

Effective From **2017/06/01**

Product	0.00%				
	ZMW	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	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
		ZMW	USD	GBP	EUR	ZAR
Business Cheque A/c		0.00%	0.00%	0.00%	0.00%	0.00%

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

Product	ZMW	USD		
		1-32 days	33-64 days	65 + days
7 day Notice				
50,000 - 99,999	4.50%	5.00%	6.00%	
100,000 - 249,999	4.50%	5.00%	6.00%	
250,000 - 499,999	4.50%	5.00%	6.00%	
500,000 - 999,999	4.50%	5.00%	6.50%	
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

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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	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%

INVESTMENT PRODUCTS							
Product	Sub Prod Code	0.00%					
		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	Interest % pa (nominal rate)					
		CDA 01	CDA 11	CDA 51	CDA 52	CDA 53	CDA 54
		ZMW	ZMW	USD	GBP	EUR	ZAR
Standard Fixed Deposits	Currency	ZMW	Non-Std	All Amounts			
	100-<500k	>500k					
1 Month	4.00%	4.50%	On Application, Contact Dealer for rate	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%		1.00%	0.70%	0.50%	1.25%
4 - 8 months	6.00%	7.50%		1.50%	0.90%	0.70%	1.50%
9 - 17 months	7.00%	8.50%		2.00%	1.10%	0.90%	1.50%
18 - 23 months	7.50%	9.50%		2.50%	1.30%	1.10%	1.50%
24 - 35 months	7.50%	9.50%		2.50%	1.50%	1.30%	1.50%
36 - 60 months	7.50%	9.50%	2.50%	1.70%	1.50%	1.50%	

Product	Sub Prod Code	0.00%						
		TOA 11	TOA 51	TOA 52	TOA 53	TOA 54		
32- Day Interest PLUS	Currency	ZMW	USD	GBP	EUR	ZAR		
		Mth 1	Mth 2	Mth 3	All Amounts			
500 -	12 499	4.00%	4.50%	5.00%	0.50%	0.50%	0.30%	1.25%
12 500 -	24 999	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								