



ZMW Standard Fixed Deposit										ZMW	Non STD Call
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 - 23months	24 - 60 months	Balance Range		
1,000 - 9,999	2.50%	3.00%	4.50%	5.00%	6.00%	8.00%	10.00%	11.00%	100 - 24,999	0.5%	
10,000 - 49,999	3.00%	3.50%	5.50%	6.00%	7.00%	9.00%	11.00%	12.00%	25,000 - 49,999	1.0%	
50,000 - 99,999	3.50%	4.00%	6.00%	7.00%	8.00%	10.00%	12.00%	13.00%	50,000 - 99,999	1.5%	
100,000 - 249,999	4.00%	5.00%	7.00%	8.00%	9.00%	11.00%	13.00%	14.00%	100,000 - 249,999	2.0%	
250,000 - 499,999	5.00%	6.00%	9.00%	10.00%	10.50%	13.50%	14.50%	15.50%	250,000 - 499,999	2.5%	
500,000 - 999,999	6.00%	8.00%	9.50%	10.50%	11.00%	14.50%	16.00%	17.00%	500,000 - 999,999	3.0%	
1,000,000+	Treasury to advise								1,000,000+	3.5%	

USD Standard Fixed Deposit										ZMW	Savings Pocket
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 - 23months	24 - 60 months	Balance Range		
1,000 - 12,499	0.02%	0.03%	0.04%	0.05%	0.06%	0.08%	0.10%	Treasury to advise	100 - 24,999	4.5%	
12,500 - 24,999	0.03%	0.04%	0.05%	0.06%	0.08%	0.10%	0.13%		25,000 - 49,999	5.0%	
25,000 - 49,999	0.04%	0.05%	0.06%	0.08%	0.10%	0.13%	0.16%		50,000 - 99,999	5.5%	
50,000 - 99,999	0.05%	0.06%	0.08%	0.10%	0.13%	0.16%	0.18%		100,000+	6.0%	
100,000+	Treasury to advise										

GBP Standard Fixed Deposit										ZMW	eSavings
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 - 23months	24 - 60 months	Balance Range		
1,000 - 12,499	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	Treasury to advise	100 - 249	1.0%	
12,500 - 24,999	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.05%		250 - 499	1.5%	
25,000 - 49,999	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%		500 - 999	2.0%	
50,000 - 99,999	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%		1,000+	2.5%	
100,000+	Treasury to advise										

ZMW Flexi Fixed											
Balance Range	3 months	4 months	5 months	6 months	7 months	8 months	9 months	10 months	11 months	12 months	
1,000 - 9,999	3.0%	3.0%	3.0%	3.5%	3.5%	3.5%	4.0%	4.0%	4.0%	4.5%	
10,000 - 24,999	3.5%	3.5%	3.5%	4.0%	4.0%	4.0%	4.5%	4.5%	4.5%	5.0%	
25,000 - 49,999	4.0%	4.0%	4.0%	4.5%	4.5%	4.5%	5.0%	5.0%	5.0%	5.5%	
50,000 - 99,999	4.5%	4.5%	4.5%	5.0%	5.0%	5.0%	5.5%	5.5%	5.5%	6.0%	
100,000 - 249,999	5.0%	5.0%	5.0%	5.5%	5.5%	5.5%	6.0%	6.0%	6.0%	6.5%	
250,000 - 499,999	5.5%	5.5%	5.5%	6.0%	6.0%	6.0%	6.5%	6.5%	6.5%	7.0%	
500,000 - 999,999	6.0%	6.0%	6.0%	6.5%	6.5%	6.5%	7.0%	7.0%	7.0%	7.5%	
1,000,000 - 4,999,999	6.5%	6.5%	6.5%	7.0%	7.0%	7.0%	7.5%	7.5%	7.5%	8.0%	
5,000,000+	7.0%	7.0%	7.0%	7.5%	7.5%	7.5%	8.0%	8.0%	8.0%	8.5%	

USD Flexi Fixed											
Balance Range	3 months	4 months	5 months	6 months	7 months	8 months	9 months	10 months	11 months	12 months	
100 - 999	0.01%	0.01%	0.02%	0.03%	0.04%	0.04%	0.05%	0.05%	0.05%	0.08%	
1,000 - 9,999	0.02%	0.02%	0.03%	0.04%	0.05%	0.05%	0.08%	0.08%	0.08%	0.09%	
10,000 - 99,999	0.03%	0.03%	0.04%	0.05%	0.08%	0.08%	0.10%	0.10%	0.10%	0.13%	
100,000+	0.04%	0.04%	0.05%	0.08%	0.10%	0.10%	0.13%	0.13%	0.13%	0.15%	

ZMW	7 Day Notice			USD	7 Day Notice			GBP	7 Day Notice		
Balance Range	1- 32 Days	33 - 64 Days	65+ Days	Balance Range	1- 32 Days	33 - 64 Days	65+ Days	Balance Range	1- 32 Days	33 - 64 Days	65+ Days
50,000 - 99,999	0.50%	1.00%	1.50%	50,000 - 99,999	0.01%	0.02%	0.03%	50,000 - 99,999	0.01%	0.01%	0.02%
100,000 - 249,999	1.00%	1.50%	2.00%	100,000 - 249,999	0.02%	0.03%	0.04%	100,000 - 249,999	0.01%	0.02%	0.03%
250,000 - 499,999	1.50%	2.00%	2.50%	250,000 - 499,999	0.02%	0.03%	0.04%	250,000 - 499,999	0.02%	0.02%	0.03%
500,000+	2.00%	2.50%	3.00%	500,000+	0.03%	0.04%	0.05%	500,000+	0.02%	0.03%	0.04%

ZMW	32 Day Interest Plus			USD	32 Day Interest Plus			GBP	32 Day Interest Plus		
Balance Range	1 Day	32 Days	64 Days	Balance Range	1 Day	32 Days	64 Days	Balance Range	1 Day	32 Days	64 Days
500 - 9,999	0.5%	1.0%	2.0%	1,000 - 12,499	0.01%	0.02%	0.03%	1,000 - 12,499	0.01%	0.02%	0.03%
10,000 - 24,999	1.0%	1.5%	2.5%	12,500 - 24,999	0.02%	0.03%	0.04%	12,500 - 24,999	0.02%	0.03%	0.04%
25,000 - 49,999	1.5%	2.0%	3.0%	25,000 - 49,999	0.03%	0.04%	0.05%	25,000 - 49,999	0.02%	0.03%	0.04%
50,000+	2.0%	2.5%	3.5%	50,000+	0.04%	0.05%	0.06%	50,000+	0.03%	0.04%	0.05%

ZMW	Future Account	ZMK	Copper Plus
Balance Range		Balance Range	
100+	4.5%	100 - 249	1.0%
		250 - 499	1.5%
		500 - 999	2.0%
		1,000+	2.5%