banking subscriptions	Free
Linked Account Transfers	
Internal Debit Orders	5.00
External Debit Orders	17.00
Cellphone, ATM & Online Banking	3.00
Scheduled Transfers	3.00
Account Transfers Branch	12.00
Payments	
Cellphone, ATM & Online Banking	6.00
Scheduled Payments	6.00
Bank Cheque	85.00
ENC Upliftment Fee/Special Clearance (per deposit)	400.00
Scheduled Payment	25.00
Scheduled Amendment	22.00
Cheque Payment	22.50
Card Purchases	
Visa Electronic Debit Card	0.50
International Visa Electron Debit Cards	8.50
Prepaid Purchases	
Prepaid Purchases (FNB ATM Cellphone or Online Banking)	0.99
Stop Payments	
Online Banking	60.00
FNB Branch	130.00
Cash Withdrawals	
FNB ATM	5.00
Other Banks ATM Cash Withdrawals	10.00
International ATM Cash Withdrawals	20.00
Cash Deposits	
Cheques	5.00
FNB ATM/Branch Cash Deposit	50,000 per month free thereafter 0.25% of value

Business Cheque Account continued

Currency	ZMW
Statements	
Monthly	Free
Additional Paper Statement (Fee per month)	
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Provisional Statements &/ or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM)	0.60
Mini Statement (Cellphone Banking)	Free
Provisional Statement (Branch)	20.00 per page
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch Balance Enquiries	1.00
Others Banks Balance Enquiries	1.50
Penalty Fees	
Dishonoured Payment	504.00
Honouring Fee (Charged when your account exceed your account limit)	375.00
Card Replacement Fee (per card)	100.00
Pin Replacement Fee	10.00
Deposit or Post Dated Cheques (per cheque)	150.00
Value Added Services	
Payment Notifications (fee per notification)	
Email	0.30
SMS	0.45
Fax	1.50
Loans & Overdrafts	
Overdraft Annual Facility Fee	Negotiable
Loan Arrangements	Negotiable
Cheque Books	
Pocket 40	35.00
Company 200	80.00

Foreign Currency Accounts (Personal Cheque Accounts Only)

Currency	USD	GBP	EUR	ZAR
Monthly Account Fee	10.00	7.50	10.00	30.00
inContact, FNB Cellphone & Online Banking subscriptions	Free	Free	Free	Free
FNB Branch Transactions				
Cheque Payment	3.00	3.00	4.00	20.00
Cash Withdrawals	3.00 plus 0.15%	3.00 plus 0.15%	4.00 plus 0.15%	20.00 plus 0.15%
Account Payments	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Account Transfers	3.00	3.00	4.00	20.00
Cash Deposits	10,000 per month free, thereafter 0.20% of value	250 per month free, thereafter 0.20% of value	350 per month free, thereafter 0.20% of value	5,000 per month free, thereafter 0.20% of value
Balance Enquiries	Free	Free	Free	Free
Other Account related Fees				
Special Instructions				
ENC Uplifting Fee/ Special Clearance (per deposit)	40.00	18.00	25.00	350.00
Statements				
Provisional Statement (Branch)	1.00 per page	1.00 per page	1.00 per page	5.00 per page
Stop Payments				
Online Banking	1.20	0.75	1.20	9.50
FNB Branch	15.00	7.50	10.00	150.00
Penalty Fees				
Dishonoured Payment (per item)	35.00	18.00	25.00	350.00

Foreign Currency Accounts (Business Cheque Accounts Only)

Currency	USD	GBP	EUR	ZAR
Monthly Account Fee	10.00	7.50	10.00	30.00
inContact, FNB Cellphone & Online Banking subscriptions	Free	Free	Free	Free
FNB Branch Transactions				
Cheque Payment	3.00	3.00	4.00	20.00
Cash Withdrawals	3.00 plus 0.15%	3.00 plus 0.15%	4.00 plus 0.15%	20.00 plus 0.15%
Account Payments	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Account Transfers	3.00	3.00	4.00	20.00
Cash Deposits	10,000 per month free, thereafter 0.20% of value	250 per month free, thereafter 0.20% of value	350 per month free, thereafter 0.20% of value	5,000 per month free, thereafter 0.20% of value
Balance Enquiries	Free	Free	Free	Free
Other Account related Fees				
Special Instructions				
ENC Uplifting Fee/ Special Clearance (per deposit)	40.00	18.00	25.00	350.00
Statements				
Provisional Statement (Branch)	1.00 per page	1.00 per page	1.00 per page	5.00 per page
Stop Payments				
Online Banking	1.20	0.75	1.20	9.50
FNB Branch	15.00	7.50	10.00	150.00
Penalty Fees				
Dishonoured Payment (per item)	35.00	18.00	25.00	350.00

eWallet Fees

Currency	ZMW
Other Fees	
Send Money from cheque to eWallet (Deposit/Cash in)	8.50
Monthly Fee	Free
Prepaid Purchases	0.99
Statement/ Balance Enquiry	Free
Payments to Other eWallet	5.00
ATM Cash Withdrawals	Free

Generic Fees Applicable

Currency	ZMW
Other Fees	
Deposit Books	35.00
Certificate of Balance	100.00
Certification of Documents (per item)	75.00
Commissioner of Oaths	100.00
Reference Letter	100.00
Auditors Reports	250.00
Photocopying (per page)	10.00
Sealing of Documents	100.00
Telephone Local	75.00
Telephone Foreign	200.00
Direct Debit & Credit Clearing Payments (DDACC)	
Manual	50.00
Salary Processing	
Manual	30.00

First National Bank Zambia Limited

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* FNB may change these prices or introduce new fees at any time. Appropriate notice will be given. * Terms and Conditions Apply.