FNB
First National Bank
Zambia
How can we help you?

Effective From 16/2/2016

Product	ZMW	USD	GBP	EUR	ZAR
	0.00%				
Prime Lending Rate		11.25%	8.00%	8.00%	11.00%
MPC Rate	15.50%				

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

Product	Sub Prod Code	G8				
	Currency	ZMW	USD	GBP	EUR	ZAR
Corporate Base		1.75%	0.00%	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 - 249999	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, Telphone +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)*

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CARD BASED PRODUCTS

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	2.00%
500	-	4,999	3.00%
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%

INVESTMENT PRODUCTS

Product							
		0.00%					
Call Deposits Standard	Sub Prod Code	DDA 65	DDA 66	DDA 71	DDA 74	DDA 75	DDA 76
	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%		O/N Interbank (office Use only)			
2,500,000 - +		3.50%		0.300%	1.000%	1.20%	10.45%

Product		Interest % pa (nominal rate)					
Standard Fixed Deposits	Sub Prod Code	CDA 01	CDA 11	CDA 51	CDA 52	CDA 53	CDA 54
	Currency	ZMW	ZMW	USD	GBP	EUR	ZAR
		500K><500mln	>500mln	Non-Std	All Amounts		
1 Month		4.00%	4.50%	On Application. Contact Dealer for rate	1.00%	0.30%	0.10%	1.25%
2 Months		4.50%	5.50%		2.00%	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%		4.00%	1.10%	0.90%	1.50%
18 - 23 months		7.50%	9.50%		4.50%	1.30%	1.10%	1.50%
24 - 35 months		7.50%	9.50%		4.50%	1.50%	1.30%	1.50%
36 - 60 months		7.50%	9.50%		4.50%	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			
500,000 - 12,499,999		4.00%	4.50%	5.00%	0.50%	0.50%	0.30%	1.25%
12,500,000 - 24,999,999		5.00%	5.50%	6.00%	No tiered Bands for foreign currency deposits. Rates cover all amounts.			
25,000,000 - +		6.00%	6.50%	7.00%				
32 Day Notice Period								