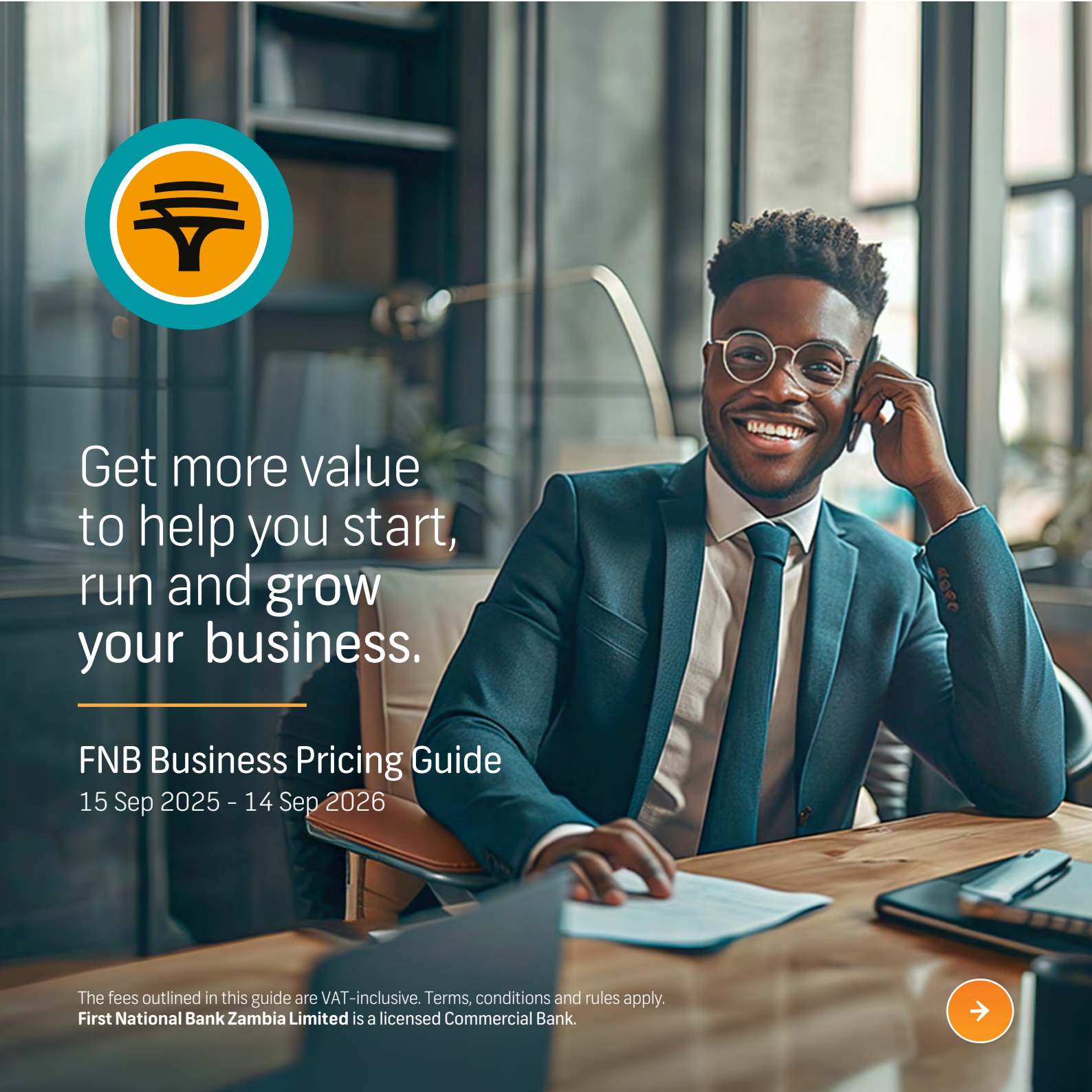

Get more value to help you start, run and **grow your business.**

FNB Business Pricing Guide

15 Sep 2025 - 14 Sep 2026

The fees outlined in this guide are VAT-inclusive. Terms, conditions and rules apply.
First National Bank Zambia Limited is a licensed Commercial Bank.

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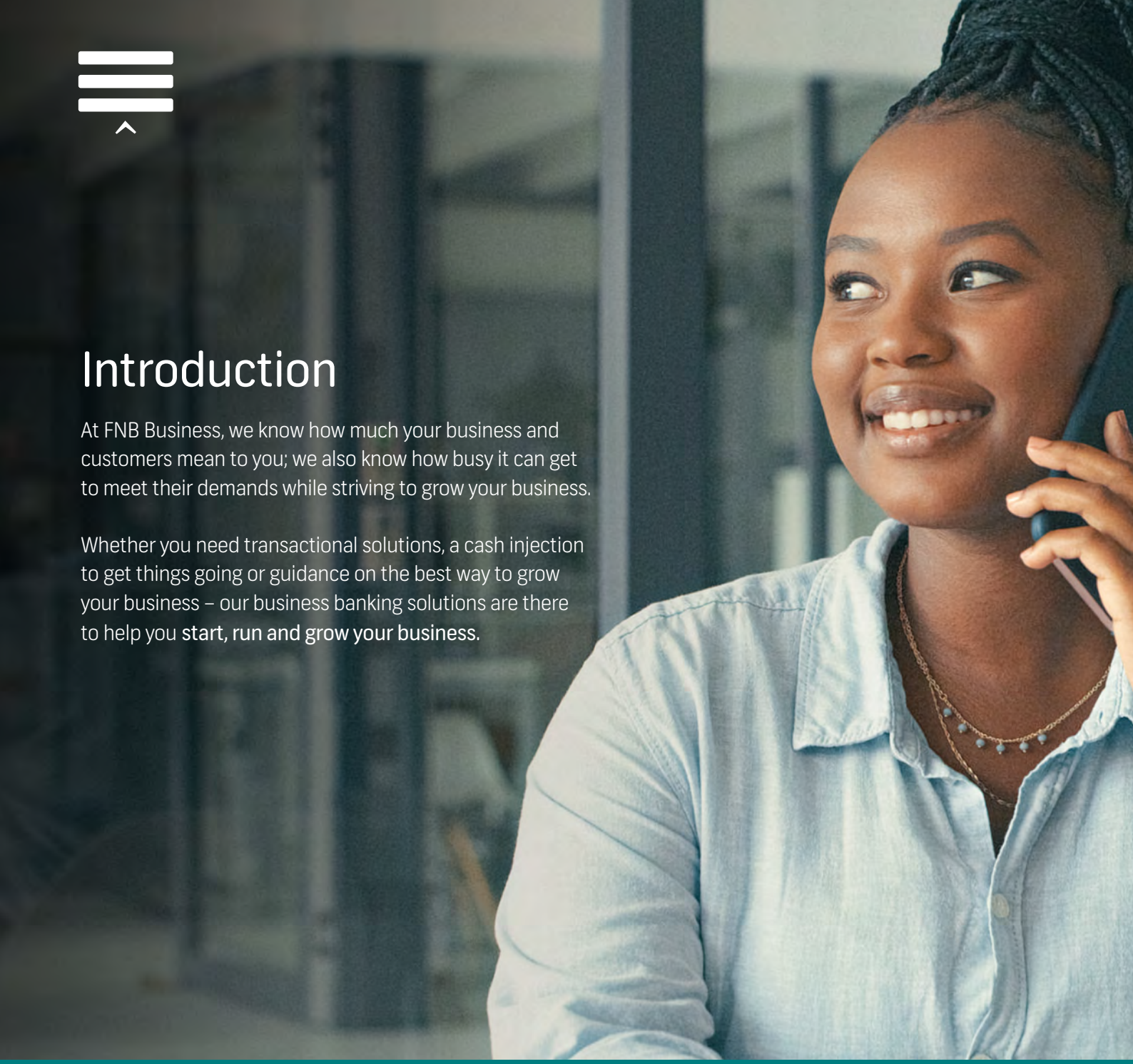
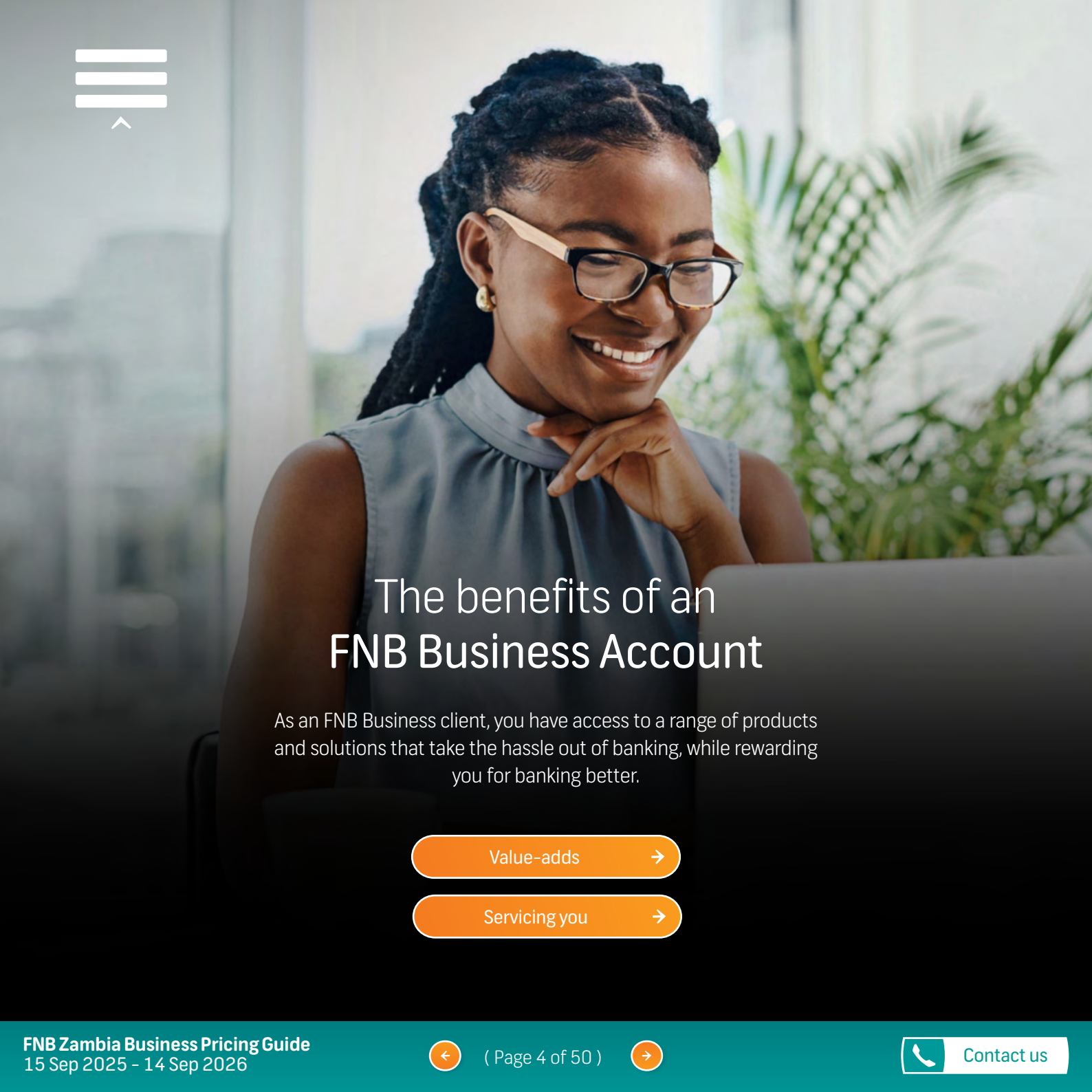


Introduction

At FNB Business, we know how much your business and customers mean to you; we also know how busy it can get to meet their demands while striving to grow your business.

Whether you need transactional solutions, a cash injection to get things going or guidance on the best way to grow your business – our business banking solutions are there to help you **start, run and grow your business.**



The benefits of an FNB Business Account

As an FNB Business client, you have access to a range of products and solutions that take the hassle out of banking, while rewarding you for banking better.

Value-adds →

Servicing you →

Value-adds

Instant Accounting

Complete your business's financial reports for free with our unique accounting solution. **It is fully integrated with your FNB Online Banking for Business profile, allowing you to generate accurate reports effortlessly.**

Business Toolkit

Get free access to the Business Toolkit on the FNB App. It aims to help businesses **respond to the current climate** and provides a step-by-step guide through a battle-tested roadmap complete with videos, tools, templates and practical instructions on how to drive business survival and growth.

Servicing you

Digital platforms

Online Banking for Business™

Online Banking Enterprise™ **gives you complete flexibility** to manage your unique business needs – adding additional users, segregation of duties between users and dual authorisations on transacting including eFiling payments.

FNB App

Manage your banking **on the move** with the FNB App. Smart inContact for Business allows you to safely approve online banking transactions and verify devices that log into your profile on the FNB App. It gives you access to relevant advice and tools that will make a difference to your business and its growth through the Business Toolkit

Self service

Automated Teller Machine (ATM)

FNB ATMs allow you to withdraw cash, check your balances and statements, make payments and transfers.

Automated Deposit Teller (ADT)

FNB ADTs gives you the ability to withdraw funds as well as make deposits into your FNB Accounts, anytime.

Channels

FNB Branch and CashPlus services

Our extensive branch and CashPlus network allows you to access expert sales or service assistance from a consultant, teller, or agent.

Dedicated service

Based on your business needs, complexity and turnover - **a business banker may be allocated to assist you** with your strategic banking needs.

FNB Business Accounts

Depending on your business turnover and type, we have designed value propositions to meet your needs.

FNB Business Start Account →

This account is a perfect start for new businesses, micro enterprises and the sole proprietor with a **turnover of less than ZMW2 million per annum**.

FNB SME Account →

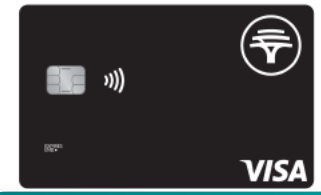
This account is a full of value banking offering, for small-to-medium size businesses with a **turnover of between ZMW2 million and ZMW5 million per annum** to help you run and grow your business.

FNB Business Account →

The FNB Business value proposition, which is suitable for incorporated businesses, multinational partnerships and trusts, has been designed to meet the specific needs of a business with **a turnover of between ZMW5 million and ZMW10 million per annum** to help you run and grow your business.

FNB Commercial Account →

The FNB Commercial value proposition, which is suitable for incorporated businesses, multi-national partnerships and trusts, has been designed to meet the specific needs of a business with a **turnover of between ZMW10 million and ZMW1 billion per annum** to help you run and grow your business.



FNB Corporate Account →

The FNB Corporate value proposition, which is suitable for suitable for multi-nationals and large corporates, has been designed to meet the specific needs of a business with a **turnover greater than ZMW1 billion per annum** to help you run and grow your business.

We also have a range of business accounts which have been designed for specialised industries.

Public Sector Account

Cash Man Account

Multi-Currency Account

Back to account options

FNB Business Start Account

This account is a perfect start for new businesses, micro enterprises and the sole proprietor with a **turnover of less than ZMW2 million per annum** to help you start, run and grow your business.

Pay-as-you-use →

Single fee →

For all other fees, refer to “General fees”.

General fees →

FNB Business Start Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

FREE:

- Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship bankers
- Savings Pocket
- Access to Instant Solutions

You pay an account fee of ZMW120.00p/m

Minimum operating balance: ZMW1000.00

Transfers and payments	
Linked-account Branch Transfers (at FNB Branch)	ZMW25.00
Third-party Payments (at FNB Branch)	ZMW25.00
Real Time Gross Settlement (RTGS) (Online Banking at the FNB App)	ZMW40.00
Real Time Gross Settlement (RTGS) (FNB Branch or telephone banking)	ZMW55.00
Cash withdrawals	
At FNB Branch (Outside ATM daily limit)	Free
Cash deposits	
At FNB Branch	Free
Other fees	
PIN change at FNB Branch (Consultant assisted)	Free
Manual salary processing (FNB Branch, per item)	ZMW25.00

FNB SME Account

The SME Business Account from FNB is a full value banking offering, for small-to-medium size businesses with a **turnover of between ZMW2 and ZMW5 million per annum** to help you run and grow your business.

Pay-as-you-use

Single fee

For all other fees, refer to “General fees”.

General fees

FNB SME Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

FREE:

- Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship bankers
- Savings Pocket
- Access to Instant Solutions

You pay an account fee of ZMW150.00 p/m

Minimum operating balance: ZMW2000.00

Transfers and payments	
Linked-account Branch Transfers (at FNB Branch)	ZMW25.00
Third-party Payments (at FNB Branch)	ZMW25.00
Real Time Gross Settlement (RTGS) (Online Banking at the FNB App)	ZMW40.00
Real Time Gross Settlement (RTGS) (FNB Branch or telephone banking)	ZMW55.00
Cash withdrawals	
At FNB Branch (Outside ATM daily limit)	Free
Cash deposits	
At FNB Branch	Free
Other fees	
PIN change at FNB Branch (Consultant assisted)	Free
Manual salary processing (FNB Branch, per item)	ZMW25.00

FNB Business Account

The FNB Business value proposition, which is suitable for incorporated businesses, multinational partnerships and trusts, has been designed to meet the specific needs of a business with a **turnover of between ZMW5 million and ZMW10 million per annum** to help you run and grow your business.

Pay-as-you-use

Single fee

For all other fees, refer to “General fees”.

General fees

FNB Business Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

FREE:

- Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship bankers
- Savings Pocket
- Access to Instant Solutions

You pay an account fee of ZMW200.00p/m

FNB Commercial Account

The FNB Commercial value proposition, which is suitable for incorporated businesses, multi-national partnerships and trusts, has been designed to meet the specific needs of a business with a **turnover of between ZMW10 million and ZMW1 billion per annum** to help you run and grow your business.

Pay-as-you-use

Single fee

For all other fees, refer to “General fees”.

General fees

FNB Commercial Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

FREE:
- Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship Managers
- Savings Pocket
- Access to Instant Solutions

You pay an account fee of ZMW250.00p/m	
Documentation Fees	
Certificate of balance	ZMW350.00
Cheque Books	
40 leaves	ZMW480.00
199 leaves	ZMW750.00
Branch Cash Withdrawal	
ZMW0.00 to ZMW50 000.00	ZMW120.00 + 0.50%, Max ZMW300.00
ZMW50 000.01 to ZMW150 000.00	ZMW120.00 + 0.40%, Max ZMW300.00
ZMW150 000.01 to ZMW300 000.00	ZMW120.00 + 0.20%, Max ZMW300.00
ZMW300 000.01 to ZMW500 000.00	ZMW120.00 + 0.15%, Max ZMW300.00
ZMW500 000.01 and greater	ZMW120.00 + 0.10%, Max ZMW300.00

FNB Corporate Account

The FNB Corporate value proposition, which is suitable for suitable for multi-nationals and large corporates, has been designed to meet the specific needs of a business with a **turnover greater than ZMW1 billion per annum** to help you run and grow your business.

Pay-as-you-use

Single fee

For all other fees, refer to “General fees”.

General fees

FNB Corporate Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

- FREE: Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship Managers
- Savings Pocket
- Access to Instant Solutions

You pay an account fee of ZMW250.00p/m	
Documentation Fees	
Commissioner of Oaths	ZMW250.00
Certification of Documents	ZMW200.00
Generic Document Fee	ZMW250.00
Certificate of balance	ZMW350.00
Cheque Books	
40 leaves	ZMW480
199 leaves	ZMW750
Branch Cash Withdrawal	
ZMW0.00 to ZMW50 000.00	ZMW120.00 + 0.50%,Max ZMW300.00
ZMW50 000.01 to ZMW150 000.00	ZMW120.00 + 0.40%, Max ZMW300.00
ZMW150 000.01 to ZMW300 000.00	ZMW120.00 + 0.20%, Max ZMW300.00
ZMW300 000.01 to ZMW500 000.00	ZMW120.00 + 0.15%, Max ZMW300.00
ZMW500 000.01 and greater	ZMW120.00 + 0.1%, Max ZMW300.00

Back to account options

FNB Cash Man Account

The FNB Cash Man Account is tailored to the needs of Corporates.

This value proposition has been designed to provide your business with innovative transactional solutions, helping you to optimize, run and grow.

Pay-as-you-use

For all other fees, refer to “General fees”.

General fees

FNB Cash Man Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You pay an account fee of ZMW250.00p/m

Documentation Fees	
Commissioner of Oaths	ZMW250.00
Certification of Documents	ZMW250.00
Generic Document Fee	ZMW250.00

Back to account options

FNB Public Sector Account

The FNB Public Sector Account is tailored to the needs of **Government, Non-Government-Organizations (NGOs), and Churches.**

This value proposition has been designed to meet the needs of your business, helping you start, run and grow.

Pay-as-you-use

For all other fees, refer to “General fees”.

General fees

FNB Public Sector Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

- FREE: Debit card purchases
- FNB App
- Online Banking
- Cellphone Banking
- Access to Relationship bankers
- Savings Pocket
- Access to Instant Solutions

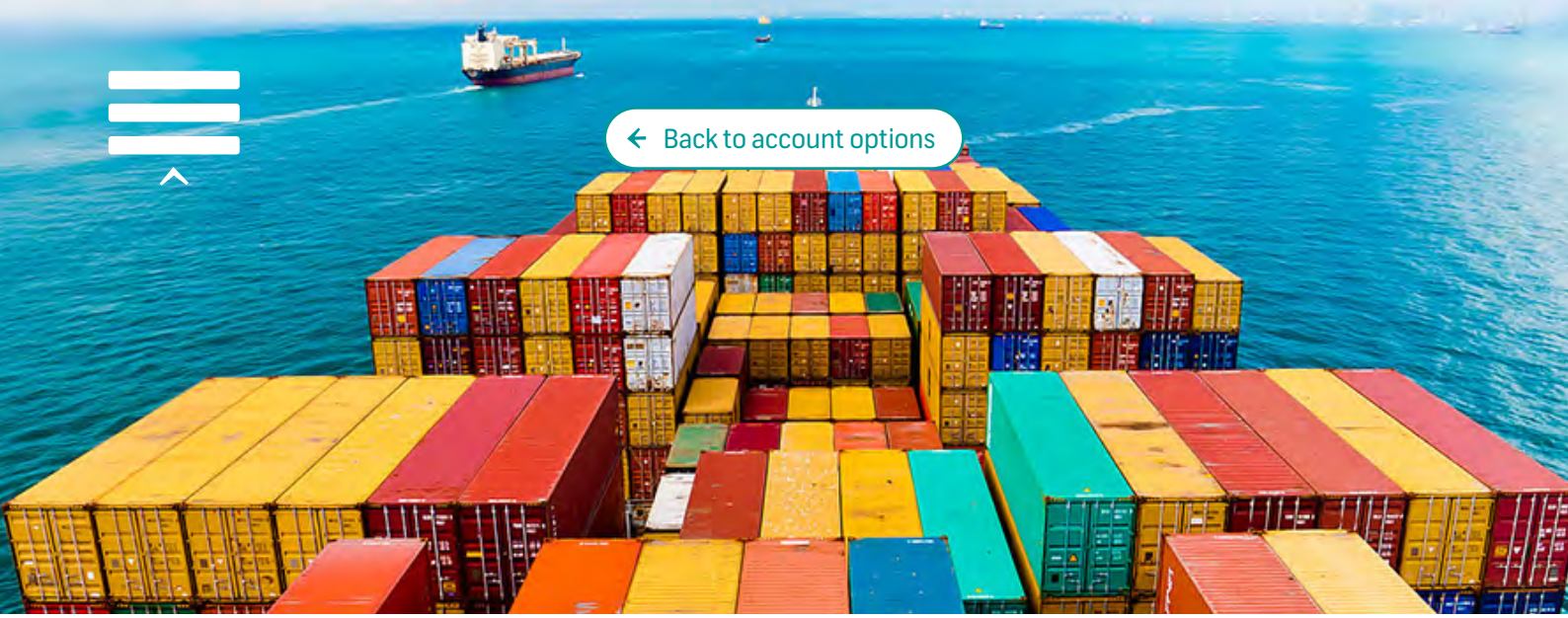
You pay an account fee of ZMW100.00p/m	
Transfers and payments	
Linked-account Branch Transfers (at FNB Branch)	ZMW25.00
Third-party Payments (at FNB Branch)	ZMW25.00
Real Time Gross Settlement (RTGS) (Online Banking at the FNB App)	ZMW40.00
Real Time Gross Settlement (RTGS) (FNB Branch or telephone banking)	ZMW55.00
Cash withdrawals	
At FNB Branch (Outside ATM daily limit)	Free
Cash deposits	
At FNB Branch	Free
Other fees	
PIN change at FNB Branch (Consultant assisted)	Free
Manual salary processing (FNB Branch, per item)	ZMW25.00

Single fee pricing option*

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

Monthly Fee: ZMW300.00 p/m	
Free	After which you pay
5x Free FNB ATM Withdrawals	ZMW16.50 per transaction
30x Electronic third-party payments (FNB ATM, Online Banking, the FNB App, USSD or telephone banking)	Max ZMW25.00
5x Free Cheque Payments	ZMW90.00 per item

*This product is no longer being offered to new customers. Fees are only applicable to existing customers already holding these accounts.



Back to account options

FNB Multi-Currency Account

Our FNB Multi Currency Accounts enable your business to receive or make regular foreign currency payments and transact with ease.

Pay-as-you-use →

For all other fees, refer to “FNB Foreign Exchange fees”.

FNB Foreign Exchange fees →

FNB Multi-Currency Business Account fees

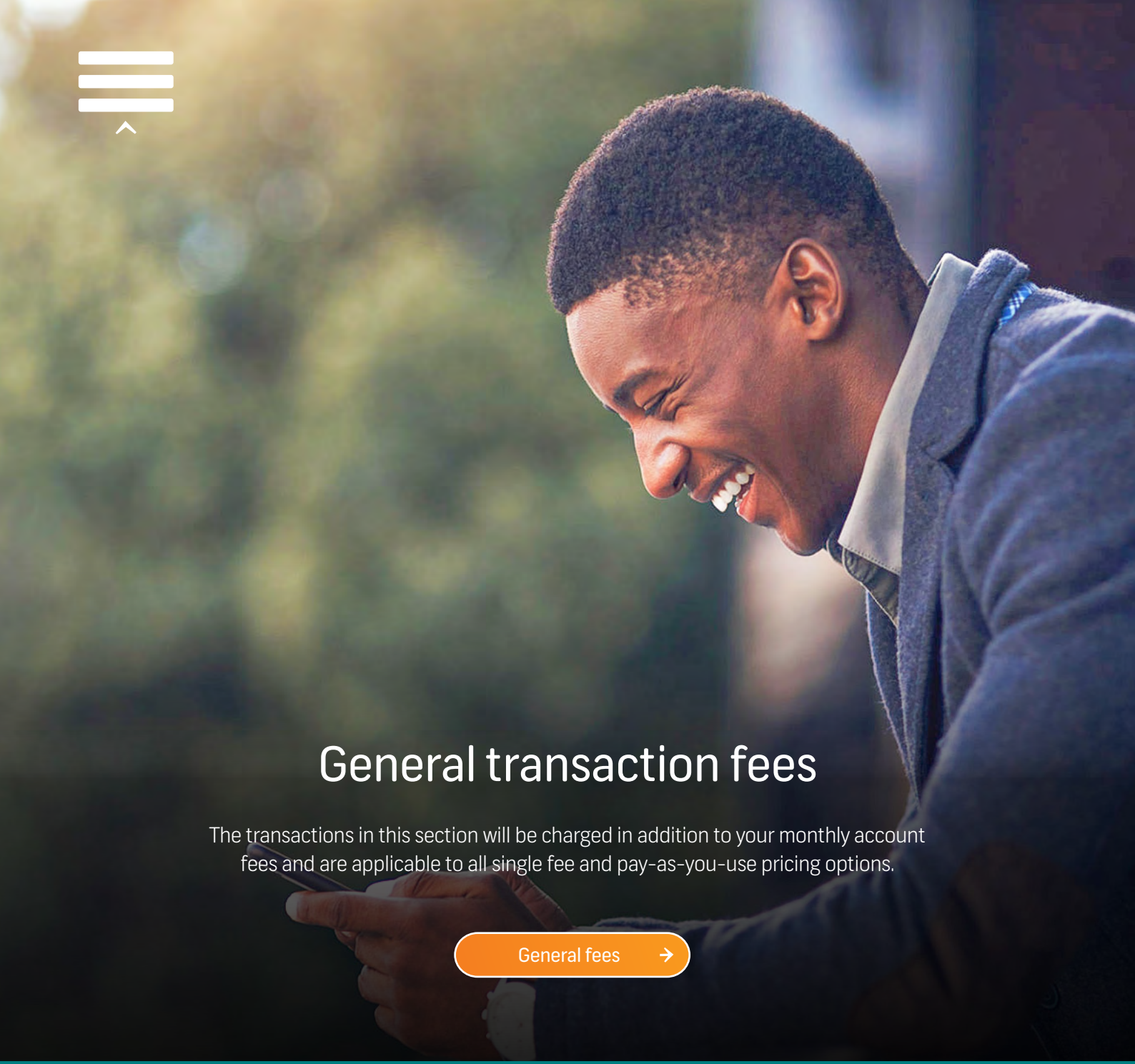
For all fees not specified in this section, please refer to the foreign exchange fees section of this pricing guide.

	USD	GBP	EUR	ZAR
Monthly Account Fee	25.00	10.00	15.00	200.00
Rebate amount	5 000.00	N/A	N/A	N/A
Transfers between your own accounts				
At FNB Branch	9.00	7.00	8.00	115.00
Account Payments				
Cheque	12.00	5.00	6.00	85.00
Debit Order Management				
Stop payment - digital channels	10.00	8.00	10.00	145.00
Stop payment - FNB Branch (Consultant assisted)	30.00	25.00	30.00	430.00
Cash Withdrawals				
At FNB Branch	Free	Free	Free	Free
Cheque encashment	11.00			
Cash Deposits				
At FNB Branch	Free	Free	Free	Free
Cheque Deposits				
At FNB Branch	1.00	1.00	1.00	25.00
Other Fees				
Statements & balance enquiries	Free	Free	26.00	Free
Dishonoured payment	35.00	18.00	25.00	350.00
ZRA Payments	1.00	N/A	N/A	N/A

FNB Multi-Currency Corporate Account fees

For all fees not specified in this section, please refer to the foreign exchange fees section of this pricing guide.

		USD	GBP	EUR	ZAR
Monthly Account Fee		25.00	15.00	18.00	200.00
Rebate amount		5 000.00	N/A	N/A	N/A
Transfers between your own accounts					
At FNB Branch		9.00	7.00	8.00	115.00
Account Payments					
Cheque		12.00	5.00	6.00	85.00
Debit Order Management					
Stop payment - digital channels		10.00	8.00	10.00	145.00
Stop payment - FNB Branch (Consultant assisted)		30.00	25.00	30.00	430.00
Cash Withdrawals					
At FNB Branch		Free	Free	Free	Free
Cheque encashment		11.00			
Cash Deposits					
		USD	GBP	EUR	ZAR
Branch deposits (Entities with annual turnover up to ZMW5million)	Free deposit value	100,000.00	100,000.00	100,000.00	500,000.00
	Fee after Free	0.25% of value			
Cheque Deposits .					
At FNB Branch		1.00	1.00	1.00	25.00



General transaction fees

The transactions in this section will be charged in addition to your monthly account fees and are applicable to all single fee and pay-as-you-use pricing options.

General fees

General transaction fees

(Transaction fees will reduce your available balance on the date of the transaction.)

Transfers between your accounts	
Electronic transfers (FNB ATM, Online Banking or the FNB App,)	Free
Scheduled transfers	Free
Internal & external debit orders	Free
Branch transfers (FNB Branch or telephone Banking)	ZMW130 + 0.15%, Max ZMW200
Purchases	
Prepaid purchases	
Airtime (FNB Online Banking, USSD or FNB ATM)	ZMW3.00
Airtime (FNB App)	Free
Electricity (FNB Online Banking, USSD or FNB ATM)	ZMW4.00
Pay TV (FNB Online Banking, USSD or FNB ATM)	ZMW4.00
Prepaid purchases from eWallet account	Free

Tip to bank *smarter* › Card limits can be managed via the FNB App anytime, anywhere.

General transaction fees

(continued)

Account payments	
Electronic third-party payments (FNB ATM, Online Banking, the FNB App or telephone banking)	Max ZMW10.00
Standing order	ZMW10.00
Internal & external debit orders	**Free**
Third-party payments (FNB Branch or telephone banking)	ZMW130.00 + 0.15% max. ZMW200.00
Cheque Payment	ZMW90.00 per item
Issue of bank cheques	ZMW300.00 per item
Real-Time Gross Settlement (RTGS) (Online banking or the FNB App)	ZMW40.00 per transaction
Real-Time Gross Settlement (RTGS) (FNB Branch or telephone banking)	ZMW55.00 per transaction
Payment honouring fee	ZMW405.00
Standing orders	
Electronic scheduled payment establishment/amendment fee (Online Banking or the FNB App)	**Free**
Standing order establishment fee (FNB Branch or telephone Banking - consultant assisted)	**Free**
Standing order amendment fee (FNB Branch or telephone Banking - consultant assisted)	**Free**

Tip to bank *smarter* >

Scheduled payments on digital is **free.** Make smarter payments with **future-dated transactions** up to 1 year in advance or set these up to pay on a **scheduled basis.**

General transaction fees

(continued)

Account payments (continued)	
Debit order management	
Stop payment - Digital channels	ZMW120.00
Stop payment - FNB Branch (consultant assisted)	ZMW350.00
Payment notific tions	
Email	ZMW0.30
SMS	ZMW0.45
eWallet payments (per transaction)	
Send Money (Transactions between ZMW0.10- ZMW150.00)	ZMW10.00
Send Money (Transactions greater than ZMW150.00)	ZMW12.00
Reversal of incorrect "send money to an FNB eWallet" transaction	ZMW12.00
Balance enquiries & alerts	
Balance enquiry on self-service channels (Online banking, the FNB App or FNB ATM)	Free
Balance enquiry at FNB Branch	Free
Balance enquiry at other bank's ATM	Free
Balance alert monthly	Free
Balance alert weekly	Free
Balance alert daily	Free

General transaction fees

(continued)

Cash withdrawals	
FNB CashPlus Agents	
ZMW0.01 to ZMW300	ZMW3.50
ZMW300.01 to ZMW750	ZMW9.50
ZMW750.01 to ZMW2,000	ZMW11.00
ZMW2000.01 to ZMW4,000	ZMW12.00
ZMW4000.01 to ZMW10,000	ZMW16.50
Greater Than ZMW10,000	ZMW27.50

Tip to bank *smarter* ›

Instead of using ATMs, you can withdraw cash from participating Agents using CashPlus. Our extensive Agent network is cheaper and provides extra convenience.

Branch & ATM		
FNB ATM		ZMW16.50
Other banks' ATMs		ZMW25.00
International ATM cash withdrawals		ZMW35.00
International branch cash withdrawals		ZMW140.00
	Transaction value	**Fee per transaction**
FNB Branch (including Cheque encashment)		ZMW 120.00 + 0.25%, Max ZMW300.00 (With percentage discounts as transaction value increases)
	ZMW0.00 - ZMW50 000.00	ZMW120.00 + 0.25%, max. ZMW300
	ZMW50 000.01 - ZMW150 000.00	ZMW120.00 + 0.20%, Max ZMW300.00
	ZMW150 000.01 - ZMW300 000.00	ZMW120.00 + 0.10%, Max ZMW300.00
	ZMW300 000.01 - ZMW500 000.00	ZMW120.00 + 0.06%, Max ZMW300.00
	ZMW500 000.01 and greater	ZMW120.00 + 0.04%, Max ZMW300.00

General transaction fees

(continued)

Deposits	
Cheque deposit at FNB Branch (per cheque deposit)	ZMW 10.00 + 0.30% of Value , max ZMW 100.00
Local currency cash deposits	
FNB Branch	Free
FNB ATM with deposits	Free
FNB CashPlus Agents	Free
Foreign currency cash deposits	
Branch deposits (Entities with annual turnover up to ZMW5million)	Free

		USD	GBP	EUR	ZAR
Branch deposits (Entities with annual turnover up to ZMW5million)	Free deposit value	100,000.00	100,000.00	100,000.00	500,000.00
	Fee after Free	0.25% of value			

Deposit Books	
100 pages	ZMW125.00

Tip to bank *smarter* >

Save time and money by using our ATM with deposits terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.

General transaction fees

(continued)

Account confirmation letter	
Account confirmation letter	ZMW150.00
Statements	
Email (Statements free for download or email via Online Banking)	Free
Monthly statement	Free
Mini-statements	Free
Provisional statement (FNB Branch or telephone banking, per page)	Free

Tip to bank *smarter* >

Your accounts statements are available for free on Online Banking for Buisness. It also provides you with additional security.

Document fees	
Auditors report	ZMW250.00
Letter of reference	ZMW150.00
Certification of balance	ZMW200.00
Certification of documents (per item)	ZMW150.00
Commissioner of oaths	ZMW150.00
Sealing of documents	ZMW150.00

General transaction fees

(continued)

Penalty fees	
Declined transaction fee	**Free**
Honouring fee	ZMW405.00
Dishonouring payment	ZMW840.00
Failed standing order	ZMW1.50
Debit card fees	
Replacement fee (Including damaged cards)	ZMW130.00
PIN change on self-service channel (Online banking, the FNB App or FNB ATM)	**Free**
PIN change at FNB Branch (consultant assisted)	**Free**
Optional Issuer fee	4.10%
Local & International Debit Card Purchases	Free
Cheque books	
40 leaves	ZMW380.00
199 leaves	ZMW600.00

General transaction fees

(continued)

Credit fees	
Term loan arrangements (qualifying applicants)	Negotiated
Overdraft facility fee (qualifying applicants)	Negotiated
Statutory Payments	
ZRA Payments	ZMW25.00
NAPSA Payments	ZMW25.00
Convenience fees	
Sweeping (per transaction)	ZMW3.50
Electronic salary processing (Online Banking per item)	Max. ZMW10.00
Manual salary processing (FNB Branch, per item)	ZMW100.00
Cash withdrawals from eWallet account (after free)	ZMW10.00
Letter of Guarantee/ Bond application	ZMW100.00
Photocopying (per page)	ZMW20.00
Telephone local	ZMW75.00
Telephone international	ZMW200.00
Bank-to-third-party-wallet send fee (Transactions between ZMW0.1-ZMW150)	ZMW10.00
Bank-to-third-party-wallet send fee (Transactions greater than ZMW150)	ZMW10.00

Online Banking Enterprise™ Transaction fees

Financial - Transfers,nominated, un-nominated payments, collections		
Tiers	**Transaction Volumes Per Month**	**Fee**
1	Less than or equal to 1000	ZMW10.00
2	Greater than 1 000 but less or equal to 5 000	ZMW9.50
3	Greater than 5 000 but less or equal to 10 000	ZMW8.00
4	Greater than 10 000 but less or equal to 20 000	ZMW7.00
5	Greater than 20 000 but less or equal to 40 000	ZMW6.00
6	Greater than 100 000	ZMW5.50

Transaction	Fee
Unnominated Payment	ZMW 10.00
Nominated Payment	ZMW10.00
Payment Notification Email	ZMW0.50
Payment Notification Fax	ZMW0.50
Alert SMS	ZMW0.50
Transaction History	ZMW0.50
RTGS *(greater than threshold)*	ZMW40.00
Stop Cheque Enquiry	ZMW0.50
Stop Cheque Add	ZMW 91.50

Online Banking Enterprise™ Transaction fees

(continued)

Transaction	Fee
RTGS *(below threshold)*	ZMW40.00
Collection	ZMW10.00
Once-Off Collection	ZMW10.00
2-Day Payment	ZMW10.00
2-Day Collection	ZMW10.00
RTC Payment	ZMW76.50
Statement Export Daily	ZMW23.00
Statement Export Weekly	ZMW12.50
Statement Export *(every two (2) weeks)*	ZMW4.50
Archived Batch Restore	ZMW0.50
Alert Email	ZMW0.50
2-Day Prior Payment Notification Email	ZMW 0.50
Payment Notification SMS	ZMW0.50
2-Day Prior Payment Notification SMS	ZMW0.50
Cashman Notifications SMS	ZMW0.50
Cashman Notifications Email	ZMW0.50
AV SMS Notifications	ZMW0.50
AV Email Notifications	ZMW0.50
Interim Statement Export - Hourly	ZMW45.50
Transaction History Immediate	ZMW0.50

Online Banking Enterprise™ Transaction fees

(continued)

Transaction	Fee
Transaction History Scheduled Exports	ZMW0.50
15-Minute Statement Export	ZMW153.50
View Cheque Image	ZMW6.00
Express Clearing	ZMW76.50
Import User Permissions Billing	ZMW12.50
Download of Detailed User Report	ZMW8.00
Admin Re-activation	ZMW18.50
eWallet Pro	ZMW8.00
SDET Transaction	ZMW0.50
Delivery Mechanism of Selected Data by FTP or XCOM	ZMW153.50
Reject Notification SMS	ZMW0.50
Reject Notification Email	ZMW 0.50
eWallet Once-Off Between 20 & 1000	ZMW8.00
eWallet Once-Off Between 1001 & 2000	ZMW8.00
eWallet Once-Off Between 2001 & 3000	ZMW8.00
Search Recipient	ZMW0.50
ZRA Nominated Payments	ZMW25.00
eWallet Pro 0	ZMW8.00
eWallet Pro 1	ZMW8.00
eWallet Pro 2	ZMW8.00

Online Banking Enterprise™ Transaction fees

(continued)

Transaction	Fee
Secondary User Fee	ZMW31.00
Tertiary User Fee	ZMW24.50
Collections Module Fee	ZMW76.50
Cashman Module Fee	ZMW76.50
History Retention 90 Days	ZMW45.50
History Retention 120 Days	ZMW62.00
History Retention 150 Days	ZMW76.50
History Retention 180 Days	ZMW91.50
Transfer Retention 60 Days	ZMW31.00
Transfer Retention 90 Days	ZMW45.50
Transfer Retention 120 Days	ZMW62.00
Transfer Retention 150 Days	ZMW76.50
Payment Retention 60 Days	ZMW31.00
Payment Retention 90 Days	ZMW45.50
Payment Retention 120 Days	ZMW62.00
Transfer Retention 150 Days	ZMW76.50
Once-Off Payment Retention 60 Days	ZMW 31.00
Once-Off Payment Retention 90 Days	ZMW45.50
Once-Off Payment Retention 120 Days	ZMW62.00
Once-Off Payment Retention 150 Days	ZMW76.50

Online Banking Enterprise™ Transaction fees

(continued)

Transaction	Fee
Collection Retention 60 Days	ZMW 31.00
Collection Retention 90 Days	ZMW45.50
Collection Retention 120 Days	ZMW62.00
Collection Retention 150 Days	ZMW76.50
NPS Payment Retention 60 Days	ZMW31.00
NPS Payment Retention 90 Days	ZMW45.50
NPS Payment Retention 120 Days	ZMW62.00
NPS Payment Retention 150 Days	ZMW76.50
Unnominated Payment *(like on like)*	ZMW 10.00
Nominated Payment *(like on like)*	ZMW10.00
RTGS *(greater than threshold - like on like)*	ZMW40.00
RTGS *(below threshold - like on like)*	ZMW40.00
Collection *(like on like)*	ZMW10.00
Once-Off Collection *(like on like)*	ZMW10.00
2-Day Paymen *(like on like)*	ZMW10.00
2-Day Collectio *(like on like)*	ZMW10.00
RTC Payment *(like on like)*	ZMW76.50
Pay & Clear Now	ZMW76.50
eWallet Pro *(like on like)*	ZMW8.00
MT940	ZMW5.00

Online Banking Enterprise™ Transaction fees

(continued)

Transaction	Fee
MT940	ZMW5.00
Reference Validation (EFT)	ZMW2.00
Reference Validation (OTC)	ZMW3.00
Receipt-It	ZMW2.00
Cash Management/ Target Balancing	ZMW3.50

FNB Foreign Exchange

Bring the world closer with our foreign exchange solutions. FNB Foreign Exchange offers a range of solutions to suit your business's needs; whether for travelling, sending or receiving money globally, or managing imports and exports. Foreign exchange is the simple and convenient way to transact around the world.

FNB Foreign Exchange fees →

FNB Foreign Exchange fees

Whether you need transactional solutions, a cash injection to get things going or guidance on the best way to grow your business internationally - our secure and reliable online banking payment options take the complexity out of cross-border transactions while helping you manage your exchange rate risk.

Payment solutions

	eChannel	Other & FNB Branch
Global payments (SWIFT)		
Commission	1.00%	1.00%
Minimum charge	USD30.00	USD35.00
Maximum charge	USD60.00	USD150.00
Global receipts (INSWIFT)		
Inward Telegraphic Transfer	Flat Fee USD20.00	

Other fees

	USD	GBP	EUR	ZAR
Statements & balance enquiries	Free	Free	Free	Free
Dishonoured payment	35.00	18.00	25.00	350.00
ZRA Payments	1.00	N/A	N/A	N/A

Swift Messages

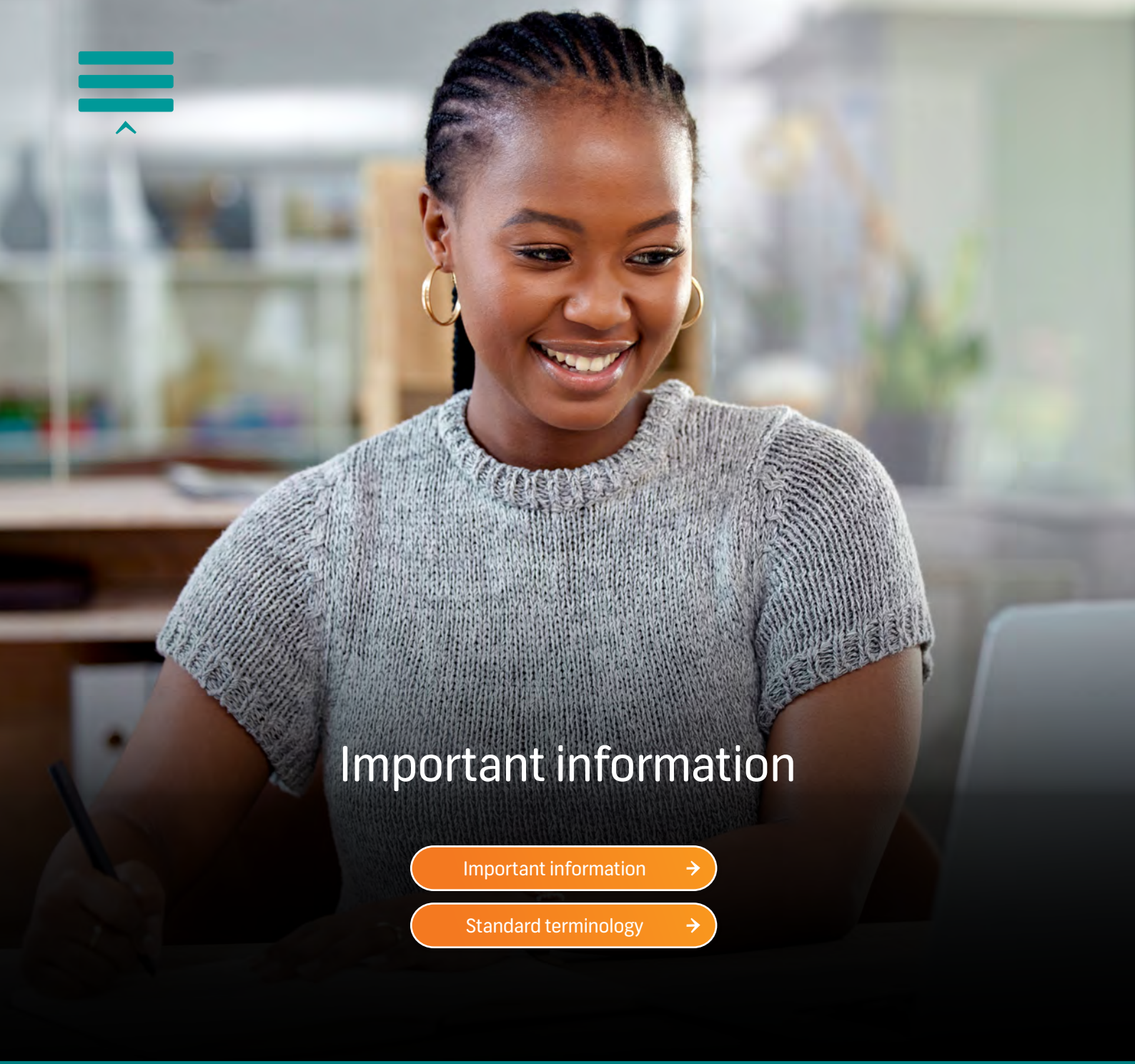
Swift amendments	$30.00
Status inquiry	$30.00
Recall of funds	$30.00

FNB Trade Finance

Documentary Collections	
Inward Documentary Collection	1% of Doc value. Min 100 Max USD150
Outward Documentary Collection	US$50 Plus Courier Charge
Bills For Collection	
Import	
Handling Fee	0.25% of Value of documents. Min US$120 Max US$200
Returning charge	USD120
Avalising charge	Free
Holding Charges	US$75 per Month
Discounting/Request for avalising	Free
Courier charges	Customer to bear the full cost
SWIFT charges	Customer to bear the full cost
Export	
Handling fee	US$150 flat
Risk margin	Free
Courier charges	Customer to bear the full cost
SWIFT charges	Customer to bear the full cost
Holding Charges	Free
Letters Of Credit	
Import Letter of credit	
Issuance commission	0.25% to 1% per quarter of part thereof
Arrangement fee	0.25% to 1.5% of the LC Value
Amendments other than extension or increase in value	US$100
Amendments - Extension (within charged period)	US$100
Amendments - Extension (beyond charged period)	US$100 Plus commission 0.25% to 1%
Amendments - Increase in Value	0.25% to 1% per quarter of part thereof. Min USD100
Payment Charge (Telegraphic Transfers)	Free
SWIFT charges (on issuance)	Customer to bear the full cost
SWIFT charges (other than issuance)	Customer to bear the full cost
Cancellation fee	US$100
Courier Charges (if applicable)	Customer to bear the full cost
Pre-Advise/Draft LC	US$50
Transferable LC (Transferable/Back to back)	0.5% upfront on value of LC plus commission 0.25% to 1% per quarter

Export Letter of Credit	
Local Bank Guarantee	0.25% - 1.5% per quarter or part thereof
Tender/Bid bonds	0.25% - 1.5% per quarter or part thereof
Guarantee (Performance, Advance Payments, Cheque, Retention, Payment)	0.25% - 1.5% per quarter or part thereof
Payment Guarantee	0.25% - 1.5% per quarter or part thereof
Retention Guarantees	0.25% - 1.5% per quarter or part thereof
Cheque Guarantees	0.25% - 1.5% per quarter or part thereof
Warehouse Bonds	0.25% - 1.5% per quarter or part thereof
Instrument of Guarantee	0.25% - 1.5% per quarter or part thereof
Other forms of Guarantees (as per Customer request, subject to specific legal approval	0.25% - 1.5% per quarter or part thereof
Amendments other than extension or increase in value	0.25% - 1.5% per quarter or part thereof
Amendments - Extension (within charged period)	US$100
Amendments - Extension (beyond charged period)	US$100
Inward Re-issuance Fee - Quarterly commission	Free
Increase in Guarantee Amount	US$100 upfront plus commission 0.25% - 1% per quarter or part thereof
Arrangement fee	Min 0.35% of the guarantee amount max 2%
Postage Charges	Customer to bear the full cost
Postage Charges (International)	Customer to bear the full cost
Swift Charge (On Issuance)	Free
Swift Charge (Other than issuance)	Free
Advising Foreign Guarantee without any liability on the Bank	USD150
Selective Invoice Discounting	Risk based Facility Fee 3.5% Interest Rate : Risk Based
Order Financing	Risk based Facility Fee 3.5% Interest Rate : Risk Based

Export Letter of Credit	
Advising (without adding confirmation)	US$150
Confirmation	As advised by issuing Bank
Document handling	Free
Amendments other than extension or increase in value	US$100
Amendments - Extension (within charged period)	US$100
Amendments - Extension (beyond charged period)	US$100 upfront on value of LC plus commission 0.25% to 1% per quarter
Increase in confirmed LC	0.25% to 1% per quarter or part thereof
Negotiation of Discrepant Documents	US$150
Courier Charges	Customer to bear the full cost
Swift Charges	Customer to bear the full cost
Payments (Negotiation fee)	Free
Pre-Advise/Draft	US$50
Standby Letters of Credit	
Issuance	0.25% to 1% per quarter or part thereof
Arrangement fee	0.25% to 1.5%. Min US$100
Amendments other than extension or increase in value	US$50
Amendments - Extension (within charged period)	US$100
Amendments - Extension (beyond charged period)	US$100 Plus commission 0.25% to 1%
Swift Charge (On Issuance)	Free
Swift Charge (On Payment)	Free
Cancellation fee	US$100
Courier Charges	Customer to bear the full cost



Important information

Important information →

Standard terminology →

Important information

Remember the following points when deciding which of our solutions best suit your needs:

- 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 our 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 product or facility individually.
- The grant of any product or facility is subject to you meeting the qualifying criteria of that product or facility.
- Each product or facility has a set of terms and conditions for that specific product or facility. 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 product or facility.
- 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 9 October 2024 to 8 September 2025.

Standard terminology

If you want to compare FNBZ' 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 October 2010 (COBP).

In the case where we've used FNB-specific terminology, we have added this here showing the wording that other Banks may use.

- 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.

Contact us

For more information on our business banking solutions:

Contact your Relationship Manager
Visit fnbzambia.co.zm and click on the “For My Business” tab
Call 362 or +26 0211 366 800.

Terms, conditions, and rules apply.