



# BANKING TARIFF GUIDE

Effective 08<sup>th</sup> September, 2025

MINIMUM BALANCES		BANK CHARGES	
Savings Accounts	K100	ATM Card Issuance	Free
Salary Accounts	K60	ATM Card Replacement	K80
Baby Wallet	K100	ATM Cash Withdrawal off us	K15
Student	K50	ATM Cash Withdrawal on us	K10
Co-operatives,	K100	Bi Annual Statement	Free
Community Club	K100	Extra Statement (more than once in a month)	K20 per page
Labour Unions	K100	For extra withdrawals above the 2 allowed per month	K100
Schools	K200	Admin Fee for Funeral Insurance	K120
Business/Company/Mandate Account	K500	Account Closure	Free
Fixed Deposit Accounts	K1000	Account Closure - Deceased Cases	Free
Stop Order Plus 6 months	K300	Cheque Deposit Fees	Free
Stop Order Plus 3 months	K300	Village Banking first 2 withdrawals	K30
Stop Order loan servicing accounts	K200	Bank Draft/Cheque	K50 plus bank charge
Pension	K10	SMS Banking	Free
Friendly Centres	K300	Smart Kids excess withdrawal charge per year above 3 allowed withdrawals	K100
Musika	K50	Premature Withdrawals on Fixed Account	Forfeit interest
MAINTENANCE FEES		Stop Order (First Premature Withdraw	K50
Personal Savings Account	Free	Up to 4 withdrawals in a month from a Savings Account	Free
Salary Account	K80	DDAC Charge	K10
Stop Order Loan Servicing Account	K80	DDAC Charge (Manual)	K25
Labour Unions, Churches	K50	RTGS Charge	K40
Baby Wallet	Free	RTGS Charge (Manual)	K55
Student	Free	Salary Handling Charge	K10
Schools	K50	Salary Handling Charge (Manual)	K25
Business/Companies/Mandate	K100	Withdraw charge from the branch within ATM limit	K65
Pension	Free	OTHER CHARGES	
Musika	Free	Reference	K50
Community Club/Cooperative Accounts	K50	Certification of documents - non-custom	K20/Page
Rental Account	Free	Credit Reference Bureau (CRB)	K50
Stop Order Plus	Free	Friendly Centre charge for non-members	K100
Loan Servicing Account	K80	Safe Custody Fees (per Unit)/month	K50 for Envelopes & K100 for Parcels
For extra withdrawals above the 2 allowed per month.	K100	CRB Charge for Timange Housing Microloan:	K30
MEMBERSHIP FEES		CRB Charge for SME Loans: K200	
Friendly Centres	K120	CRB Charge for Group Mortgage: K200	
LOAN ARRANGEMENT FEES		CRB Charge for BOZ Sustainability and Resilience Facility: K100	
Building Materials Loan	4%	Presurvey/stage inspection fee for BOZ Sustainability and Resilience Facility: K600 in Lusaka CBD and Copperbelt, K800 elsewhere	
Friendly Loan	4%	CRB Charge for Timange Housing Microloan: K30	
PSMD	4%	Orange reward Saver Annual Admin Fee for Funeral Insurance	K120
Mortgage (First and Repeat Borrow	5%	LOAN APPLICATION FORMS	
Salary Advance	5% or min K180	Building Materials Loan	Free
Early Redemption (up to 5 years) Mortgage	5% min K600	Friendly Loan	Free
Early Redemption (beyond 5 years)	Free Mortgage	Salary Advance	Free
LOAN INSURANCE FEES		Mortgage	Free
Building Materials Loan	2%	MOBILE BANKING FEES	
Friendly Loan	2%	Transfer from ZNBS to E-wallet	K10
Mortgage (Credit Life)	0.4% of Principal	Transfer from ZNBS to other banks (Mobile banking app/Internet Banking)	1% Min K10
Mortgage (House Owners)	0.0825% of property	Bill Payment	K4
Mortgage (construction) Home owner	0.3% of	AGENCY BANKING FEES	
INSURANCE		Cash Withdrawals (K5-K300)	K5
<b>Credit Life Insurance:</b> 0.04% for Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years, 5.77% for 11 to 15 Years, 9.19% for 16 to 20 years and 13.49% for 21 to 25 years. Insurance is paid in percentages of Property Ownership. E.g. A: 50%, B:30% and C:20%, When anyone of the members dies, the insurance company pays off the insured's percentage of the loan.		Cash Withdrawals (K301-K5,000)	K10
LOAN INSURANCE		Cash Withdrawals (K5001-K20,000)	K15
<b>Group Mortgage Insurance: 0.04% for</b> Prudential. For Sanlam: 1.61% up to 5 years, 3.27% for 6 to 10 years. Insurance is paid in percentages of Property Ownership. E.g. A: 50%, B:30% and C:20%, When anyone of the members dies, the insurance company pays off the insured percentage of the loan.			
<b>Property insurance:</b> 0.085% for Houseowners, 0.25% for Construction.			
<b>Commercial Property insurance:</b> 0.1% (5% levy applies to 0.1%)			
<b>Timange Housing Microloan Insurance:</b> 2.9%			
LOAN ARRANGEMENT FEES			
Timange Housing Microloan processing fee: 8%			

**Terms & Conditions Apply**