

Effective From **01/03/2018**

Product	ZMW	USD	GBP	EUR	ZAR
Prime Lending Rate		11.25%	8.00%	8.00%	11.00%
MPC Rate	9.75%				

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

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

Product	Sub Prod Code	G8				
Corporate Base	Currency	ZMW	USD	GBP	EUR	ZAR
		1.75%	0.25%	0.00%	0.00%	0.00%

Product	ZMW			USD		
7 day Notice	1-32 days	33-64 days	65 + days	1-32 days	33-64 days	65 + days
50,000 - 99,999	4.50%	5.00%	6.00%	0.10%	0.50%	1.00%
100,000 - 249,999	4.50%	5.00%	6.00%	0.20%	0.60%	1.20%
250,000 - 499,999	4.50%	5.00%	6.00%	0.30%	1.00%	2.00%
500,000 - 999,999	4.50%	5.00%	6.50%	0.40%	1.20%	2.50%
1,000,000 - 4,999,999	6.00%	7.00%	8.00%			
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 Corporate and Investment Banking - Treasury 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)

Please check with our nearest branch to confirm all rates advertised, subject to terms and conditions

Product	*nacm %	ZMW
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 %	ZMW
Savings Account - (DDA 81)		
18 years of age and older		
0 -	99	0.00%
100 -	499	3.00%
500 -	4,999	3.50%
5,000 -	9,999	4.00%
10,000 -	+	5.00%

Product	*nacm %	ZMW
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%

Product	Sub Prod Code	DDA 65	DDA 66	DDA 71	DDA 74	DDA 75	DDA 76
Call Deposits Standard	Currency	ZMW	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%					
50,000 -	125,000	2.50%					
125,000 -	250,000	2.75%					
250,000 -	500,000	3.00%					
500,000 -	2,500,000	3.25%					
2,500,000 -	+	3.50%					
				O/N Interbank (office Use only)			
				0.300%	1.000%	1.20%	10.45%

Product	Sub Prod Code	CDA 01	CDA 11	CDA 51	CDA 52	CDA 53	CDA 54
Standard Fixed Deposits	Currency	ZMW	ZMW	USD	GBP	EUR	ZAR
	100-<500k	>500k	Non-Std	All Amounts			
1 Month	4.00%	4.50%	On Application, Contact Dealer for rate	0.50%	0.30%	0.10%	1.25%
2 Months	5.50%	5.50%		1.00%	0.50%	0.30%	1.25%
3 Months	6.50%	6.50%		1.25%	0.70%	0.50%	1.25%
4 - 8 months	7.50%	7.50%		1.75%	0.90%	0.70%	1.50%
9 - 17 months	7.50%	8.50%		2.25%	1.10%	0.90%	1.50%
18 - 23 months	8.50%	9.50%		2.50%	1.30%	1.10%	1.50%
24 - 35 months	8.50%	9.50%		2.50%	1.50%	1.30%	1.50%
36 - 60 months	8.50%	9.50%		2.50%	1.70%	1.50%	1.50%

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

TOA 13: Flexi Fixed Customer Rates ZMW											
Term	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months	12 Months	
100 - 9,999	4.00%	4.00%	4.00%	4.00%	4.50%	4.50%	4.50%	5.00%	5.00%	5.00%	5.50%
10,000 - 99,999	5.00%	5.00%	5.00%	5.00%	5.50%	5.50%	5.50%	6.00%	6.00%	6.00%	6.50%
100,000 - 999,999	7.00%	7.00%	7.00%	7.50%	7.50%	7.50%	7.50%	8.00%	8.00%	8.00%	8.50%
1,000,000 +	8.00%	8.00%	8.00%	8.00%	8.50%	8.50%	8.50%	9.00%	9.00%	9.00%	9.50%

TOA 73: Flexi Fixed Customer Rates USD				
Term	100 - 999	1,000 - 9,999	10,000 - 99,999	100,000 +
3 Months	1.75%	2.00%	2.25%	2.50%
12 Months	3.25%	3.50%	3.75%	4.00%