

## SCB Pricing Schedule

31 March 2018



# Go Digital. We Have Gone Paperless.

TRANSACTION DESCRIPTION	PERSONAL	PRIORITY	BUSINESS BANKING	COMMERCIAL BANKING	GLOBAL BANKING
<b>Digital Banking Pricing</b>					
Registration Fee	Free	Free	-	-	-
Balance Enquiry	USD0.05	USD0.05	-	-	-
Mini Statement	USD0.10	USD0.10	-	-	-
Statement Request	USD0.10	USD0.10	-	-	-
Transaction Alerts	-	-	-	-	-
Cheque Book Request	USD0.10	USD0.10	-	-	-
Bill Payment	USD0.50	USD0.50	-	-	-
Airtime top-up	-	-	-	-	-
Inter-account funds transfer	USD1.00	USD1.00	-	-	-
ZIPIT Send	USD2.00	USD2.00	-	-	-
ZIPIT Recall at customer's Instigation	USD2.00	USD2.00	-	-	-
Bank to Mobile Wallet Transfer	Transactions up to USD100: USD1.00 Transactions above USD100: USD2.00	Transactions up to USD100: USD1.00 Transactions above USD100: USD2.00	-	-	-
<b>Funds Transfer:</b>					
a) Self-Account	Free	Free	-	-	-
b) RTGS & Outward Telegraphic Transfers	As per normal tariffs	As per normal tariffs	-	-	-
<b>Pensioners</b>					
Customers 60 years and above, and surviving solely on Pension	Nil	Nil	-	-	-

TRANSACTION DESCRIPTION	PERSONAL	PRIORITY	BUSINESS BANKING	COMMERCIAL BANKING	GLOBAL BANKING
<b>Cashlink Account</b>					
Account maintenance	USD1.00	-	-	-	-
ATM/Debit Card	Free	-	-	-	-
Withdrawal Fee ATM	Free	-	-	-	-
Over The Counter Withdrawal Fee	1.25%	-	-	-	-
POS Transactions	Free	-	-	-	-
Cash Back at POS	Free	-	-	-	-
E-statement	-	-	-	-	-
Cash Deposit	Free	-	-	-	-
SMS Alerts	Free	-	-	-	-
<b>Current and Savings Account Fees</b>					
Over the Counter Cash Withdrawal	1.25%	1.25%	1.25%	1.25%	1.25%
Cash Deposit	Free	Free	Free	Free	Free
ATM Withdrawal (On-us)	1.00%	1.00%	1.00%	1.00%	1.00%
ATM Withdrawal (VISA)	USD2 plus 1.75% max USD37	USD2 plus 1.75% max USD37	-	-	-
OutwardTT (TelegraphicTransfer)	1.55% min USD30 max USD160	1.55% min USD30 max USD160	1.55% min USD30 max USD160	1.55% min USD30 max USD250	1.55% min USD30 max USD250
Amendment for Outward TT	USD10 flat fee	USD10 flat fee	USD10 flat fee	USD10 flat fee	-
Inward TT	USD2 per entry	USD2 per entry	USD2 per entry	USD2 per entry	1.5% min \$5 and max USD25
Draft	1% min USD10 max USD100	1% min USD10 max USD100	1% min USD20 max USD100	1% min USD20 max USD100	-
Swift charge	-	-	-	-	USD5.00
Foreign Cheque Deposit	USD10 flat fee	USD10 flat fee	USD10 flat fee	USD10 flat fee	2% min USD10 max USD100
Cheques sent on collection	USD10 flat fee	USD10 flat fee	USD10 flat fee	USD10 flat fee	2% min USD25 max USD100
Replacement of Lost/Stolen Drafts	USD25 flat fee (over and above draft charge)	USD25 flat fee (over and above draft charge)	USD25 flat fee (over and above draft charge)	USD25 flat fee (over and above draft charge)	-
Cancellation/Repurchase of Draft	USD25 Flat fee	USD25 Flat fee	USD25 Flat fee	USD25 Flat fee	-
Salary Schedule FCAs (SFI Charge)	-	-	USD1 per entry	USD1 per entry	-
Maintenance Fee FCAs	USD5 flat monthly	USD15 flat monthly	USD20 flat monthly	USD20 flat monthly	USD12 flat monthly
Service Fee Per Transaction	USD 0.30	USD 0.50	USD 0.50	USD 0.50	USD 0.30
Unpaid Cheques	RD: USD20; Technical: USD10	RD: USD20; Technical: USD10	RD USD50; Technical USD25	RD USD50; Technical USD25	-
Inward Unpaid FX cheque	USD5	USD5	USD5	USD5	-
Unpaid Debit Order	USD10	USD10	USD25	USD25	-
Unauthorised Overdraft Fee (to be recovered when account is funded)	USD20 per transaction	USD20 per transaction	USD50 per transaction	USD50 per transaction	-
Reference Letter to foreign banks	USD10	USD10	USD10	USD10	USD10
Error handling fee	USD10	USD10	USD10	USD10	USD10
VISAGold Card (initial issue and replacement)	USD25	USD25	USD25 (Business)	USD25 (Business)	USD25 (Business)
VISA Infinite Card (initial issue and replacement)	-	USD50	-	-	-
VISA Gold Card (Annual fee)	Recovered monthly at USD0.83 per month	Recovered monthly at USD0.83 per month	Recovered monthly at USD0.83 per month	Recovered monthly at USD0.83 per month	Recovered monthly at USD0.83 per month
VISA Infinite Card (Annual fee)	-	Recovered monthly at USD0.83 per month	-	-	-
Local POS Fee (Zimswitch)	Transactions up to USD10: 10c Transactions above USD10: 45c	Transactions up to USD10: 10c Transactions above USD10: 45c	Transactions up to USD10: 10c Transactions above USD10: 45c	Transactions up to USD10: 10c Transactions above USD10: 45c	Transactions up to USD10: 10c Transactions above USD10: 45c
Local POS CashBack Fee (Zimswitch)	1%, max USD5	1%, max USD5	1%, max USD5	1%, max USD5	1%, max USD5
Local POS Balance Enquiry (Zimswitch)	USD0.08	USD0.08	USD0.08	USD0.08	USD0.08
POS Fee (VISA)	USD2 plus 1.5% max USD100	USD2 plus 1.5% max USD100	-	-	-
Cheque Book	USD5	USD5	USD7.50	USD7.50	USD7.50
Manual Salary Payments	-	-	USD2.00 per entry	USD2.00 per entry	USD2.00 per entry
ChangeTransaction (to customers only)	-	-	5% min USD5	5% min USD5	Flat Fee USD50.00
RTGS	USD5 flat fee	USD5 flat fee	USD5 flat fee	USD5 flat fee	USD5 flat fee
RTGS recall at the customer's instigation	USD20 (on a successful recall)	USD20 (on a successful recall)	USD20 (on a successful recall)	USD50 (on a successful recall)	USD50 (on a successful recall)
Inward RTGS	Free	Free	Free	Free	Free
Returned RTGS due to customer's error	USD5	USD5	USD5	USD5	USD5
DSTV	USD3	USD3	-	-	-
Inter Account Transfer	USD1 per transaction	USD1 per transaction	USD2 per transaction	USD2 per transaction	USD2 per transaction
<b>Overdraft/Loans</b>					
Management/establishment Fees	up to 5%	up to 5%	up to 3%	2%	1% -2%

TRANSACTION DESCRIPTION	PERSONAL	PRIORITY	BUSINESS BANKING	COMMERCIAL BANKING	GLOBAL BANKING
Drawdown Fees	-	-	1%	2%	1% per draw down.
<b>Interest rates</b>					
Scheme	up to 15%	up to 15%	-	-	-
Non Scheme	up to 15%	up to 15%	-	-	-
<b>Arrangement Fees</b>					
Insurance (12 - 36 months tenor)	2.03% - 4.12%	2.03% - 4.12%	-	-	2% once of
Overdraft Penalty fee	5% above agreed rate	5% above agreed rate	5% above agreed rate	5% above agreed rate	5% above agreed rate
Interest	up to 15%	up to 15%	up to 12%	up to 12%	7% - 10%
<b>Mortgage fees:</b>					
Application Fee	USD100	USD100	-	-	-
Establishment Fee	2.5% of loan amount	2.5% of loan amount	-	-	-
Interest Rate	9%	9%	-	-	-
<b>Other fees:</b>					
Mini/Interim-statement	USD0.50	USD0.50	USD0.50	USD0.50	USD1.00 S2B and e-statement
Statement Request - IDS extracts	- Over 1yr old: USD5 per request	- Over 1yr old: USD5 per request	- Over 1yr old: USD5 per request	- Over 1yr old: USD5 per request	- Over 1yr old: USD5 per request
Statements Requests - Other	USD1 per page	USD1 per page	USD1 per page	USD1 per page	USD1 per page
Deposit Books Duplicate	USD5	USD5	USD5	USD5	USD5
Deposit Books-Triplicate	USD7	USD7	USD7	USD7	USD7
Certificate of Balance	USD5	USD5	USD5	USD5	USD5
Audit Certificate	USD5	USD5	USD5	USD5	USD5
Cancellation of Bond	USD5	USD5	USD50	USD50	No charge
<b>Reports on Parties</b>					
> 1yr					
Less than 3 months	USD2	USD2	USD2	USD2	USD2
6 – 12 months	USD3	USD3	USD3	USD3	USD3
	USD5	USD5	USD5	USD5	USD5
- Deposit slips, etcetera	USD2	USD2	USD2	USD2	USD2
- Paid cheques	USD5	USD5	USD5	USD5	USD5
<b>STOP PAYMENTS</b>					
On unsigned blank cheque lost or stolen.	USD10 per leaf	USD10 per leaf	USD10 per leaf	USD10 per leaf	-
On whole book lost or stolen.	USD20 flat fee	USD20 flat fee	USD20 flat fee	USD20 flat fee	-
On signed blank cheque or cheque payable to third party lost or stolen	USD10 per leaf	USD10 per leaf	USD10 per leaf	USD10 per leaf	-
<b>SAFE CUSTODY/SECURITIES (recovered quarterly)</b>					
<b>CLOSED SAFE CUSTODY</b>					
Small Size Sealed Package/Deed Box	USD5	USD5	USD5	USD5	USD5
Medium Size Sealed Package/Deed Box	USD10	USD10	USD10	USD10	USD10
Large Size Sealed Package/Deed Box	USD15	USD15	USD15	USD15	USD15
1.5.1 Access Fee	USD5	USD5	USD5	USD5	USD5
<b>OPEN SAFE CUSTODY</b>					
Open Safe Custody	USD5	USD5	USD5	USD5	USD5
2.1.1 Access Fee	USD5	USD5	USD5	USD5	USD5
Scrip Lists provided at customer's request	USD5	USD5	USD5	USD5	USD5
Withdrawal of articles from open Safe Custody	USD5	USD5	USD5	USD5	USD5
Cancellation of Bond	-	-	-	-	-
<b>Full General and Category Reports</b>					
2.1.1 Bank/Branch name supplied by customer or known	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5
2.1.2 Bank/Branch name not supplied or unknown	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5	Flat charge of USD5
NON-COMMITTAL LETTERS	Flat charge of USD10	Flat charge of USD10	Flat charge of USD10	Flat charge of USD10	Flat charge of USD10

TRANSACTION DESCRIPTION	PERSONAL	PRIORITY	BUSINESS BANKING	COMMERCIAL BANKING	GLOBAL BANKING
Exchange Control:	-	-	-	-	-
Batch Applications (on foreign payments)	USD2.50 per application	USD2.50 per application	USD2.50 per application	USD2.50 per application	USD2.50 per application
CD1's (Green flagged)	USD3 per CD1	USD3 per CD1	USD3 per CD1	USD3 per CD1	USD5 per CD1
CD3 pad (Green flagged)	\$250 per pad	\$250 per pad	\$250 per pad	\$250 per pad	\$250per pad
Exchange control applications	USD10	USD10	USD10	USD10	USD10
Penalty Fee for overdue forms CD1 & CD3 (This is for RBZ)	-	-	-	-	-
Red flagged	Flat fee USD20	Flat fee USD20	Flat fee USD20	Flat fee USD20	Flat fee USD20
Green flagged	USD5.00	USD5	USD5	USD5	USD5
Acquittal fee per CD1/ CD3	-	-	-	-	-
Reminder Letters on overdue forms CD1 (monthly)	USD10	USD10	USD10	USD10	USD10
Reminder Letters on overdue formsD3, PTS1, GSD (monthly)	USD10	USD10	USD10	USD10	USD10
Letters to advise CD1/CD3 which are 60 days (monthly)	-	-	-	-	-
Capital Account Applications	USD20	USD20	USD20	USD20	USD20
Follow up on Capital Account Application	USD10	USD10	USD10	USD10	USD10
Specific Guarantees i.f.o ZESA, ZIMRA, etc	-	-	Establishment fee 1.5% min US\$25 commission 1% per month.	Establishment fee 1.5% min US\$25 commission 1% per month.	Establishment fee 2% min US\$25 commission 1% per month.
<b>IMPORT LETTERS OF CREDIT</b>					
Sight L/C's	-	-	1.5% per quarter	1.5% per quarter	1.5% per quarter
Usance L/C's	-	-	1.5% per quarter (i.e validity plus usance period)	1.5% per quarter (i.e validity plus usance period)	1.5% per quarter (i.e validity plus usance period)
Minimum Establishment Commission	-	-	2%	2%	2%
Arrangement fee (levied if finance is required against the L/C)	-	-	1% flat min. USD50	1% flat min. USD50	1% flat min. USD50
<b>EXPORT LETTERS OF CREDIT</b>					
Advising Commission	-	-	Customers USD50 Non-customers USD100	Customers USD50 Non-customers USD100	Customers USD50 Non-customers USD100
Payment Commission	-	-	1% minimum USD100	1% minimum USD100	1% minimum USD100
Confirmation Commission	-	-	USD150.00	USD150.00	USD150.00
Courier charge	-	-	USD100	USD100	USD100
Amendment Commission	-	-	Customers USD50 non-customers USD100	Customers USD50 non-customers USD100	Customers USD50 non-customers USD100
Negotiation – Commission	-	-	0.75% min USD50	0.75% min USD50	0.75% min USD50
Commission for discrepant documents	-	-	USD80	USD80	USD80
Cancellation fee	-	-	USD85	USD85	USD85
<b>EXPORT BILLS</b>					
Commission	-	-	0,75% minimum USD10	0,75% minimum USD10	0,75% minimum USD10
Courier	-	-	-	-	-
<b>AVALISED BILLS (IMPORT FINANCE)</b>					
Drawdown fee	-	-	1% of amount	1% of amount	1% of amount
Interest	-	-	SCB Cost of Funds + 6%	SCB Cost of Funds + 6%	SCB Cost of Funds + 6%
<b>PRE AND POSTSHIPMENT OFF-SHORE</b>					
Arrangement fee	-	-	2.5%	2.5%	2.5%
Commission	-	-	1%	1%	1%
Interest	-	-	SCB Cost of Funds + 8%	SCB Cost of Funds + 8%	SCB Cost of Funds + 8%
<b>FOREIGN BILLS FOR COLLECTION</b>					
Handling fee (recovered up-front)	-	-	USD100 Flat	USD100 Flat	USD100 Flat
Commission	-	-	1% minimum USD50	1% minimum USD50	1% minimum USD50
Release of documents free of payment	-	-	1 % minimum USD50	1 % minimum USD50	1 % minimum USD50
Tracing Fee/ Inquiry Commission	-	-	USD20	USD20	USD20
Advising	-	-	USD50	USD50	USD50
Commission for unpaid items	-	-	USD50	USD50	USD50



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