

FNB Zambia Business Pricing Guide

1st September 2016



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?

Open an FNB transactional or Cheque account

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 a OTP
to protect your
card's exclusivity



Unlimited FREE
swipes when you
use your VISA
Business debit
card

Business Cheque Account

This account is suitable for incorporated businesses, multi-nationals 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	120.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	8.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
ATM Withdrawal FNB	7.50
Branch Withdrawal	130.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal Other International	32.50
International Branch Withdrawal	80.00
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 Bank's 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	9.50
ZRA payments	15.00
Manual Salary Processing (Per Transaction)	40.00
PayTV	6.00
Sweeping	3.00
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	160.00
Cheque Book 199 Leaves	320.00

Informal Sector Account

The business start 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	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	8.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
ATM Withdrawal FNB	7.50
Branch Withdrawal	130.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	32.50
International Branch Withdrawal	80.00
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 Bank's 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	9.50
ZRA Payments	15.00
Manual Salary Processing (Per Transaction)	40.00
Pay TV	6.00
Sweeping	3.00

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 the use of a cheque book and visa card for daily transactions.

	ZMW
Monthly Account Fee	79.50
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
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	40.00
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
FNB ATM	7.50
Branch withdrawal	130.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	32.50
International Branch Withdrawal	80.00
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 Bank's 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	9.50
ZRA Payments	15.00
Manual Processing in Branch (Per Transaction)	40.00
Pay TV	6.00
Sweeping	3.00
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	160.00
Cheque Book 199 Leaves	320.00

Commercial Cheque Account

This account is suitable for incorporated businesses, partnerships and trusts. 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. The account also has the option for tailor made transactional solutions for everyday business

	ZMW
Monthly Account Fee	150.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
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	Personalised
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
FNB ATM	7.50
Branch Withdrawal	130.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	32.50
International Branch Withdrawal	80.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Commercial 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 Bank's 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	9.50
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	6.00
Sweeping	3.00
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	160.00
Cheque Book 199 Leaves	320.00

Corporate Cheque Account

This account is suitable for multi-nationals and large corporates . This account gives access to free in contact , free Online accounting package 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	150.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
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	Personalised
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
FNB ATM	7.50
Branch Withdrawal	130.00
International Other Banks	19.50
International ATM Withdrawal	32.50
International Branch	80.00
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 Bank's ATM	1.50
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	9.50
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	6.00
Sweeping	3.00
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	160.00
Cheque Book 199 Leaves	320.00

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	50.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	3.50
Standing Order	3.50
Account Transfers Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	8.00
Bank Cheque	165.00
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	Personalised
Branch Payment	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
ATM Withdrawal FNB	7.50
Branch Withdrawal	130.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	32.50
International Branch Withdrawal	80.00
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 Bank's ATM	1.50
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	9.50
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	6.00
Sweeping	3.00
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	160.00
Cheque Book 199 Leaves	320.00

Foreign Currency Business Cheque Account

	USD	GBP	EUR	ZAR
Monthly Account Fee	13.50	8.50	11.00	130.00
FNB Branch Transactions				
Account Transfer	3.50	3.50	4.50	23.00
Cash Withdrawals	3 plus 0.15%	3 plus 0.15%	4 plus 0.15%	20 plus 0.15%
Cheque Payment	3.50	3.50	4.50	23.00
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	1.20	0.75	1.20	9.50
Branch	17.00	8.50	11.00	165.00
Statements				
Provisional Statement Branch (per page)	1.00	1.00	1.00	5.00
Penalty Fees				
Dishonoured Payment	35.00	18.00	25.00	350.00

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	9.50
Monthly Fee	Free
Airtime Prepaid Purchase	Free
Electricity Prepaid Purchase	Free
Statement / Balance Enquiry	Free
ATM Cash Withdrawals	Free

Generic Fees

	ZMW
Deposit Books	65.00
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% 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 2016 to 31 August 2017.

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.