



ZWG & USD BUSINESS CONDITIONS JUNE 2026

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A First of Its Kind Digital Group
Savings Platform.



Account Type	Initial Deposit		Maintenance Fees		Minimum Balance		Withdrawals (ATM and OTC))	
	ZWG	USD	ZWG	USD	ZWG	USD	ZWG	USD
Individual Account	ZWG 128.3	US\$ 5	ZWG140.55	US\$5.25	ZWG 256.6	US\$10	2%, no min, no max	2%, no min, no max
Individual Esteem	ZWG 256.6	US\$ 10	ZWG 307.92	US\$12	ZWG 384.9	US\$1 5	2%, no min, no max	2%, no min, no max
Individual Student Account	ZWG 76.98	US\$3	NIL	Nil	ZWG 25.66	USD2	2%, no min, no max	2%, no min, no max
Individual Farmer's Account	Nil	Nil	ZWG 89.81	US\$3.50	ZWG 128.3	US\$5	2%, no min, no max	2%, no min, no max
Informal Traders Account	ZWG 128.3	US\$ 5	ZWG 102.64	US\$4	ZWG 256.6	US\$10	2%, no min, no max	2%, no min, no max
Government Pensioners Account	ZWG 128.3	US\$ 5	ZWG 140.55	US\$5.25	Nil	Nil	2%, no min, no max	2%, no min, no max
Club Account	ZWG 513.2	US\$ 20	ZWG 179.62	US\$7	ZWG 256.6	US\$10	2%, no min, no max	2%, no min, no max
SME Account	ZWG 513.2	US\$ 20	ZWG 384.9	US\$15	ZWG 513.2	US\$20	2%, no min, no max	2%, no min, no max
Agribusiness Account	ZWG 256.6	US\$ 10	ZWG 307.92	US\$12	ZWG 384.9	US\$15	2%, no min, no max	2%, no min, no max
Church Account	ZWG 513.2	US\$ 20	ZWG 128.3	US\$5	ZWG 513.2	US\$20	2%, no min, no max	2%, no min, no max
School Account	ZWG 513.2	US\$ 20	Nil	Nil	Nil	Nil	2%, no min, no max	2%, no min, no max
Corporate Account	ZWG 513.2	US\$ 20	ZWG 898.1	US\$35	ZWG 769.8	US\$30	2%, no min, no max	2%, no min, no max
NSSA Account aged 60 and above)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
NSSA Account aged below 60 years	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
USD Low-cost Formal Account	ZWG 76.98	US\$3	ZWG 25.66	US\$1	ZWG 25.66	US\$1	2%, no min, no max	2%, no min, no max
Instant Accounts	ZWG 76.98	US\$3	Nil	Nil	ZWG 25.66	US\$1	2%, no min, no max	2%, no min, no max
Senior Citizens aged 86 & above	Nil	Nil	Nil	Nil	Nil	Nil	1.5%, no min, no max	1.5%, no min, no max

LOANS					
Lending Rates					
Loan Type	ZWG	USD	Repayment period	Loanable amount	Special conditions
Salary based loans	55-65% p.a	23% p.a	Up to 24 months (ZWG) Up to 36 months (US\$)	Up to 6 times Gross Monthly Salary	Salary should come through for > 3 months
Corporate loans	55-65% p.a	15-20% p.a	Negotiable with Corporate Banking	Depends on Business viability	Negotiable with Corporate Banking
Express Loans	12% p.m	8% p.m	Up to 12 months (ZWG) Up to 24 months (US\$)	Up to 5 times gross salary	
Personal Mortgage Finance	55-65% p.a	13-15% p.a	5 years	Depends on income and ability to repay	Salary should come through for > 3 months
NSSA Loans	N/A	8% p.a	Up to 18 months	Up to 10 times monthly payout	Should receive salary through POSB
Equity release	55-65% p.a	13-15% p.a	5 years	Up to 50% of property value	Titlle deeds of an unencumbered urban residential property
Corporate Mortgage Finance	55-65% p.a	13-15% p.a	5 years	Depends on income and ability to repay	Salary should come through for > 3 months
Agribusiness loan	55-65% p.a	15-20% p.a	Up to 24 months	Depends on business viability	Should have an Agribusiness account
Export Development Loan	-	11-13% p.a	12-24 months	Depends on business viability	Should have an account with POSB
SME loan	55-65% p.a	15-20% p.a	Up to 24 months	Depends on business viability	Should have an SME Account
Pensioners loan	55-65% p.a	23% p.a	Up to 24 months (ZWG) Up to 36 months (US\$)	Up to 5 times monthly pension	Should have a Pensioner Account
School Development Loan	55-65% p.a	15-20% p.a	Up to 2 years for Working Capital Up to 3 years for Asset Financing	Depends on project viability and ability to repay	To open a school Account that receives school fees and should have been operating for at least 1 month

INTERNATIONAL BANKING & EXCHANGE CONTROL (USD)					
Telegraphic Transfer			Exchange Control		Letters or Credit
Individuals	Corporates	Exchange Control Application (ordinary)	US\$10	Establishment Fees	1%, min US\$550, quarterly
0.5% min US\$35, max US\$200 US\$200 (account holders)	0.5%, min US\$50, max US\$350 (account holders)	Exchange Control Application (exceptional, etc.)	US\$20	Swift Charges	US\$50, per message
0.5% min US\$50, max US\$250 (non-account holders)	N/A for non-account holders	Exchange Control admin processing fee	US\$10	Discrepancy Fee	US\$150, per LC

Mastercard International Transactions		Fee	
ATM Cash Withdrawal		2%, no min, no max	
POS Transactions		1.75%, min US\$1, max 25	
Balance Enquiry		Nil	
Insufficient Funds Fee		US\$0.80	
POS Cash Advance Fee		2%, no min, no max	
Online Transaction		2.5%, min US\$1.50	
Purchase with Cashback		1.75%, min US\$5	
Contactless Payment		2.5%, min US\$1.50	
Money Transfer		Fee US\$	
POSB Remit		1%, min US\$1	
ZIPIT limits		ZWG Limit	US\$ Limit
Transaction limit		ZWG 13,000	US\$500 P2P, US\$2,000 P2B
Monthly limit		ZWG 50,000	US\$1,000 P2P, US\$3,000 P2B
Mastercard limits		Fee US\$	
Ordinary customers		US\$3,936 per week	
Esteem, Agribusiness, Church, School, and other non-individual accounts		US\$7,872 per week	
SMEs and Corporates		US\$16,870 per week	
Account Type		ZWG Interest Rate	USD Interest Rate
Savings Account		5% p.a	2.5% p.a
Term Deposits/ Easy Save		7.5% p.a	4% p.a

OTHER CHARGES Transaction	ZWG	FEE USD
Card services	ZWG 128.3 initial ZWG 179.62 replacement	US\$5 initial US\$7 replacement
Card services- Instant card	US\$1 initial US\$1 replacement	US\$1 initial US\$1 replacement
Card services Esteem, Agribusiness, SME, Corporates	ZWG 256.6 initial ZWG 359.24 replacement	US\$10 initial US\$14 replacement
Card services- Initial and replacement (NSSA, Pensions, Social welfare & Senior citizens)	ZWG 76.98 initial ZWG 102.64 replacement	US\$3 initial US\$4 replacement
Card fees- Initial Students, KYC Lite Informal Account	Nil. (card fees covered in Initial deposit of US\$3)	US\$3
Card fees- Replacement Students, KYC Lite Informal Account	ZWG76.98	
SMS Alerts (per month)	ZWG 26.77	US\$1.00
RTGS (individual accounts)	1.5%, min ZWG102.64, max 769.8 plus 1.5% IMTT	1.5%, min US\$5.00, max US\$30 plus 2% IMTT
RTGS (Esteem accounts, clubs, church, school etc	2%, min ZWG 141.13, max 769.8 plus 1.5% IMTT	2%, min US\$5.50, max US\$30 plus 2% IMTT
RTGS (SMEs and Corporates)	2%, min ZWG 141.13, max 769.8 plus 1.5% IMTT	2% min US\$10, max US\$30 plus 2% IMTT
Internal transfer (individuals)	2%, min ZWG 102.64, max 513.2 plus 1.5% IMTT	1.5% min US\$4, max US\$20 plus 2% IMTT
Internal transfer (Esteem, Agribusiness, Club, Church, School,)	2%, min ZWG 115.47, max ZWG 769.8 plus 1.5% IMTT	2% min US\$5, max US\$30 plus 2% IMTT
Internal transfer (Corporates, SMEs)	2%, min ZWG 115.47, no max plus 1.5% IMTT	2% min US\$5, no max plus 2% IMTT
Bank Statement (individual)	ZWG 25.66 per page	US\$1 per page
Bank Statement (Esteem, Agribusiness, School, Church)	ZWG 51.32 per page	US\$2 per page
Bank Statement (Corporates and SMEs)	ZWG 51.32 per page	US\$2 per page
SPAs	ZWG 25.66	US\$1
SPAs Esteem	ZWG 51.32	US\$2
Airtime purchase (All Customers)	ZWG 3.85	US\$0.15
Salary processing (SME & Corporates) internal	ZWG 12.83	US\$0.50
Salary processing (SME & Corporates) external	ZWG 25.66	US\$1.00
Stop order fees	ZWG 12.83	US\$0.50
Debit orders	ZWG 12.83	US\$0.50
Debit order penalty fees	ZWG 12.83	US\$0.50
RTGS invalid	ZWG 51.32	US\$2
RTGS Recall	ZWG 51.32	US\$2
RTGS Confirmation	ZWG 51.32	US\$2
PIN Re-issue	ZWG 51.32	US\$2

DIGITAL PLATFORMS (INTERNET AND MOBILE BANKING)		
Transaction	USD Nostro	ZWG
Balance Enquiry	Nil	Nil
Mini Statement	US\$0.50	ZWG 12.83
Internal Transfers	1%, min 3, max US\$30 (Individuals) plus 2% IMTT 2%, min US\$5, max US\$40 (Esteem, Club, Agribusiness, Corporate, SME, Church) plus 2% IMTT	1%, min ZWG 76.98, max ZWG 769.8 plus 1.5% IMTT 2%, min ZWG 128.3, max ZWG 1,026.4 plus 1.5% IMTT
ZIPIT to Bank	2%, no min, no max plus 2% IMTT	2%, no min, no max plus 1.5% IMTT
RTGS	1.5%, min US\$4, max US\$30 individuals plus 2% IMTT 2%, min US\$4.50 max US\$50 (Esteem & Agribusiness) plus 2% IMTT 2%, min US\$8 max US\$60 (SME & Corporate) plus 2% IMTT	1.5%, min ZWG 102.64, max ZWG 769.8 Individuals plus 1.5% IMTT 2%, min ZWG115.47, max ZWG 1,283 plus 1.5% IMTT 3%, min ZWG 205.28, max ZWG 1,540 plus 1.5% IMTT
Bill Payments	1%, min US\$2 plus 2% IMTT	1%, min ZWG 51.32 plus 1.5% IMTT
Airtime	US\$0.15	ZWG3.85

Bank to Wallet		ZWG	USD
Bank to Wallet		1.5% no min, max ZWG 512.43	1.5%, no min, max US\$20
Balance Enquiry		Nil	Nil
Mini Statement		ZWG 6.41	US\$0.25

POS Purchase fees	On Us	Off Us	Purchase with Cashback	Purchase with Cashback (Off Us)	Other bank ATM Cash advance	Insufficient funds
ZWG	1.5% max 512.43, no min plus 1.5% IMTT	1.5% max 512.43, no min plus 1.5% IMTT	1.5% max 512.43, no min plus 1.5% IMTT	1.5% max 512.43, no min plus 1.5% IMTT	2% no min, no max	ZWG 20.53
US\$	1.5% max US\$20, no min plus 2% IMTT	1.5% max US\$20, no min plus 2% IMTT	1.5% max US\$20, no min plus 2% IMTT	1.5% max US\$20, no min plus 2% IMTT	2% no min, no max	US\$0.80