

# FNB Zambia Pricing Guide

## Effective October 2011



**FNB**  
First National Bank

Call 366 800 to find out how we can help you or visit [www.fnbzambia.co.zm](http://www.fnbzambia.co.zm) for more.

how can we help you?

# Contents

## **FNB Zambia Pricing Guide**

- Future Account
- Smart Account
- Savings Account
- Personal Cheque Account
- Call Account
- Business Cheque Account
- Foreign Currency Accounts
- Contact Details

# Future Account

Currency	ZMK
Monthly Account Fee	Free
Your monthly account fee includes	2 free qualifying Debit transactions
<b>Monthly Subscription Fees</b>	
inContact, FNB Cellphone and Online Banking	Free
<b>Electronic Transactions</b>	
Debit Orders	12, 500
Visa Electron Debit Card Purchases	500
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	
Scheduled Payments	
<b>Linked Account Transfers</b>	
Cellphone, ATM and Online Banking	2, 500
Scheduled Transfers	2, 500
<b>Cash Withdrawals</b>	
FNB ATM	1 - 250K 1500 Between 250K - 500K 3000 More than 500K 4500
FNB Mini ATM	50% of ATM Fee
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	5, 000, 000 per month free thereafter 0.15% of value
<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	Free
<b>FNB Branch Transactions</b>	
Cash Withdrawals	20, 000 + 0.15% of value
Account Payments	40, 000
Account Transfers	10, 000
Cash Deposits	5, 000, 000 per month free thereafter 0.15% of value
Balance Enquiries	1, 000
<b>Other Bank's ATMs</b>	
Cash withdrawals	5, 000 + ATM Fee
Balance Enquiries	1, 500
International ATM Cash Withdrawal	15, 000
<b>Other Account related fees</b>	
Special Instructions	

## FUTURE ACCOUNT CONT.

Bank Cheque	75,000
ENC Upliftment Fee/Special Clearance (per deposit	350,000
Scheduled Payment Setup & Amendment Fee (Online Banking)	20,000
Scheduled Payment Setup & Amendment (FNB Branch)	20,000
Statements	
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500
Historical PrePaid Statement (Cellphone Banking)	500
Provisional Statement (Branch and Telephone Banking)	12,500 per page
Stop Payments	
Online Banking	60,000
FNB Branch	120,000
Penalty Fees	
Dishonoured Payment	306,000
Honouring Fee (charged when you exceed your account limit)	350,000
Card Replacement Fee (per card)	75,000
Deposit of Post Dated Cheques (per cheque)	150,000
Value Added Services	
Payment Notifications (fee per notification)	
Email	250
SMS	400
Fax	1,500
Balance Alerts (fee per month)	
Monthly	400
Weekly	1,500
Daily	7,500

# Smart Account

Currency	ZMK
Monthly Account Fee	10,000
Your monthly account fee includes	Electron Debit Card Fee
<b>Monthly Account Also Includes</b>	
inContact, FNB Cellphone and Online Banking	Free
<b>Electronic Transactions</b>	
Debit Orders	12,500
Visa Electron Debit Card	500
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	500
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
<b>Linked Account Transfers</b>	
Cellphone, ATM and Online Banking	2,500
Scheduled Transfers	2,500
<b>Cash Withdrawals</b>	
FNB ATM	1 - 250K 1500 Between 250K - 500K 3000 More than 500K 4500
FNB Mini ATM	50% of ATM Fee
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	5,000,000 per month free thereafter 0.15% of value
<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	500
<b>FNB Branch Transactions</b>	
Cash Withdrawals	20,000 + 0.15% of value
Account Payments	40,000
Account Transfers	10,000
Cash Deposits	5,000,000 per month free thereafter 0.15% of value
Balance Enquiries	1,000
<b>Other Bank's ATMs</b>	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1,500

## SMART ACCOUNT CONT.

International ATM Cash Withdrawal	15,000
<b>Other Account related fees</b>	
Special Instructions	
Bank Cheque	75,000
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
Scheduled Payment Setup & Amendment Fee (Online Banking)	20,000
Scheduled Payment Setup & Amendment (FNB Branch)	20,000
Statements	
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500
Historical PrePaid Statement (Cellphone Banking)	500
Provisional Statement (Branch and Telephone Banking)	12,500 per page
Stop Payments	
Online Banking	60,000
FNB Branch	120,000
Penalty Fees	
Dishonoured Payment	306,000
Honouring Fee (charged when you exceed your account limit)	350,000
Card Replacement Fee (per card)	75,000
Deposit of Post Dated Cheques (per cheque)	150,000
Value Added Services	
Payment Notifications (fee per notification)	
Email	250
SMS	400
Fax	1,500
Balance Alerts (fee per month)	
Monthly	400
Weekly	1,500
Daily	7,500
Other Fees	
Certificate of Balance	100,000
Certification of Documents (per item)	75,000
Commissioner of Oaths	100,000
Photocopying (per page)	10,000

SMART ACCOUNT CONT.

Sealing of Documents	100,000
Telephone Local	75,000
Telephone Foreign	200,000

# Savings Account

How does this account work?	If you maintain a minimum balance of 50,000 ZMK you get 2 free qualifying debits, and don't pay the monthly fee. Thereafter, normal debits are charged at 40,000 ZMK
<b>Currency</b>	<b>ZMK</b>
Monthly Account Fee	Free
Your monthly account fee includes	Electron Debit Card Fee
<b>Monthly Account Also Includes</b>	
inContact, FNB Cellphone and Online Banking	Free
<b>Electronic Transactions</b>	
Visa Electron Debit Card Purchases	Not allowed
Linked Account Transfers (Cellphone, ATM and Online Banking)	2,500
<b>Cash Withdrawals</b>	
FNB ATM	40,000
FNB Mini ATM	40,000
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	5,000,000 per month free thereafter 0.15% of value
<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	500
<b>FNB Branch Transactions</b>	
Cash Withdrawals	40,000
Account Transfers	40,000
Cash Deposits	5,000,000 per month free thereafter 0.15% of value
Balance Enquiries	Free
<b>Other Bank's ATMs</b>	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1,500
International ATM Cash Withdrawal	15,000
<b>Other Account related fees</b>	
<b>Special Instructions</b>	
Bank Cheque	75,000
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
<b>Statements</b>	
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500



## SAVINGS ACCOUNT CONT.

Historical PrePaid Statement (Cellphone Banking)	500
Provisional Statement (Branch and Telephone Banking)	12, 500 per page
Penalty Fees	
Card Replacement Fee (per card)	75, 000
Deposit of Post Dated Cheques (per cheque)	150, 000
Value Added Services	
Balance Alerts (fee per month)	
Monthly	400
Weekly	1, 500
Daily	7, 500
Other Fees	
Certificate of Balance	100, 000
Certification of Documents (per item)	75, 000
Commissioner of Oaths	100, 000
Photocopying (per page)	10, 000
Sealing of Documents	100, 000
Telephone Local	75, 000
Telephone Foreign	200, 000

# Personal Cheque Account

	Pay as You Use
How does this pricing option work?	You are charged for each transaction at the applicable fee
<b>Currency</b>	<b>ZMK</b>
Monthly Account Fee	20,000
Your monthly account fee includes	Electron Debit Card Fee
<b>Monthly Account Also Includes</b>	
inContact, FNB Cellphone and Online Banking	Free
<b>Electronic Transactions</b>	
Debit Orders	12,500
Visa Electron Debit Card	500
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	500
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
<b>Linked Account Transfers</b>	
Cellphone, ATM and Online Banking	2,500
Scheduled Transfers	2,500
<b>Cash Withdrawals</b>	
FNB ATM	1 - 250K 1500 Between 250K - 500K 3000 More than 500K 4500
FNB Mini ATM	50% of ATM Fee
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	5,000,000 per month free thereafter 0.15% of value
<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	Free
<b>FNB Branch Transactions</b>	
Cheque payment	12,500
Cash Withdrawals	20,000 + 0.15% of value
Account Payments	40,000
Account Transfers	10,000
Cash Deposits	5,000,000 per month free thereafter 0.15% of value

## PERSONAL CHEQUE ACCOUNT CONT.

Balance Enquiries	1, 000
<b>Other Bank's ATMs</b>	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1, 500
International ATM Cash Withdrawal	15, 000
<b>Other Account related fees</b>	
<b>Special Instructions</b>	
Bank Cheque	75, 000
ENC Upliftment Fee/Special Clearance (per deposit)	350, 000
Scheduled Payment Setup & Amendment Fee (Online Banking)	20, 000
Scheduled Payment Setup & Amendment (FNB Branch)	20, 000
<b>Statements</b>	
Monthly Statement	Free
Additional Paper Statement (fee per month)	
Daily	20, 000
Weekly	10, 000
Twice Monthly	5, 000
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500
Historical PrePaid Statement (Cellphone Banking)	500
Provisional Statement (Branch and Telephone Banking)	12, 500 per page
<b>Stop Payments</b>	
Online Banking	60, 000
FNB Branch	120, 000
<b>Penalty Fees</b>	
Dishonoured Payment (per item)	306, 000
Honouring Fee (charged when you exceed your account limit)	350, 000
Card Replacement Fee (per card)	75, 000
Deposit of Post Dated Cheques (per cheque)	150, 000
<b>Value Added Services</b>	
Payment Notifications (fee per notification)	
Email	250
SMS	400
Fax	1, 500
Balance Alerts (fee per month)	
Monthly	400
Weekly	1, 500
Daily	7, 500

## PERSONAL CHEQUE ACCOUNT CONT.

Loans & Overdrafts		
Overdraft Annual Facility Fee	3% min 150,000	3% min 150,000
Penalty Interest	0.0%	0.0%
Personal Loan Arrangement Fee	2% min 100,000	2% min 100,000
Other Fees		
Certificate of Balance	100,000	100,000
Certification of Documents (per item)	75,000	75,000
Commissioner of Oaths	100,000	100,000
Photocopying (per page)	10,000	10,000
Sealing of Documents	100,000	100,000
Telephone Local	75,000	75,000
Telephone Foreign	200,000	200,000

# Call Account

<b>Currency</b>	<b>ZMK</b>
<b>Electronic Transactions</b>	
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
<b>Linked Account Transfers</b>	
Cellphone, ATM and Online Banking	Free
Scheduled Transfer	Free
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	Free
<b>FNB Branch Transactions</b>	
Cash Withdrawals	20,000 + 0.15% of value
Account Payments	40,000
Account Transfers	10,000
Cash Deposits	5,000,000 per month free thereafter 0.15% of value
<b>Other Account related fees</b>	
<b>Special Instructions</b>	
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
<b>Penalty Fees</b>	
Early Redemption of Fixed Deposit	150,000

# Business Cheque Account

<b>Currency</b>	
Monthly Account Fee	80,000
Your monthly account fee includes	Electron Debit Card Fee
<b>Monthly Account Also Includes</b>	
inContact, FNB Cellphone and Online Banking	Free
<b>Electronic Transactions</b>	
Debit Orders	12,500
Visa Electron Debit Card Purchase	500
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	500
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
<b>Linked Account Transfers</b>	
Cellphone, ATM and Online Banking	2,500
Scheduled Transfer	2,500
<b>Cash Withdrawals</b>	
FNB ATM	1 - 250K : 1500 Between 250K - 500K: 3000 More than 500K: 4500
FNB Mini ATM	50% of ATM Fee
<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	50 Million per month free thereafter 0.15% of value
<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	500
<b>FNB Branch Transactions</b>	
Cheque payment	20,000
Cash Withdrawals	20,000 + 0.15% of value
Account Payments	40,000
Account Transfers	10,000
Cash Deposit	50 Million per month free thereafter 0.15% of value
Balance Enquiries	1,000
<b>Other Bank's ATMs</b>	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1,500
International ATM Cash Withdrawal	15,000

## BUSINESS CHEQUE ACCOUNT CONT.

Other Account related fees	ZMK
Special Instructions	
Bank Cheque	75,000
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
Scheduled Payment Setup & Amendment Fee (Online Banking)	20,000
Scheduled Payment Setup & Amendment (FNB Branch)	20,000
Statements	
Monthly Statement	Free
Additional Paper Statement (fee per month)	
Daily	20,000
Weekly	10,000
Twice Monthly	5,000
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500
Historical PrePaid Statement (Cellphone Banking)	500
Provisional Statement (Branch and Telephone Banking)	12,500 per page
Stop Payments	
Online Banking	60,000
FNB Branch	120,000
Penalty Fees	
Dishonoured Payment (per item)	504,000
Honouring Fee (charged when you exceed your account limit)	350,000
Card Replacement Fee (per card)	75,000
Deposit of Post Dated Cheques (per cheque)	150,000
Value Added Services	
Payment Notifications (fee per notification)	
Email	250
SMS	400
Fax	1,500
Balance Alerts (fee per month)	
Monthly	400
Weekly	1,500
Daily	7,500
Loans & Overdrafts	
Overdraft Annual Facility Fee	3% min 150,000
Business Loan	3% min 150,000
Arrangement Fee	2% min 100,000

BUSINESS CHEQUE ACCOUNT CONT.

Other Fees	
Certificate of Balance	100,000
Certification of Documents (per item)	75,000
Commissioner of Oaths	100,000
Auditors Reports	250,000
Photocopying (per page)	10,000
Sealing of Documents	100,000
Telephone Local	75,000
Telephone Foreign	200,000
Salary Processing	
Manual Interbank	50,000
Manual Electronic	25,000



## Foreign Currency Accounts (Personal Cheque Accounts Only)

Currency	USD	GBP	EUR	ZAR
Monthly Account Fee	10.00	7.50	10.00	30.00
Monthly Subscription Fees				
inContact, FNB Cellphone and Online Banking	N/A	N/A	N/A	N/A
<b>FNB Branch Transactions</b>				
Cheque payment	3.00	3.00	4.00	20.00
Cash Withdrawal	0.15 plus 3.00%	3.00 plus 1.00%	4.00 plus 1.00%	20.00 plus 0.15%
Account Transfer	3.00	3.00	4.00	20.00
Account Payments	3.00	3.00	4.00	20.00
Cash Deposits	1000 p.m free, thereafter 0.15% of value	250 p.m free, thereafter 0.15% of value	350 p.m free, thereafter 0.15% of value	10, 000 p.m free, thereafter 0.15% of value
Balance Enquiries	Free	Free	Free	Free
<b>Other Account related fees</b>				
Special Instructions				
ENC Upliftment Fee/Special Clearance (per deposit)	35.00	18.00	25.00	350.00
Statements				
Provisional Statement (Branch and Telephone Banking)	1.00 per page	1.00 per page	1.00 per page	5.00 per page
Stop Payments				
Online Banking	N/A	N/A	N/A	N/A
FNB Branch	15.00	7.50	10.00	150.00
Penalty Fees				
Dishonoured Payment (per item)	35.00	18.00	25.00	350.00

## Foreign Currency Accounts (Business Cheque Accounts Only)

Currency	USD	GBP	EUR	ZAR
Monthly Account Fee	15.00	7.50	10.00	50.00
Monthly Subscription Fees				
inContact, FNB Cellphone and Online Banking	N/A	N/A	N/A	N/A
<b>FNB Branch Transactions</b>				
Cheque payment	5.00	3.00	4.00	30.00
Cash Withdrawal	3.00 plus 0.15%	3.00 plus 1.00%	4.00 plus 1.00%	30.00 plus 1.00%
Cash Deposits	10, 000 p.m free, thereafter 0.15% of value	250 p.m free, thereafter 0.15% of value	350 p.m free, thereafter 0.15% of value	5, 000 p.m free, thereafter 0.15% of value
Balance Enquiries	Free	Free	Free	Free
<b>Other Account related fees</b>				
Special Instructions				
ENC Upliftment Fee/Special Clearance (per deposit)	35.00	18.00	25.00	350.00
Statements				
Provisional Statement (Branch and Telephone Banking)	1.00 per page	1.00 per page	1.00 per page	5.00 per page
Stop Payments				
Online Banking	N/A	N/A	N/A	N/A
FNB Branch	15.00	7.50	10.00	150.00
Penalty Fees				
Dishonoured Payment (per item)	35.00	18.00	25.00	350.00

**First National Bank Zambia Limited**

Stand Number 22767, Cnr Great East Road and Thabo Mbeki Road, Lusaka, Zambia

PO Box 36187 Lusaka Zambia

+(260) 21 1 366 800

+(260) 21 1 253 057

[fnb@fnbzambia.co.zm](mailto:fnb@fnbzambia.co.zm)

[www.fnbzambia.co.zm](http://www.fnbzambia.co.zm)

\* FNB may change these prices or introduce new fees at any time. Appropriate notice will be given. \* Terms and Conditions Apply.