

Effective From **26/11/2014**

Product	0.00%				
	ZMK	USD	GBP	EUR	ZAR
Prime Lending Rate		11.25%	8.00%	8.00%	11.00%
MPC Rate	12.50%				

Product	Sub Prod Code	0.00%				
		DDA 02	DDA 50	DDA 51	DDA 52	DDA 53
Currency		ZMK	USD	GBP	EUR	ZAR
Consumer Cheque a/c		0.00%	0.00%	0.00%	0.00%	0.00%

Product	Sub Prod Code	DDA AA	DDA HA	DDA HB	DDA HC	DDA HD
		ZMK	USD	GBP	EUR	ZAR
Business Cheque A/c		0.00%	0.00%	0.00%	0.00%	0.00%

Product	Sub Prod Code	G8				
		ZMK	USD	GBP	EUR	ZAR
Corporate Base		1.75%	0.00%	0.00%	0.00%	0.00%

Product	ZMK	USD		
		1-32 days	33-64 days	65 + days
7 day Notice				
50,000 - 99,999	4.50%	5.00%	6.00%	6.00%
100,000 - 249,999	4.50%	5.00%	6.00%	6.00%
250,000 - 499,999	4.50%	5.00%	6.00%	2.00%
500,000 - 999,999	4.50%	5.00%	6.50%	2.00%
1,000,000 - 4,999,999	6.00%	7.00%	8.00%	2.50%
5,000,000 +	8.00%	9.00%	10.00%	

**Terms and Conditions**

Rates are indicative and subject to change without notification. Wholesale rates or non-standard rates are available on request from the Dealers at Treasury (FICC) Department, Telephone +260 211 366801 /41

All interest rates are quoted on the basis of a **nominal annual rate**. On demand type products are calculated on a NACM basis.

\*nacm (Nominal Annual Compounded Monthly ) rate

\*p.a. (per annum)

Effective From **26/11/2014**

CARD BASED PRODUCTS			
Product	*nacm %	ZMK	
Smart Account - (DDA 13) (Savings & Transmission)			
1 -	2,999	0.00%	
3,000 -	4,999	0.00%	
5,000 -	9,999	0.00%	
10,000 -	19,999	0.00%	
20,000 -	49,999	0.00%	
50,000 -	+	0.00%	

Product	*nacm %	ZMK	
Savings Account - (DDA 81)			
18 years of age and older			
0 -	99	0.00%	
100 -	499	2.00%	
500 -	4,999	3.00%	
5,000 -	9,999	4.00%	
10,000 -	+	5.00%	

Product	*nacm %	ZMK	
Future Forward - (DDA 86)			
Up to 18 years of age			
0 -	49	0.00%	
50 -	499	3.00%	
500 -	4,999	3.50%	
5,000 -	9,999	4.00%	
10,000 -	+	5.00%	

INVESTMENT PRODUCTS							
Product	Sub Prod Code	0.00%					
		DDA 65	DDA 66	DDA 71	DDA 74	DDA 75	DDA 76
Call Deposits Standard	Currency	ZMK	Non-Std	USD	GBP	EUR	ZAR
1,000 -	12,499	1.75%	On Application Contact Dealer for rate	0.00%	0.00%	0.00%	1.00%
12,500 -	25,000	2.00%		No tiered Bands for foreign currency deposits. Rates cover all amounts.			
25,000 -	50,000	2.25%		O/N Interbank (office Use only)			
50,000 -	125,000	2.50%		0.300%	1.000%	1.20%	10.45%
125,000 -	250,000	2.75%					
250,000 -	500,000	3.00%					
500,000 -	2,500,000	3.25%					
2,500,000 -	+	3.50%					

Product	Sub Prod Code	Interest % pa (nominal rate)					
		CDA 01	CDA 11	CDA 51	CDA 52	CDA 53	CDA 54
		ZMK	ZMK	USD	GBP	EUR	ZAR
Standard Fixed Deposits	Currency	ZMK	Non-Std	All Amounts			
	500K < 500min	> 500min	On Application Contact Dealer for rate				
1 Month	4.00%	4.50%		0.50%	0.30%	0.10%	1.25%
2 Months	4.50%	5.50%		0.65%	0.50%	0.30%	1.25%
3 Months	5.00%	6.50%		2.50%	0.70%	0.50%	1.25%
4 - 8 months	6.00%	7.50%		3.00%	0.90%	0.70%	1.50%
9 - 17 months	7.00%	8.50%		3.50%	1.10%	0.90%	1.50%
18 - 23 months	7.50%	9.50%		4.00%	1.30%	1.10%	1.50%
24 - 35 months	7.50%	9.50%		4.00%	1.50%	1.30%	1.50%
36 - 60 months	7.50%	9.50%		4.00%	1.70%	1.50%	1.50%

Product	Sub Prod Code	0.00%						
		TOA 11			TOA 51	TOA 52	TOA 53	TOA 54
		ZMK			USD	GBP	EUR	ZAR
32- Day Interest PLUS	Currency	Mth 1	Mth 2	Mth 3	All Amounts			
500 -	12,499	4.00%	4.50%	5.00%	0.65%	0.50%	0.30%	1.25%
12,500 -	25,000	5.00%	5.50%	6.00%	No tiered Bands for foreign currency deposits. Rates cover all amounts.			
25,000 -	+	6.00%	6.50%	7.00%				

32 Day Notice Period