



# FNB Zambia Deposit Interest Rates

Effective September 2025

ZMW Standard Fixed Deposit								ZMW Savings Pocket		ZMW Group Savings Account		ZMW Future Account
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 months	Balance Range	Balance Range	Balance Range	Balance Range	
1,000 - 9,999	2.25%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	100 - 24,999	100 - 24,999	100+	4.5%	
10,000 - 49,999	2.50%	3.00%	3.50%	4.00%	5.00%	5.50%	6.50%	25,000 - 49,999	25,000 - 49,999			
50,000 - 99,999	3.00%	3.50%	4.00%	5.00%	5.50%	6.00%	7.00%	50,000 - 99,999	50,000 - 99,999			
100,000 - 249,999	3.50%	4.00%	5.00%	6.00%	6.50%	7.00%	7.50%	100,000+	100,000+			
250,000 - 499,999	4.00%	5.00%	6.00%	6.50%	7.00%	7.50%	8.00%					
500,000 - 999,999	5.00%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%					
1,000,000+	6.00%	6.50%	7.00%	7.50%	8.25%	8.50%	9.00%					

  

USD Standard Fixed Deposit								ZMW eSavings		ZMK Copper Plus	
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 months	Balance Range	Balance Range	Balance Range	Balance Range
1,000 - 12,499	0.65%	0.75%	0.85%	1.00%	1.25%	1.50%	1.75%	100 - 249	100 - 249		
12,500 - 24,999	0.75%	0.85%	1.00%	1.25%	1.50%	1.75%	2.00%	250 - 499	250 - 499		
25,000 - 49,999	0.85%	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	500 - 999	500 - 999		
50,000 - 99,999	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	2.65%	1,000+	1,000+		
100,000+	1.25%	1.50%	1.75%	2.00%	2.50%	2.65%	2.75%				

  

GBP Standard Fixed Deposit								ZMW Non STD Call		USD Non STD Call	
Balance Range	1 month	2 months	3 months	4 - 5 months	6 - 8 months	9 - 11 months	12 months	Balance Range	Balance Range	Balance Range	Balance Range
1,000 - 12,499	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	100 - 24,999	100 - 24,999		
12,500 - 24,999	0.01%	0.01%	0.02%	0.02%	0.03%	0.04%	0.05%	25,000 - 49,999	25,000 - 49,999		
25,000 - 49,999	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.06%	50,000 - 99,999	50,000 - 99,999		
50,000 - 99,999	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	100,000 - 249,999	100,000 - 249,999		
100,000+	0.02%	0.03%	0.04%	0.05%	0.06%	0.07%	0.08%	250,000 - 499,999	250,000 - 499,999		

  

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	2.0%	2.0%	2.0%	2.5%	2.5%	2.5%	3.0%	3.0%	3.0%	3.5%
10,000 - 24,999	2.5%	2.5%	2.5%	3.0%	3.0%	3.0%	3.5%	3.5%	3.5%	4.0%
25,000 - 49,999	3.0%	3.0%	3.0%	3.5%	3.5%	3.5%	4.0%	4.0%	4.0%	4.5%
50,000 - 99,999	3.5%	3.5%	3.5%	4.0%	4.0%	4.0%	4.5%	4.5%	4.5%	5.0%
100,000 - 249,999	4.0%	4.0%	4.0%	4.5%	4.5%	4.5%	5.0%	5.0%	5.0%	5.5%
250,000 - 499,999	4.5%	4.5%	4.5%	5.0%	5.0%	5.0%	5.5%	5.5%	5.5%	6.0%
500,000 - 999,999	5.0%	5.0%	5.0%	5.5%	5.5%	5.5%	6.0%	6.0%	6.0%	6.5%
1,000,000 - 4,999,999	5.5%	5.5%	5.5%	6.0%	6.0%	6.0%	6.5%	6.5%	6.5%	7.0%
5,000,000+	6.0%	6.0%	6.0%	6.5%	6.5%	6.5%	7.0%	7.0%	7.0%	7.5%

  

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	0.90%	0.95%	1.00%	1.05%	1.10%	1.15%	1.20%	1.25%	1.30%	1.35%
1,000 - 9,999	0.95%	1.00%	1.05%	1.10%	1.15%	1.20%	1.25%	1.30%	1.35%	1.40%
10,000 - 99,999	1.00%	1.05%	1.10%	1.15%	1.20%	1.25%	1.30%	1.35%	1.40%	1.45%
100,000+	1.05%	1.10%	1.15%	1.20%	1.25%	1.30%	1.35%	1.40%	1.45%	1.50%

  

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	0.65%	0.70%	0.75%	50,000 - 99,999	0.01%	0.01%	0.02%
100,000 - 249,999	1.00%	1.50%	2.00%	100,000 - 249,999	0.70%	0.75%	0.80%	100,000 - 249,999	0.01%	0.02%	0.03%
250,000 - 499,999	1.50%	2.00%	2.50%	250,000 - 499,999	0.75%	0.80%	0.85%	250,000 - 499,999	0.02%	0.02%	0.03%
500,000+	2.00%	2.50%	3.00%	500,000+	0.80%	0.85%	0.90%	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	0.70%	0.75%	0.85%	1,000 - 12,499	0.01%	0.02%	0.03%
10,000 - 24,999	1.0%	1.5%	2.5%	12,500 - 24,999	0.75%	0.80%	0.90%	12,500 - 24,999	0.02%	0.03%	0.04%
25,000 - 49,999	1.5%	2.0%	3.0%	25,000 - 49,999	0.80%	0.85%	0.95%	25,000 - 49,999	0.02%	0.03%	0.04%
50,000+	2.0%	2.5%	3.5%	50,000+	0.85%	0.90%	1.00%	50,000+	0.03%	0.04%	0.05%