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 2.75	USD 5.75	USD 15	ZWL 87,000	ZWL 44,000	ZWL 30,000	ZWL 120,000	ZWL 24,000	ZWL 5,000	ZWL 500,000
MINIMUM ACCOUNT BALANCE	USD 2.75	USD 5.75	USD 15	ZWL 87,000	ZWL 44,000	ZWL 30,000	ZWL 120,000	ZWL 24,000	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 220,000	USD 20	ZWL 170,000	ZWL 100,000	ZWL 1,000,000
MINIMUM ACCOUNT BALANCE	USD 30	ZWL 220,000	USD 20	ZWL 170,000	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% Min ZWL 56,000 / USD 5 on Establishment

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 2.75	USD 5.75	USD 15	ZWL 57,400	ZWL 43,400	ZWL 29,400	ZWL 120,000	ZWL 29,400	ZWL 15,400	ZWL 4,000 (Below Min Balance)	USD 30	USD 20	ZWL 220,000	ZWL 170,000	ZWL 20,000 (Below Min Balance)
CASH WITHDRAWAL FEE	3%; Min USD 3	3%; Min USD 5	3%; Min USD 5	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min USD 10	3%; Min USD10	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500
ATM CASH WITHDRAWAL	3%; Min USD 3	3%; Min USD 3	3%; Min USD 3	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	3%; Min ZWL 8,500	N/A	N/A	N/A	N/A	N/A

MERCHANT POS

MONTHLY CHARGES	1%; Min ZWL 120,000 (Kagwenya) and Min ZWL 240,000 (Standard POS)	EVENTS POS HIRE	ZWL 300,000
SEASONAL POS HIRE	1%; Min ZWL 300,000 per month	IDLE POS	ZWL 300,000

DEBIT CARD CHARGES

CARD ISSUANCE	VISA CLASSIC	VISA GOLD	VISA PLATINUM	VISA SIGNATURE	VISA INFINITY
	USD 5	USD 5	USD 15	USD 30	USD30

POS PURCHASES: (LESS THAN ZWL 10,000) ZWL 2,100, (ABOVE ZWL 10,000) 1.25%; Min: ZWL 5,200; Max: ZWL 120,000	**ZIMSWITCH PURCHASE:** (LESS THAN ZWL 10,000) ZWL 2,100, (ABOVE ZWL 10,000) 1.25%; Min: ZWL 6,600; Max: ZWL 140,000
CARD REPLACEMENT: ZWL 66,000 — **NOSTRO POS PURCHASE:** 2% Min USD 2	**ZIMSWITCH INSUFFICIENT FUNDS:** ZWL 2,500

OTHER CHARGES

RTGS	MOBILE BANKING	Individual	2%; Min: ZWL 12,500, Max: ZWL 120,000	NOSTRO	1%; Min: USD 5, Max: USD 10	MINI STATEMENT / BALANCE ENQUIRY	MOBILE BANKING / INTERNET	ZWL 1,000	NOSTRO	USD 0.15
	INTERNET	Corporate	2%; Min: ZWL 21,300, Max: ZWL 150,000		1%; Min: USD 5, Max: USD 30	BILL PAYMENTS	MOBILE BANKING / INTERNET	2.5%; Min: ZWL 3,500, Max: ZWL 45,000	NOSTRO	1%; Min: USD 0.50, Max: USD 2
ZIPIT TO OTHER BANKS	MOBILE BANKING	2%; Min: ZWL 6,000	ECOCASH BANK TO WALLET TRANSFERS		2.5%; Min: ZWL 6,000			SALARY BULK PAYMENTS	RTGS	ZWL 10,700 per transaction
									NOSTRO	USD 3 per transaction