

FNB Zambia Retail Pricing Guide



1 September 2018

FNB
First National Bank

Smart Account

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Monthly Account Fee	49.00	75.00
Free FNB ATM Withdrawals	0	4
Minimum Operating Balance	60.00	60.00
Minimum Balance for Rebate	10 000	10 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments (DDACC)		
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Online	28.50	28.50
Branch	85.00	85.00
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	2 500 free per month; 0.30% of value thereafter	5 000 free per month; 0.30% of value thereafter

Smart Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	10.50	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised

Gold Account

	Pay-As-You-Use	Bundled
	ZMW	ZMW
Monthly Account Fee	59.00	100.00
Free FNB ATM Withdrawals	0	6
Minimum Operating Balance	0	0
Minimum Balance for Rebate	20 000	20 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments (DDACC)		
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	50.00	50.00
Branch	85.00	85.00
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.30% of value thereafter	7 500 free per month; 0.30% of value thereafter

Gold Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	1050	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

Platinum Account

	Pay-As-You-Use	Bundled
Payments DDAC	ZMW	ZMW
Monthly Account Fee	150.00	280.00
Free FNB ATM Withdrawals	0	15
Minimum Operating Balance	0	0
Minimum Balance for Rebate	40 000	65 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments DDAC		
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	50.00	50.00
Branch	85.00	85.00
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	15 000 free per month; 0.30% of value thereafter	30 000 free per month; 0.30% of value thereafter

Platinum Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Declined transaction Fee	Free	Free
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	10.50	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

Foreign Currency Consumer Cheque Account

	USD	GBP	EUR	ZAR
Monthly Account Fee	15.00	9.00	12.00	180.00
FNB Branch Transactions				
Account Transfer	9.00	7.00	8.00	115.00
Cash Withdrawals	11.00 plus 0.15%	8.00 plus 0.15%	10.00 plus 0.15%	145.00 plus 0.15%
Cheque Payment	6.00	5.00	6.00	85.00
Cash Deposits	10 000 free per month; 0.2% of value thereafter	250 free per month; 0.2% of value thereafter	350 free per month; 0.2% of value thereafter	5 000 free per month; 0.2% of value thereafter
Cheque Deposits	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Stop Payments				
Online	10.00	8.00	10.00	145.00
Branch	30.00	25.00	30.00	430.00
Statements				
Provisional Statement Branch (per page)	5.00	4.00	4.00	65.00
Penalty Fees				
Dishonoured Payment	35.00	18.00	25.00	350.00

Copper Account

Statements	ZMW
Monthly Account Fee	29.00
Free FNB ATM Withdrawals	1
Minimum Operating Balance	50.00
Minimum Balance for Rebate	5 500
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Cellphone, ATM, App & Online	6.50
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.50
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Branch	85.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.50
FNB ATM Cardless Withdrawal	8.50
Branch	75.00+0.30% max 250.00
Other Bank's ATM	20.00
International ATM	35.00
International Branch	140.00
Deposits	
Cheque Deposits	10.00
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
FNB ATM/Branch Cash Deposits	2 500 free per month; 0.30% of value thereafter

Copper Account (Continued)

Statements	ZMW
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Declined Transaction	Free
Penalty Fees	
Dishonoured Payment	510.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal Fee	10.50
ZRA Payments	15.00
Pay TV	1.40

Savings Account

Statements	ZMW
Monthly Account Fee	12.00
Free FNB ATM Withdrawals	1
Minimum Operating Balance	100.00
Linked Account Transfers	
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Bank Cheque	200.00
Branch	85.00
Prepaid Purchases	
Airtime	1.40
Airtime – FNB App	Free
Electricity	1.40
Cash Withdrawals	
FNB ATM	21.50
FNB ATM Cardless Withdrawal	21.50
Branch	75.00+0.30% max 250.00
Other Bank's ATM	21.50
International ATM	35.00
International Branch	140.00
Deposits	
Cheque Deposits	10.00
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
FNB ATM/Branch Cash Deposits	Free
Statements	
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal Fee	10.50
ZRA Payments	15.00
Pay TV	1.40

Call Deposit Account

	ZMW
Monthly Account Fee	Free
Linked Account Transfers	
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Standing Order	6.50
Branch	85.00
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Cash Withdrawals	
Branch Withdrawal	75.00+0.30% max 250.00
Deposits	
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.30% of value thereafter
Cheque Deposits	10.00

Lifestart Student Account

	ZMW
Monthly Account Fee	Free
Free FNB ATM Withdrawals	1
Minimum Operating Balance	25.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Cellphone, ATM, App & Online	6.50
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.50
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Branch	85.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.50
FNB ATM Cardless Withdrawal	8.50
Branch	75.00+0.30% max 250.00
Other Bank's ATM	20.00
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque Deposits	10.00

Lifestart Student Account (Continued)

Statements	ZMW
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Declined Transaction	Free
Penalty Fees	
Dishonoured Payment	510.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal Fee	10.50
ZRA Payments	15.00
Pay TV	1.40

Future Account

	ZMW
Monthly Account Fee	Free
Minimum Operating Balance	100.00
Linked Account Transfers	
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Bank Cheque	200.00
Branch	85.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Cash Withdrawals	
FNB ATM	8.50
FNB ATM Cardless Withdrawal	8.50
Other Bank's ATM	75.00+0.30% max 250.00
Other Bank's ATM	20.00
Branch	35.00
International Branch	140.00
Deposits	
Cheque Deposits	10.00
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
FNB ATM/Branch Cash Deposits	Free
Statements	
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00

Future Account (Continued)

Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal	10.50
ZRA Payments	15.00
Pay TV	1.40

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	10.50
eWallet Reversal Fee	10.50
Monthly Fee	Free
Airtime Prepaid Purchase	Free
Electricity Prepaid Purchase	Free
Statement / Balance Enquiry	Free
ATM Cash Withdrawals	Free

Generic Fees

	ZMW
Deposit Books	70.00
Certification of balance Copper, Savings, Lifestart, Future	Free
Certificate of balance	110.00
Certification of Documents (per item)	110.00
Commissioner of Oaths	110.00
Audit Reports	250.00
Photocopying (per page)	10.00
Sealing of Documents	110.00
Telephone Local	75.00
Telephone Foreign	200.00
Other Documents	110.00
Swift / Telegraphic Transfer (TT) Inwards	0.5% of value. Min US\$20 max US\$100
Swift / Telegraphic Transfer (TT) Outwards	1.0% of value. Min 35 max \$150
RTGS	75.00
ZRA RTGS Branch	30.00
Letter of Guarantee / Bond Application	100.00

The Small Print

Our Small Print is straightforward. Here we go:

Information on our products and prices

- FNB Zambia Ltd, a licensed Commercial Bank, reserves the right to change fees or introduce new fees from time to time. If we do this, though, we will give you at least 30 days' notice of these changes. You will also find the changes on FNB's website; www.fnbzambia.co.zm
- 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.
- You must apply for each facility or product individually.
- The grant of any facility or product is subject to you meeting the qualifying criteria of that product or facility.
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant.
- If there is disagreement between the product or facility-specific terms and conditions and what is outlined in this pricing guide, the Bank will follow the product or facility-specific terms and conditions that apply to such a facility or product.
- The Bank reserves the right to change the features of any product or facility at any time.
- Fees quoted "as per ZMW100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2018 to 31 August 2019.

Standard Terminology

If you want to compare FNBZ's fees with those of other Banks, we have, as far as possible, used standard terminology throughout this pricing guide. This is in line with Section 2 Part B of the Bankers Association of Zambia Code of Banking Practice in Zambia of September, 2010 (COBP). In the case where we have used FNB-specific terminology, we have added this here showing the wording that other Banks may use. So, FNB's term – as per this pricing guide – is "Card Purchase", while the standard terminology is "Card Transaction"; FNB's term is "Payment", while the standard terminology equivalent is "Third Party Payment/ Stop Order". FNB uses the term "Slimline Devices" whereas other banks might call them Mini ATMs. FNB uses the term "eChannels", which refers to Online Banking, Telephone Banking Interactive Voice Response (IVR) and FNB ATMs. FNB's "Mobile Channels" refer to Cellphone Banking and the FNB Banking App.