

## As a service to clients, Standard Chartered Bank advises the following Business Conditions:

| Service  | Charge   |
|--|--|
| Cash Deposit Fee                                     | Personal Free Business Free  |
| Over The Counter Cash Withdrawal Fee                 | Personal: 1.25% Business: 1.25%  |
| ATM Cash Withdrawal Fee                              | Personal: 1% Business: 1%  |
| Account Maintenance Fee (Minimum Monthly)            | Personal: \$5 Priority: \$15 Business: \$20                            |
| Cheque Books   | Personal: \$5 per book Business: \$7.50 per book                       |
| Drafts   | Personal: 1% min \$10 max \$100 Business: 1.5% min \$20 max \$250      |
| Telegraphic Transfers                                | Personal: 1.55% min \$30 max \$160 Business: 1.55% min \$30 max \$250  |
| Inter Account Transfers                              | Personal: \$1 per transaction Business: \$2 per transaction            |
| RTGS   | Personal: \$5 Flat Business: \$5 Flat                                  |
| Statement Request - Other                            | \$1 per page   |
| Certificate of Balance                               | \$5  |
| Audit Certificate                                    | \$5  |
| Foreign Guarantees                                   | Establishment fee 1.5% min \$25 Commission 1% per month                |
| Foreign Bills For Collection                         | Handling fee (recovered upfront) \$100 flat Commission 1% min \$10     |
| Safe Custody Fees                                    | \$5 to \$15 per quarter  |
| Visa Card (Initial Issue and Replacement)            | Gold Debit Card \$25 Business Debit Card \$25 Infinite Debit Card \$50 |
| Annual Debit Card renewal fee (Blue, Gold, Infinite) | \$10 (\$0.83 per month)  |

### Custody Services Fee Structure

| Foreign Institutional Investors  | Fee Range   |
|----------------------------------|---|
| Safekeeping Fees                 | 12 basis points per annum - 35 basis points per annum   |
| Transaction Fees                 | \$25 per transaction - \$105 per transaction            |
| Minimum Fees                     | \$50 - \$100 per month                                  |
| Domestic Institutional Investors | Fee Range   |
| Safekeeping Fees                 | 10 basis points per annum - 18.5 basis points per annum |
| Transaction Fees                 | \$3 per transaction - \$5 per transaction               |
| Minimum Fees                     | \$50 - \$100 per month                                  |

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

### Term Deposit

|   |   |
|---|---|
| Interest Rate                                     | Based on prevailing market conditions                           |
| Calculations and frequency of payment of interest | As per agreement  |
| Minimum Deposit                                   | \$1,000   |
| Withdrawal Conditions                             | As per tenor  |
| Early redemption penalty rate                     | If permitted, 3% below contracted rate at the bank's discretion |

For further information please call your nearest branch

### Loans and Overdrafts

| Personal Borrowing  |  |
|---------------------|--|
| Establishment Fees  | Up to 5%   |
| Interest Rate       | Margin of Up to 15% above cost of funds              |
| Corporate Borrowing |  |
| Establishment Fees  | 2.5% Up to 5%  |
| Interest Rate       | Negotiable margin of Up to 12.5% above cost of funds |

Standard Chartered Bank Zimbabwe reserves the right to make changes in line with market conditions without prior notice.

For further information please visit your nearest branch, or our website [www.sc.com/zw](http://www.sc.com/zw)