

## PERSONAL ACCOUNTS

PRODUCT	CURRENT ACCOUNT	SAVINGS ACCOUNT	FIXED/TERM DEPOSIT	DREAM HOUSE SAVINGS ACCOUNT	NMBLITE ACCOUNT
MINIMUM BALANCE	\$10	\$100	\$1,000	\$50	No minimum balance
INTEREST RATES	Min 0.2% p.a.	Min 2% p.a.	Min 2% p.a.	3-6% p.a.	0.2% p.a.
INTEREST CALCULATION	Minimum monthly balance	Daily balance	As agreed	Monthly balance	Minimum monthly balance.
FREQUENCY OF PAYMENT	Monthly	Monthly	On maturity	Monthly	Monthly
WITHDRAWAL CONDITIONS	On demand	On demand	On maturity	No withdrawal for first 12 months	On demand

## PERSONAL LOANS & OVERDRAFTS

TENOR 3-36 months	INTEREST RATES UP TO 18% p.a.	ARRANGEMENT FEE 2-8%
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## MORTGAGE LOANS

INTEREST RATES up to 12% p.a.	ESTABLISHMENT FEES 2%	VALUATION FEES 1%
TENOR up to 15 years	DEPOSIT 25% of purchase price	

## BUSINESS ACCOUNTS

PRODUCT	CURRENT ACCOUNT	INVESTMENT/CALL ACCOUNT	FIXED/TERM DEPOSIT
MINIMUM BALANCE	\$25	\$1,000	\$10,000
INTEREST RATES	Min 0.2% p.a.	Min 2% p.a.	Min 2% p.a.
INTEREST CALCULATION	Minimum monthly balance	Daily balance	As agreed
FREQUENCY OF PAYMENT	Monthly	Monthly	On maturity
WITHDRAWAL CONDITIONS	On demand	On demand	On maturity

## BUSINESS FINANCE

LOANS/OVERDRAFTS	Minimum Lending Rate plus a margin. Maximum Lending Rate at 12% p.a. for productive sector plus arrangement fees of up to 3%. Maximum lending rate at 18% p.a. for non-productive sector plus arrangement fee of 3%. Penalty Interest Rate at 18% p.a. for productive sector and 24% p.a. for non-productive sector.
BANK GUARANTEE	Up to 3.75% on establishment. Renewal commission of up to 2% every 6 months thereafter.
ACCEPTANCE CREDITS/BAS	Commission up to 2.5% plus Market Discount Rate.

## INTERNATIONAL BANKING TRANSACTIONAL FEES

	INDIVIDUAL ACCOUNTS	CORPORATE ACCOUNTS
INWARD TELEGRAPHIC	No Charge	No Charge
OUTWARD TELEGRAPHIC TRANSFERS	0.5% Min \$50.00 Max \$150.00	0.5% Min \$85, no Max
DRAFTS	0.5% Min \$15, Max 150	0.5% Min \$15, Max 150
BILLS FOR COLLECTION	Courier charge plus 3% of collection amount (Min \$50)	Courier charge plus 3% of collection amount (Min \$50)

## BANKING CHARGES

	INDIVIDUAL ACCOUNTS - BASIC	INDIVIDUAL CURRENT ACCOUNTS - PREMIUM	NMBLITE ACCOUNT
CASH WITHDRAWAL FEES	1.25% no minimum	1.25% no minimum	1.25% no minimum
DEBIT CARD ISSUANCE FEE	Visa Classic \$10	Visa Classic \$10/Visa Gold \$25	First card free, thereafter normal charges apply
DEBIT CARD ANNUAL FEE	Visa Classic \$10	Visa Classic \$10/Visa Gold \$25	Zimswitch Debit \$3.50 per card
LEDGER/SERVICE FEES	\$5 per account	\$7.50 per account	Nil for debit turnover below \$300 during the month. Normal charges apply for transactions above \$300/month.
ATM WITHDRAWAL FEE	1% no minimum Maximum \$2.50	1% no minimum Maximum \$2.50	1% no minimum Maximum \$2.50
POS	\$0.10 - \$0.40 per transaction	\$0.10 - \$0.40 per transaction	\$0.10 - \$0.40 per transaction
REQUEST FOR STATEMENT (Current month)	First statement free, thereafter \$0.50 per statement	First statement free, thereafter \$0.50 per statement	First statement free, thereafter \$0.50 per statement
REQUEST FOR STATEMENT (Up to 12 months)	\$1.00	\$1.00	\$1.00
CASH DEPOSIT	No charge	No charge	No charge
RTGS	Manual \$5 NMB Direct \$4	\$5 \$4	\$5 \$4

## MONEY MARKET INVESTMENTS

For Money Market Investments please call our Treasury Department on:  
**Harare:** (+263-4) 759651 - 9, 757675 - 7  
**Bulawayo:** (+263-9) 886628-35, 61327, 69168, 71016  
**Email:** treasury1@nmbz.co.zw

This Information was correct at the time of going to press. NMB Bank reserves the right to make changes in line with market conditions without prior notice

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A Member of The Deposit Protection Scheme

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