

BUSINESS CONDITIONS: October 2017

As a service to our clients,
CBZ Bank Limited advises the
following business conditions:

1. BANKING CHARGES

| Type | Bank Charge | Bank Charge |
|---|--|--|
| | Individual Accounts | Business Accounts |
| Cash Withdrawal fees | 1.25% | 2.5% min US\$5.00 |
| ATM withdrawal fee | 1% | 1% |
| Merchant POS (CBZ to CBZ) | Up To US\$10.00 – US\$0.05 Above US\$10.00 – US\$0.15 | Up To US\$10.00 – US\$0.05 Above US\$10.00 – US\$0.15 |
| Merchant POS (ZIMSWITCH) | Up To US\$10.00 – US\$0.05 Above US\$10.00 – US\$0.40 | Up To US\$10.00 – US\$0.05 Above US\$10.00 – US\$0.40 |
| Maintenance fees | US\$5.00 per month | \$30.00 to \$90 per month |
| Debit Card Fee (ATM Card) | First issue: US\$2.50 Subsequent requests: US\$3.50 Smart Cash card Replacement US\$2.00 | First issue: US\$2.50 Subsequent requests: US\$3.50 |
| Request for Statement | US\$1.00 per page | US\$1.00 per page |
| Account Balance Enquiry | US\$0.50 | US\$0.50 |
| Cash Deposits | No Charge | No Charge |
| Pensioners above 60 years | No Charge | No Charge |
| RTGS | US\$4.95 | US\$4.95 |
| Paynet Transfers | N/A | US\$1 per transaction |
| Drafts | US\$10.00 | US\$20.00 |
| Telegraphic Transfer | 1% minimum US\$30.00 maximum US\$150.00 | 1% minimum US\$40.00 maximum US\$500.00 |
| Foreign Bills Negotiable/ Discounted | 3% minimum US\$5.00 | 3% minimum US\$5.00 |
| Swift Charge on Drafts/ Telegraphic Transfer | US\$10.00 | US\$10.00 |

2. BANKING PRODUCTS

2.1 CURRENT ACCOUNTS

| | Individuals | Corporates |
|--|----------------------------------|----------------------------------|
| Interest rate on credit balances | Up to 0.3% p.a. | Up to 0.3% p.a. |
| Interest Calculation | On daily cleared credit balances | On daily cleared credit balances |
| Interest payment frequency | Monthly | Monthly |
| Minimum Balance | No minimum balance | No minimum balance |
| Cash Withdrawal restrictions (Regulatory requirement) | Up to US\$1,000.00 per day | Up to US\$10,000.00 per day |

2.2 ORDINARY SAVINGS ACCOUNTS

| | Individuals | Corporates |
|--|----------------------------------|----------------------------------|
| Interest rate on credit balances | Up to 0.3% p.a. | Up to 0.3% p.a. |
| Interest Calculation | On daily cleared credit balances | On daily cleared credit balances |
| Interest payment frequency | Monthly | Monthly |
| Minimum Balance | \$5.00 | \$5.00 |
| Maximum Balance | No Maximum | No Maximum |
| Below Minimum Balance Charge | Yes | Yes |
| Cash Withdrawal restrictions (Regulatory requirement) | Up to US\$1,000.00 per day | Up to US\$10,000.00 per day |

2.3 PRIVATE BANKING SAVINGS ACCOUNTS

| | Individuals | Business |
|--|----------------------------------|----------------------------------|
| Interest rate on credit balances | Up to 0.3% p.a. | Up to 0.3% p.a. |
| Interest Calculation | On daily cleared credit balances | On daily cleared credit balances |
| Interest payment frequency | Monthly | Monthly |
| Minimum Balance | US\$100.00 | US\$100.00 |
| Maximum Balance | No Maximum | No Maximum |
| Below Minimum Balance Charge | Yes | Yes |
| Cash Withdrawal restrictions (Regulatory requirement) | Up to US\$1,000.00 per day | Up to US\$10,000.00 per day |

2.4 SIMPLESAVER SAVINGS ACCOUNT FOR INDIVIDUALS

| | |
|----------------------------------|---|
| Interest rate on credit balances | Up to 0.3% p.a. |
| Interest Calculation | On daily cleared credit balances |
| Interest payment frequency | Monthly |
| Minimum Balance | US\$2.00 |
| Maximum Balance | No Maximum |
| Below Minimum Balance Charge | Yes |
| Withdrawal restrictions | 4 Withdrawals per month, Maximum Debit turnover per month of US\$500.00 |

2.5 CASH PLUS SAVINGS ACCOUNTS

| | Individual | Business | Housing | Student | Teen | Junior |
|----------------------------------|---------------------------------|--|---|--|------------------------------------|---|
| Interest rate on credit balances | Up to 6% p.a. | Up to 6% p.a. | Up to 6% p.a. | 2% p.a. | 2% p.a. | 2% p.a. |
| Interest Calculation | On minimum monthly balance | On minimum monthly balance | On minimum monthly balance | On minimum monthly balance | On minimum monthly balance | On minimum monthly balance |
| Interest payment frequency | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Minimum Balance | \$50.00 | \$50.00 | \$50.00 | \$20.00 | \$20.00 | \$20.00 |
| Maximum Balance | No Maximum | No Maximum | No maximum | No Maximum | No Maximum | No Maximum |
| Withdrawal restrictions | 1 free withdrawal after 90 days | No withdrawals during the 6 months investment period | No withdrawals during the 12 months investment period | 1 free transfer after 30 days investment | 4 free cash withdrawals per month. | 1 free withdrawal per month from the 7th month. |

2.6 FIXED DEPOSIT

| | |
|----------------------------|-----------------------------------|
| Interest rate | As per daily quotes from Treasury |
| Interest calculation | For fixed period |
| Interest payment frequency | Paid on maturity |
| Minimum investment | US\$1,000.00 |
| Maximum investment | No maximum |
| Withdrawal restrictions | At maturity |

Contact our Treasury Division for a firm quote on investments above \$10 000.
Tel: 04 753298, 791188, 759419, 755013

2.7 LOANS & OVERDRAFTS:

| | Loans and Overdrafts |
|----------------------------|---|
| Interest rate | Weighted Average Cost of Funds plus Margin |
| Interest calculation | On daily balance |
| Interest payment frequency | Loans - Per Loan Contract Overdrafts - Monthly |
| Establishment fees | 1% - 3% |

2.8 MORTGAGE FINANCE

| | Individuals | Commercial |
|----------------------------|--|--|
| Interest rate | Weighted Average Cost of Funds plus Margin | Weighted Average Cost of Funds plus Margin |
| Interest calculation | On daily balance | On daily balance |
| Interest payment frequency | Monthly | Monthly |
| Establishment fees | 1% - 3% | 1% - 3% |

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