NMB BANK LIMITED

NMB Bank Limited, Registered Commercial Bank

BUSINESS CONDITIONS

PERSONAL ACCOUNTS

PRODUCT	NOSTRO-LITE / CIVIL SERVANTS NOSTRO	NOSTRO FCA	EXCELLENCE NOSTRO	CURRENT ACCOUNT PREMIUM	CURRENT ACCOUNT BASIC	CIVIL SERVANTS CURRENT ACCOUNT	EXCELLENCE	NMBLITE ACCOUNT	SAVINGS ACCOUNT	FIXED/TERM DEPOSIT
INITIAL DEPOSIT	USD 2	USD 5	USD 15	ZWL 5,000	ZWL 2,500	ZWL 2,500	ZWL 15,000	ZWL 1,300	ZWL 5,000	ZWL 500,000
MINIMUM ACCOUNT BALANCE	USD 2	USD 5	USD 15	ZWL 5,000	ZWL 2,500	ZWL 2,500	ZWL 15,000	ZWL 1,300	ZWL 5,000	ZWL 500,000
WITHDRAWAL CONDITIONS	On Demand	On Demand	On Demand	On Demand	On Demand	On Demand	On Demand	On Demand	On Demand	On Maturity

PERSONAL LOANS & OVERDRAFTS

TENOR 3 - 36 MONTHS	MINIMUM LENDING RATE p.a. plus a margin	Arrangement Fees Up to 8%; Min ZWL 7,500	Insurance 1% Min p.a; 3% Max p.a.

MORTGAGE LOANS

TENOR UP TO 3 YEARS	ESTABLISHMENT FEES 2%	VALUATION FEES 1%	MINIMUM LENDING RATE p.a. plus a margin	DEPOSIT 25% OF PURCHASE PRICE	ANNUAL MAINTENANCE 1% OF LOAN AMOUNT

BUSINESS ACCOUNTS

PRODUCT	BUSINESS NOSTRO FCA	BUSINESS CURRENT ACCOUNT	SME NOSTRO FCA	SME CURRENT ACCOUNT	INVESTMENT/CALL ACCOUNT	FIXED/TERM DEPOSIT
INITIAL DEPOSIT	USD 30	ZWL 20,000	USD 20	ZWL 15,000	ZWL 100,000	ZWL 1,000,000
MINIMUM ACCOUNT BALANCE	USD 30	ZWL 20,000	USD 20	ZWL 15,000	ZWL 100,000	ZWL 1,000,000
WITHDRAWAL CONDITIONS	On Demand	On Demand	On Demand	On Demand	On Demand	On Maturity

BUSINESS FINANCE

LOANS/OVERDRAFTS	MINIMUM LENDING RATE p.a. plus a margin.	PENALTY INTEREST RATE - Lending Rate plus 8% p.a.	
ACCEPTANCE CREDITS/BAS	Commission up to 2.5% plus Market Discount Rate.	ESTABLISHMENT FEES up to 5%	GUARANTEE COMMISSIONS: 2% Quarterly

TELEGRAPHIC TRANSFERS

OUTGOING TELEGRAPHIC TRANSFER	INDIVIDUAL	0.5%; Min USD 30; Max USD 350	HANDLING FEE	USD 5
	CORPORATE	0.5%; Min USD 50; Max USD 450		
FOREIGN BANK CHARGE	1%; Min USD 50; Max USD 150		PAYMENT CANCELLATION/AMENDMENT	USD 20

LETTERS OF CREDIT

ESTABLISHMENT FEE	0.75% flat USD	DOCUMENT COLLECTION	USD 150

ACCOUNT SERVICE CHARGES

	NOSTROLITE / CIVIL SERVANTS NOSTRO	PERSONAL NOSTRO FCA	EXCELLENCE NOSTRO	PERSONAL CURRENT ACCOUNT PREMIUM	PERSONAL CURRENT ACCOUNT BASIC	CIVIL SERVANTS CURRENT ACCOUNT	EXCELLENCE	FARMERS	NMBLITE ACCOUNT	PERSONAL SAVINGS ACCOUNT	BUSINESS NOSTRO FCA	SME CURRENT NOSTRO	BUSINESS CURRENT ACCOUNT	SME CURRENT ACCOUNT	BUSINESS SAVINGS ACCOUNT
MONTHLY SERVICE FEES	USD 2	USD 5	USD 15	ZWL 5,000	ZWL 2,500	ZWL 2,500	ZWL 15,000	ZWL 2,500	ZWL 1,300	ZWL 4,000 (Below Min Balance)	USD 30	USD 20	ZWL 20,000	ZWL 15,000	ZWL 20,000 (Below Min Balance)
CASH WITHDRAWAL FEE	3%; Min USD 3	3%; Min USD 5	3%; Min USD 5	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min USD 10	3%; Min USD10	3%; Min ZWL 750	3%; Min ZWL 750	3%; Min ZWL 750
ATM CASH WITHDRAWAL	3%; Min USD 3	3%; Min USD 3	3%; Min USD 3	3%; Min ZWL 375	3%; Min ZWL 375	3%; Min ZWL 375	3%; Min ZWL 375	3%; Min ZWL 375	3%; Min ZWL 375	3%; Min ZWL 375	N/A	N/A	N/A	N/A	N/A

MERCHANT POS

MONTHLY CHARGES	1%; Min ZWL 7,500 (KaGwenya) and Min ZWL 15,000 (Standard POS)	EVENTS POS HIRE	ZWL 20,000
SEASONAL POS HIRE	1%; Min ZWL 20,000 per month	IDLE POS	ZWL 20,000

DEBIT CARD CHARGES

CARD ISSUANCE	TAP CARD ZWL 5,400	VISA CLASSIC USD 5	VISA GOLD USD 5	VISA PLATINUM USD 15	VISA PLATINUM USD 15	VISA INFINITY USD30

POS PURCHASES: (LESS THAN ZWL 1,000) ZWL 110, (ABOVE ZWL 1,000) 1%; Min: ZWL 420; Max: ZWL 9,600

ZIMSWITCH PURCHASE: (LESS THAN ZWL 1,000) ZWL 110, (ABOVE ZWL 1,000) 1%; Min: ZWL 540; Max: ZWL 11,450

CARD REPLACEMENT: ZWL 5,400

ZIMSWITCH INSUFFICIENT FUNDS: ZWL 200

ZIMSWITCH INSUFFICIENT FUNDS: ZWL 200

OTHER CHARGES

RTGS	MOBILE BANKING	Individual	2%; Min: ZWL 2,000, Max: ZWL 11,500	NOSTRO	1%; Min USD 5 Max USD 10	MINI STATEMENT / BALANCE ENQUIRY	MOBILE BANKING	ZWL 40	NOSTRO	USD 0.15
							INTERNET			
	INTERNET	Corporate	2%; Min: ZWL 3,500, Max: ZWL 11,500		1%; Min USD 5 Max USD 30	BILL PAYMENTS	MOBILE BANKING	2.5%; Min ZWL 350, Max: ZWL 4,000	NOSTRO	1%; Min: USD 0.50, Max: USD 2
							INTERNET			
ZIPIT TO OTHER BANKS	MOBILE BANKING	2%; Min: ZWL 250	ECOCASH BANK TO WALLET TRANSFERS		2.5%; Min ZWL 250			SALARY BULK PAYMENTS	RTGS	ZWL 2,000 per transaction
									NOSTRO	USD 3 per transaction