

FNB Zambia Pricing Guide

Effective 1 November 2009



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
Monthly Subscription Fees	
inContact, FNB Cellphone and Online Banking	Free
Electronic Transactions	
Debit Orders	12,500
Visa Electron Debit Card Purchases	500
Prepaid Purchases (FNB ATM, Cellphone or Online Bankin	500
Account Payments	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
Linked Account Transfers	
Cellphone, ATM and Online Banking	2,500
Scheduled Transfers	2,500
Cash Withdrawals	
FNB ATM	1 - 250K 1,500 Between 250K - 500K 3,000 More than 500K 4,500
FNB Mini ATM	50% of ATM Fee
Deposits	
Cheques	Free
FNB ATM Cash deposit	5 000 000 per month free thereafter 0.15% of value
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	500
FNB Branch Transactions	
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
Other Bank's ATMs	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1,500
International ATM Cash Withdrawal	15,000
Other Account related fees	
Special Instructions	
Bank Cheque	60,000
ENC Upliftment Fee/Special Clearance (per deposit	350,000
Scheduled Payment Setup & Amendment Fee (Online Banking)	Free
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 Pre-Paid 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	350,000
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 notificatio	
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									
Monthly Account Also Includes										
inContact, FNB Cellphone and Online Banking	Free									
Electronic Transactions										
Debit Orders	12,500									
Visa Electron Debit Card	500									
Prepaid Purchases (FNB ATM, Cellphone or Online Banki	500									
Account Payments										
Cellphone, ATM and Online Banking	5,000									
Scheduled Payments	5,000									
Linked Account Transfers										
Cellphone, ATM and Online Banking	2,500									
Scheduled Transfers	2,500									
Cash Withdrawals										
FNB ATM	<table border="0"> <tr> <td></td> <td>1 - 250K</td> <td>1,500</td> </tr> <tr> <td></td> <td>Between 250K - 500K</td> <td>3,000</td> </tr> <tr> <td></td> <td>More than 500K</td> <td>4,500</td> </tr> </table>		1 - 250K	1,500		Between 250K - 500K	3,000		More than 500K	4,500
	1 - 250K	1,500								
	Between 250K - 500K	3,000								
	More than 500K	4,500								
FNB Mini ATM	50% of ATM Fee									
Deposits										
Cheques	Free									
FNB ATM Cash deposit	5 000 000 per month free thereafter 0.15% of value									
Balance Enquiries										
FNB ATM	Free									
Cellphone Banking	500									
FNB Branch Transactions										
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									
Other Bank's ATMs										
Cash withdrawals	5,000 + ATM Fee									
Balance Enquiries	1,500									
International ATM Cash Withdrawal	15,000									
Other Account related fees										
Special Instructions										
Bank Cheque	60,000									
ENC Upliftment Fee/Special Clearance (per deposit)	350,000									
Scheduled Payment Setup & Amendment Fee (Online Banking)	Free									
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 Pre-Paid 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	350,000									
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 notificatio										
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									
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
Currency	ZMK
Monthly Account Fee	Free
Your monthly account fee includes	Electron Debit Card Fee
Monthly Account Fees also includes	
inContact, FNB Cellphone and Online Banking	Free
Electronic Transactions	
Visa Electron Debit Card Purchases	Not allowed
Linked Account Transfers (Cellphone, ATM and Online Banking)	10,000
Cash Withdrawals	
FNB ATM	40,000
FNB Mini ATM	40,000
Deposits	
Cheques	Free
FNB ATM Cash deposit	5 000 000 per month free thereafter 0.15% of value
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	500
FNB Branch Transactions	
Cash Withdrawals	40,000
Account Transfers	40,000
Cash Deposits	5 000 000 per month free thereafter 0.15% of value
Balance Enquiries	Free
Other Bank's ATMs	
Cash withdrawals	5,000 + ATM Fee
Balance Enquiries	1,500
International ATM Cash Withdrawal	15,000
Other Account related fees	
Special Instructions	
Bank Cheque	60,000
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
Statements	
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free
Mini Statement (FNB ATM & Cellphone Banking)	500
Historical Pre-Paid 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 Balanc	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

	Unlimited Option	Pay as You Use
How does this pricing option work?	For a fixed fee per month you get unlimited electronic transactions no matter how many you do. This excludes branch, cheque and other banks' ATM transactions which are charged for separately as indicated below.	You are charged for each transaction at the applicable fee
Currency	ZMK	ZMK
Monthly Account Fee	120,000	30,000
Your monthly account fee includes	Electron Debit Card Fee	Electron Debit Card Fee
Monthly Account Fee Also Includes		
inContact, FNB Cellphone and Online Banking	Free	Free
Electronic Transactions		
Debit Orders	Unlimited	12,500
Visa Electron Debit Card	Unlimited	500
Prepaid Purchases (FNB ATM, Cellphone or Online Banking)	Free	500
Account Payments		
Cellphone, ATM and Online Banking	Unlimited	5,000
Scheduled Payments	Unlimited	5,000
Linked Account Transfers		
Cellphone, ATM and Online Banking	Unlimited	2,500
Scheduled Transfers	Unlimited	2,500
Cash Withdrawals		
FNB ATM	Unlimited	1 - 250K 1,500 Between 250K - 500K 3,000 More than 500K 4,500
FNB Mini ATM	Unlimited	50% of ATM Fee
Deposits		
Cheques	Free	Free
FNB ATM Cash deposit	Free	5 000 000 per month free thereafter 0.15% of value
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	500
FNB Branch Transactions		
Cheque payment	29,000	12,500
Cash Withdrawals	30,000 + 0.15% of value	20,000 + 0.15% of value
Account Payments	50,000	40,000
Account Transfers	50,000	10,000
Cash Deposits	5 000 000 per month free thereafter 0.15% of value	5 000 000 per month free thereafter 0.15% of value
Balance Enquiries	1,000	1,000
Other Bank's ATMs		
Cash withdrawals	15,000	5,000 + ATM Fee
Balance Enquiries	Unlimited	1,500
International ATM Cash Withdrawal	15,000	15,000
Other Account related fees		
Special Instructions		
Bank Cheque	60,000	60,000
ENC Upliftment Fee/Special Clearance (per deposit)	350,000	350,000
Scheduled Payment Setup & Amendment Fee (Online Banking)	Free	Free
Scheduled Payment Setup & Amendment (FNB Branch)	20,000	20,000
Statements		
Monthly Statement	Free	Free
Additional Paper Statement (fee per month)		
Daily	20,000	20,000
Weekly	10,000	10,000
Twice-Monthly	5,000	5,000
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	Free	Free
Mini Statement (FNB ATM & Cellphone Banking)	500	500
Historical Pre-Paid Statement (Cellphone Banking)	500	500
Provisional Statement (Branch and Telephone Banking)	12,500 per page	12,500 per page
Stop Payments		
Online Banking	60,000	60,000
FNB Branch	120,000	120,000
Penalty Fees		
Dishonoured Payment (per item)	350,000	350,000
Honouring Fee (charged when you exceed your account limit)	350,000	350,000
Card Replacement Fee (per card)	75,000	75,000
Deposit of Post Dated Cheques (per cheque)	150,000	150,000
Value Added Services		
Payment Notifications (fee per notificatio		
Email	250	250
SMS	400	400
Fax	1,500	1,500
Balance Alerts (fee per month)		
Monthly	400	400
Weekly	1,500	1,500
Daily	7,500	7,500
Loans & Overdrafts		
Overdraft Annual Facility Fee	3% min 150,000	3% min 150,000
Penalty Interest	3.0%	3.0%
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

Currency	ZMK
Electronic Transactions	
Account Payments	
Cellphone, ATM and Online Banking	5,000
Scheduled Payments	5,000
Linked Account Transfers	
Cellphone, ATM and Online Bankin	Free
Scheduled Transfer	Free
Deposits	
Cheques	Free
FNB ATM Cash deposi	Free
FNB Branch Transactions	
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
Other Account related fees	
Special Instructions	
ENC Upliftment Fee/Special Clearance (per deposit)	350,000
Penalty Fees	
Early Redemption of Fixed Deposit	150,000

Business Cheque Account

Currency	ZMK						
Monthly Account Fee	80,000						
Your monthly account fee includes	Electron Debit Card Fee						
Monthly Account Fees Also Includes							
inContact, FNB Cellphone and Online Banking	Free						
Electronic Transactions							
Debit Orders	Cheque Service Fee						
Visa Electron Debit Card Purchas	500						
Prepaid Purchases (FNB ATM, Cellphone or Online Banki	500						
Account Payments							
Cellphone, ATM and Online Banking	5,000						
Scheduled Payments	5,000						
Linked Account Transfers							
Cellphone, ATM and Online Bankin	2,500						
Scheduled Transfer	2,500						
Cash Withdrawals							
FNB ATM	<table border="0"> <tr> <td>1 - 250K</td> <td>1,500</td> </tr> <tr> <td>Between 250K - 500K</td> <td>3,000</td> </tr> <tr> <td>More Than 500K</td> <td>4,500</td> </tr> </table>	1 - 250K	1,500	Between 250K - 500K	3,000	More Than 500K	4,500
1 - 250K	1,500						
Between 250K - 500K	3,000						
More Than 500K	4,500						
FNB Mini ATM	50% of ATM Fee						
Deposits							
Cheques	Free						
FNB ATM Cash deposit	0.15% of value						
Deposit Books	35,000						
Balance Enquiries							
FNB ATM	Free						
Cellphone Banking	500						
FNB Branch Transactions							
Cheque payment	20,000						
Cash Withdrawals	40,000 + 0.15% of value						
Account Payments	40,000						
Account Transfers	10,000						
Cash Deposits	50 000 000 per month free thereafter 0.15% of value						
Balance Enquiries	1,000						
Other Bank's ATMs							
Cash withdrawals	5,000 + ATM Fee						
Balance Enquiries	1,500						
International ATM Cash Withdrawal	15,000						
Other Account related fees							
Special Instructions							
Bank Cheque	60,000						
ENC Upliftment Fee/Special Clearance (per deposit)	350,000						
Scheduled Payment Setup & Amendment Fee (Online Banking)	Free						
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 Pre-Paid 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	350,000						
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 Notification (fee per notificatio							
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							
- Arrangement Fee	2% min 100,000						
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/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
FNB Branch Transactions				
Cheque payment / Swift Payment	5.00	3.00	4.00	30.00
Cash Withdrawal	5.00 plus 1.00%	3.00 plus 1.00%	4.00 plus 1.00%	30.00 plus 1.00%
Account Payments	5.00	3.00	4.00	30.00
Account Transfers	5.00	3.00	4.00	30.00
Cash Deposits	500 p.m free, thereafter 0.15% of valu	250 p.m free, thereafter 0.15% of valu	350 p.m free, thereafter 0.15% of val	5,000 p.m free, thereafter 0.15% of value
Balance Enquiries	Free	Free	Free	Free
Other Account related fees				
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

Contact Details

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* FNB may change these prices or introduce new fees at any time. Appropriate notice will be given.

* Terms and Conditions Apply.