


FNB Zambia Business Pricing Guide

1st September 2017



FNB
First National Bank

Call 362 or 0211 366 800 to find out how we can help you or visit www.fnbzambia.co.zm

how can we help you? 

Get **more** Bank, Do more **Business**

Our business transactional accounts are versatile, hassle-free options that allow you to perform all your daily transactions. They are suited to incorporated businesses, partnerships, companies, close corporations, trusts and co-operatives and can be used for all the day-to-day operations of your company.



FREE
monthly email
statements



FREE subscription
to FNB Cellphone
Banking, Online
Banking, and the
FNB Banking App



Protection with
Online Secure,
giving you OTP
to protect your
card's exclusivity



Unlimited FREE
swipes when you
use your VISA
Debit Card



Unlimited FREE linked
account transfers on FNB
Cellphone Banking, Online
Banking and FNB ATMs

Business Cheque Account

This account is suitable for incorporated businesses, multi-national partnerships and trusts. This account gives access to free inContact and email statements to monitor all account transactions, and access to asset and credit facilities and bulk eWallet services. The account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	130.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	6.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal Other International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Business Cheque Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA payments	15.00
Manual Salary Processing (Per Transaction)	40.00
PayTV	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Informal Sector Account

The Informal Sector Account is designed for micro enterprises. This account gives access to a VISA debit card, Cellphone and Online banking to manage daily transactions.

	ZMW
Monthly Account Fee	30.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	6.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Branch Payment	60.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Informal Sector Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Manual Salary Processing (Per Transaction)	40.00
Pay TV	1.20
Sweeping	3.50

SME Account

The Business SME Account is designed for small to medium businesses. This account gives access to free inContact and email statements to monitor all account transactions, access to credit facilities and use of a cheque book and VISA Debit Card for daily transactions.

	ZMW
Monthly Account Fee	86.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	8.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	60.00
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

SME Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Manual Processing In Branch (Per Transaction)	40.00
Pay Tv	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangments Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Commercial Cheque Account

This Account is suitable for incorporated businesses, partnerships and trusts. This account gives access to free inContact, an Online accounting package, email statements to monitor all account transactions, access to asset and credit facilities and bulk eWallet services. The account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	165.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	87.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Commercial Cheque Account (Continued)

	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Corporate Cheque Account

This account is suitable for multi-nationals and large corporates. This account gives access to free inContact, Online accounting package and email statements to monitor all account transactions and access to asset and credit facilities and bulk eWallet services. This account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	165.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch Withdrawal	140.00
International Other Banks	19.50
International ATM Withdrawal	35.00
International Branch	140.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Corporate Cheque Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Monthly Balance Alerts	0.40
Daily Balance Alerts	8.00
Weekly Balance Alerts	2.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Public Sector Cheque Account

The Public Sector account is tailored to the needs of government and churches. This account meets the needs of the daily payments and receipts carried out by these institutions including management of their accounts using Online banking.

	ZMW
Monthly Account Fee	100.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	25.00
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Public Sector Cheque Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Monthly balance Alerts	0.40
Daily balance Alerts	8.00
Weekly balance Alerts	2.00
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Single Fee Pricing Options

Pay a fixed monthly fee for your account and always be in control of what you pay. On these pricing options you get:

- A number of FREE FNB ATM cash withdrawals*
- A number of FREE Electronic Channel Payments*
- A number of FREE Cheque Payments*

You also get unlimited qualifying electronic transactions using Online Banking, Cellphone Banking and the FNB Banking App.

Qualifying transactions include:

- Card purchases (Swipes)
- Prepaid purchases

You also get

- A FREE FNB Chip and Pin VISA debit card
- A cheque book
- Bank Cheques
- FREE subscription to Cellphone Banking
- FREE subscription to Online Banking
- FREE subscription to InContact; a messaging service that notifies you via SMS or email whenever there is a transaction on your account*
- FREE electronic statements
- FREE set-up of Standing Orders and Debit Orders to make regular payments

* Standard rates apply thereafter

Single Fee Pricing Option

	Single Fee Pricing Option 1	Single Fee Pricing Option 2	Single Fee Pricing Option 3
	ZMW	ZMW	ZMW
Monthly Account Fee	300.00	700.00	4 000.00
Free FNB ATM Withdrawals*	5	10	10
Free Electronic Channel Payments*	30	100	1 000
Free Cheque Payments*	5	10	20
Linked Account Transfers			
Internal Debit Orders	Free	Free	Free
External Debit Orders	25.00	25.00	25.00
Cellphone, ATM, App & Online Transfer	Free	Free	Free
Standing Order	Free	Free	Free
Account Transfers Branch	80.00	80.00	80.00
Payments (DDACC)			
Cellphone, ATM, App & Online Payment	6.00	6.00	6.00
Bank Cheque	200.00	200.00	200.00
Scheduled Payment Setup Online	Free	Free	Free
Scheduled Payment Amendment Online	Free	Free	Free
Scheduled Payment	6.00	6.00	6.00
Scheduled Payment Setup Branch	33.50	33.50	33.50
Scheduled Payment Amendment Branch	28.50	28.50	28.50
Cheque Payment	60.00	60.00	60.00
Branch	80.00	80.00	80.00
Card Purchases			
Swipe	Free	Free	Free
International Swipe	Free	Free	Free
Prepaid Purchases			
Airtime	Free	Free	Free
Electricity	Free	Free	Free
Stop Payments			
Online	100.00	100.00	100.00
Branch	300.00	300.00	300.00
Cash Withdrawals			
ATM Withdrawal FNB	8.00	8.00	8.00
Branch Withdrawal	140.00	140.00	140.00
ATM Withdrawal Other Banks	19.50	19.50	19.50
ATM Withdrawal Other International	35.00	35.00	35.00
International Branch Withdrawal	140.00	140.00	140.00
Deposits			
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter	250 000 free per month; 0.25% of value thereafter	500 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free	Free	Free

Single Fee Pricing Option (Continued)

Statements			
Statements Daily	20.00	20.00	20.00
Statements Weekly	10.00	10.00	10.00
Statements Twice Monthly	5.00	5.00	5.00
Provisional Statement Online	Free	Free	Free
Mini Statement (Cellphone Banking)	Free	Free	Free
Mini Statement (ATM)	1.50	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00	45.00
Balance Enquiries			
FNB ATM	Free	Free	Free
Cellphone Banking	Free	Free	Free
Branch	12.50	12.50	12.50
Other Banks' ATM	5.00	5.00	5.00
Penalty Fees			
Dishonoured Payment	840.00	840.00	840.00
Honouring Fee	405.00	405.00	405.00
Failed Standing Order	1.20	1.20	1.20
Declined Transaction Fee	Free	Free	Free
Service Fees			
Card Replacement Fee	70.00	70.00	70.00
Pin Replacement	15.00	15.00	15.00
Payment Notifications			
Email	0.30	0.30	0.30
SMS	0.45	0.45	0.45
FAX	1.50	1.50	1.50
Convenience Fees			
eWallet Send Fee	10.00	10.00	10.00
eWallet Reversal Fee	10.00	10.00	10.00
ZRA Payments	15.00	15.00	15.00
Manual Salary Processing (Per Transaction)	40.00	40.00	40.00
Pay TV	1.20	1.20	1.20
Sweeping	3.50	3.50	3.50
Other Fees			
Personal Loan Arrangement Fee	Personalised	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00	190.00
Cheque Book 100 Leaves	375.00	375.00	375.00

* Standard rates apply thereafter

Foreign Currency Business Cheque Accounts

	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
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

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	10.00
eWallet Reversal Fee	10.00
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 Documents (per item) Corporate Cheque	250.00
Certification of Documents (per item)	110.00
Certification of Balance	45.00
Commissioner of Oaths Corporate Cheque	250.00
Commissioner of Oaths	110.00
Audit Reports	375.00
Photocopying (per page)	10.00
Sealing Of Documents	110.00
Telephone Local	75.00
Telephone Foreign	200.00
Other Documents Corporate Cheque	250.00
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% of value. min US\$35 max US\$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 K100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2017 to 31 August 2018.

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.