

SCB Pricing Schedule (ZiG)

25 April 2024

Transaction Description	Personal	Priority	Corporate
Digital Banking Pricing			
Registration Fee	Free	Free	-
Balance Enquiry	ZiG1.20	ZiG1.20	-
Mini Statement	ZiG2.41 per page	ZiG2.41 per page	ZiG6.00
Statement Request other	ZiG2.89 per page	ZiG2.89 per page	ZiG6.00
Transaction Alerts	-	-	-
Bill Payment/Mobile Utility Payment	1% min ZiG3.61 max ZiG14.41	1% min ZiG3.61 max ZiG14.41	-
Airtime top-up	-	-	-
Internal transfers	ZiG4.81	ZiG4.81	ZiG5.20
ZIPIT Send	1.5% min ZiG3.85 max ZiG22.42	1.5% min ZiG3.85 max ZiG22.42	-
ZIPIT Recall at customer's instigation	ZiG0.14	ZiG0.14	-
Mobile Funds Transfer	ZiG4.81	ZiG4.81	-
Bank to Mobile Wallet Transfer	1% min ZiG3.85	1% min ZiG3.85	-
Funds Transfer:			
Self-Account	-	Free	Free
Current and Savings Account Fees			
Cash Withdrawal (in branch)	3% min ZiG5.68	3% min ZiG5.68	3% min ZiG5.68
Cash Deposit	Free	Free	Free
ATM Withdrawal (On-us)	2.5% min ZiG0.57	2.5% min ZiG0.57	2.5% min ZiG0.57
Outward TT	1.55% min USD30.00 max USD160.00 equivalent	1.55% min USD30.00 max USD160.00 equivalent	2.5% min USD30.00 max USD360.00 equivalent
Amendment for Outward TT	USD10.00 flat fee	USD10.00 flat fee	USD10.00 flat fee
Inward TT	USD2.00 per entry	USD2.00 per entry	USD2.00 per entry
Foreign Cheque Deposit	ZiG0.48 flat fee	ZiG0.48 flat fee	ZiG0.48 flat fee
Cheques sent on collection	ZiG1.00      flat fee	ZiG1.00      flat fee	ZiG1.00      flat fee
Salary Schedule (Manual)	-	-	ZiG28.00 per transaction
Maintenance Fee	ZiG33.62	ZiG120.06	ZiG168
Service Fee Per Transaction	ZiG0.80	ZiG0.80	ZiG0.80
Inward Unpaid FX cheque	ZiG3.40	ZiG3.40	ZiG3.40
Unpaid Debit Order	ZiG3.40	ZiG3.40	ZiG3.40
Overdraft Penalty "Fee"	40% above agreed rate	40% above agreed rate	20% above agreed rate
Reference Letter to foreign banks	ZiG9.73	ZiG9.73	ZiG9.73
Error handling Fee	ZiG9.72	ZiG9.72	ZiG9.72
VISA Card (initial issue & replacement)	ZiG80.04(once off for 5 years)	ZiG80.04(once off for 5 years)	ZiG80.04
VISA Classic/Business Banking Card (Monthly Fee)	ZiG2.40	ZiG2.40	ZiG2.40
Local POS Fee (Zimswitch)	1% min ZiG1.92, max ZiG72.04	1% min ZiG1.92, max ZiG72.04	1% min ZiG1.92, max ZiG72.04
Local POS CashBack Fee (Zimswitch)	1%	1%	1%
Local POS Balance Enquiry (Zimswitch)	ZiG0.72	ZiG0.72	ZiG0.72
Manual Salary Payments	-	-	ZiG28.00
Change Transaction (to customers only)	-	-	5% min ZiG0.04
RTGS	1% min ZiG7.21 max ZiG72.04	1% min ZiG7.21 max ZiG72.04	1% min ZiG10.01 max ZiG60.03
RTGS recall at the customer's instigation	ZiG48.03	ZiG48.03	ZiG48.03
Return Of Funds (recovered when funds are returned to another bank)	ZiG5.35	ZiG5.35	ZiG5.35
Inward RTGS	Free	Free	Free
Returned RTGS due to customer's error	ZiG48.03	ZiG48.03	ZiG48.03
Inter Account Transfer (Manual)	ZiG8.00	ZiG8.00	min ZiG8.00 max ZiG40.02
Interest Bearing			
Term deposits	5% per year	5% per year	5% per year
Savings Plus	3.5% per year	3.5% per year	3.5% per year
Overdraft/Loans			
Management/ Establishment Fees	up to 5%	up to 5%	up to 3%
Drawdown Fees	-	-	3% to 5%
Interest Rates			
Personal Loan	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate
Home Loan	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate
Business Banking Loan	-	-	80% to 150% and in line with Bank policy rate
Personal Loan Fees			
Insurance (3 - 48 months tenor)	1.86% - 7.20%	1.86% - 7.20%	-
Arrangement Fee	Up to 5%	Up to 5%	-
Trade			
Advising Export Letters of Credit	100USD for non SCB clients		
Advising Export Letters of Credit	50USD SCB clients		

Transaction Description	Personal	Priority	Corporate
Mortgage Fees:			
Application Fee	USD100.00 at interbank	USD100.00 at interbank	-
Establishment Fee	2.5% of loan amount	2.5% of loan amount	-
Other fees:			
Mini statement	ZiG3.28 per page	ZiG3.38 per page	ZiG3.28 per page
Statement Request - IDS extracts (over 1 year old)	ZiG8.00 per page	ZiG8.00 per page	ZiG8.00 per page
Statements Requests - Other	ZiG8.00 per page	ZiG8.00 per page	ZiG8.00 per page
Deposit Books Duplicate	ZiG3.40	ZiG3.40	ZiG3.40
Deposit Books-Triplicate	ZiG3.40	ZiG3.40	ZiG3.40
Certificate of Balance	ZiG9.72	ZiG9.72	ZiG9.72
Audit Certificate	ZiG9.72	ZiG9.72	ZiG9.72
Cancellation of Bond	ZiG9.72	ZiG9.72	ZiG9.72
Copy Vouchers ( Search Fees)			
Search fee less than 3 months	ZiG40.02	ZiG40.02	ZiG40.02
6 - 12 months	ZiG40.02	ZiG40.02	ZiG40.02
> 12 months	ZiG40.02	ZiG40.02	ZiG40.02
Deposit slips, etcetera	ZiG40.02	ZiG40.02	ZiG40.02

Business Banking			
Bank Guarantees	-	-	4% commission quarterly
Bank Guarantees	-	-	3% establishment per guarantee, min ZiG52.03
S2B Token replacement	-	-	ZiG2.00
S2B Token replacement - Soft Token	-	-	ZiG0.08
Administration Fees For Garnish Order, Production Order etc	-	-	ZiG40.02
Deposits of USD notes \$5 and below	-	-	3% of the small notes deposited
Courier charge on documents deposited at Zimpost	-	-	ZiG0.01

Full General and Category Reports			
2.1.1 Bank/Branch name supplied by customer or known	Flat charge of ZiG0.04	Flat charge of ZiG0.04	Flat charge of ZiG0.18
2.1.2 Bank/Branch name not supplied or unknown	Flat charge of ZiG0.04	Flat charge of ZiG0.04	Flat charge of ZiG0.18
Bank Category reports			ZiG28.01

Exchange Control			
Foreign Currency - FX Spot ****% of transaction value	Up to 2.5%	Up to 2.5%	Up to 2.5%
Batch Applications (on foreign payments)	ZiG40.71 per application	ZiG40.71 per application	ZiG40.71 per application
Exchange control applications	ZiG67.85	ZiG67.85	ZiG67.85
CEBAS Processing Fee	ZiG40.71	ZiG40.71	ZiG40.71
CD1 Processing	ZiG48.00	ZiG48.00	ZiG48.00
Reminder Letters on overdue forms CD1 (monthly)	ZiG135.70 per letter	ZiG135.70 per letter	ZiG135.70 per letter
Reminder Letters on overdue forms CD3, PTS1, GSD (monthly)	ZiG135.70 per letter	ZiG135.70 per letter	ZiG135.70 per letter
Capital Account Applications	ZiG135.70	ZiG135.70	ZiG135.70
Follow up on Capital Account Application	ZiG67.85	ZiG67.85	ZiG67.85
Specific Guarantees i.f.o ZESA, ZIMRA, etc	Establishment fee 1.5% min ZiG135.7 Comm 1% per month	Establishment fee 1.5% min ZiG135.7 Comm 1% per month	Establishment fee 1.5% min ZiG135.7 Comm 1% per month
Bulk CD1 Processing, DMS Applications, Overdue Letters, Bids	ZiG135.70	ZiG135.70	ZiG135.70
CEBAS Batch Capturing	ZiG40.71	ZiG40.71	ZiG40.71

Foreign Bills For Collection			
Handling fee (recovered up-front)	-	-	ZiG0.88 Flat
Commission	-	-	1% minimum ZiG0.60
Release of documents free of payment	-	-	1% minimum ZiG0.60
Tracing Fee/ Inquiry Commission	-	-	ZiG0.20
Advising	-	-	ZiG0.60
Commission for unpaid items	-	-	ZiG0.60
Foreign Currency Bid Fee	ZiG2.00	ZiG2.00	ZiG2.00

Securities Services Fee Structure	
Foreign Institutional Investors	Fee Range
Safe Keeping Fees	12 basis points per annum - 35 basis points per annum
Transaction Fee	USD25.00 per transaction - USD105.00 per transaction
Minimum Fee	USD50.00 - USD100.00 per month
Domestic Institutional Investors	Fee Range on Domestic Institutional Investors
Safe Keeping Fees	10 basis points per annum - Up to 15 basis points per annum
Transaction Fee	Up to ZiG0.04 per transaction
Minimum Fee	Up to ZiG0.80 per month

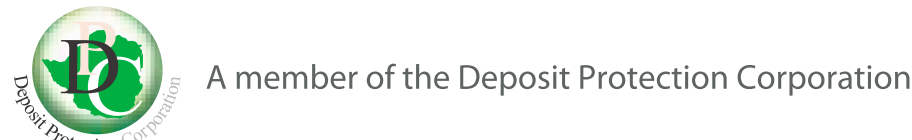
NB: The actual charges agreed with the client are determined by the value of the assets under custody and the volume of transactions.

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\*Terms and conditions apply.

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