

# CENTENARY BANK REVISED TARRIFFS EFFECTIVE 27<sup>TH</sup> FEBRUARY, 2026

PRODUCT / SERVICE	CHARGE	PRODUCT / SERVICE	CHARGE	PRODUCT / SERVICE	CHARGE
<b>I. ACCOUNTS SERVICE FEES/ MAINTENANCE FEES/ LEDGER FEES</b>		VISA Silver Debit Card		MWK15,120	
<b>1.1 PERSONAL/RETAIL SAVINGS ACCOUNTS:</b>		2.3.3 Visa Gold		MWK25,740	
1.1.1 Ordinary Savings Accounts		Visa Gold Debit Card		MWK33,800	
Ordinary Savings Account		Free			
1.1.2 SME Savings Accounts		<b>2.4 CASH PASSPORT/MASTERCARD PAYMENT GATEWAY SERVICES</b>			
SME Savings Account		Cash Passport Sale USD		1% of forex amount applied	
1.1.3 Other Savings Accounts		New Card Cost (Once off) /Issuance		USD 10	
Student Account		Free		USD 2	
Clubs, Societies and Cooperatives Account		Free			
Savings and Credit Cooperatives (SACCOs) Account		Free			
Village Savings and Loan Associations (VSLA)		Free			
Savings account/Village Bank Account		Free			
Religious Profit Making Institutions Account		MWK6,500			
Religious Non Profit Making Institutions Account		Free			
1.1.4 Special Savings Accounts:		<b>3. CHEQUES</b>			
Linga Savings account		Free			
<b>1.2 PERSONAL/RETAIL CURRENT ACCOUNTS:</b>		3.1 CHEQUES BOOKS			
1.2.1 Ordinary Current Accounts		50 Leaves		MWK36,000	
Personal Current Account		100 Leaves		MWK65,000	
Free		200 Leaves		MWK105,000	
1.2.2 SME Current Accounts		3.2 DISHONOURED CHEQUES		MWK200,000	
SME Banking current Account		Local		Free	
MWK17,000		3.3 CHEQUE TRANSACTION FEES			
1.2.3 Corporate Current Accounts		Bankers Cheque		MWK65,000	
Corporate Current Account		Cancellation of Bankers Cheque		Free	
MWK50,700		Replacement of Bankers Cheque		MWK65,000	
1.2.4 Other Current Accounts		Counter Cheque		MWK19,000	
Religious Profit Making Institutions Account		Special Cheque Presentation/Clearance		MWK140,400	
Religious Non Profit Making Institutions Account		Same Day Value/Immediate Credit of Cheque (Deposited Cheque)		Free	
Government Current Account		Free			
Non-Governmental Organizations (NGO) Current Account		MWK12,000			
<b>1.3 FOREIGN CURRENCY DENOMINATED (FCDA) ACCOUNTS</b>		<b>4. LOANS</b>			
Monthly Service/Maintenance Fee		4.1 PERSONAL LOANS			
Free		Arrangement Fee for Local Loan		2.2% for loans below MWK1,000,000 and 2% for loans above MWK1,250,000	
Copy Statement (supplied by the bank) per page		Arrangement Fee for Employer Supported Loan (ESL)		2.5% maximum of MWK1,250,000	
USD 1.50		Arrangement Fee for Immediate Credit Facility		1.5% of applied amount maximum MWK1,000,000	
Account Closure		Arrangement Fee for Cash Covered Loan		1% maximum of MWK1,250,000	
Free		Default Fees for Unpaid Loan Instalment		N/A	
Funds Transfer from Another Bank in Foreign Currency: Inward		Loan Restructuring/Rescheduling		1% maximum of MWK2,000,000	
Free		Credit Life Insurance		Min 1.4% - Max 3.9%	
Funds Transfer from FCDA to Other Banks in Foreign Currency: Outward		Collateral/Property/Security Insurance fee		As per insurance provider	
Transfers		Credit Reference Bureau Fee		Refer to current CRB charges	
1% of amount being transferred max USD60		Stamp duty		As per stamp duty Act	
Funds Transfer from FCDA to MWK Account Within the Same Bank		Free			
Free		<b>4.2 OVERDRAFTS</b>			
Funds Transfer from FCDA to MWK Account of Another Bank		Arrangement Fee for Retail Overdraft		1.5% Maximum MWK85,000,000	
Free		Arrangement Fee for SME Overdraft		2% Maximum MWK90,000,000	
ATS Transfer Charges:		Arrangement Fee for Corporate Overdraft		2% Maximum MWK100,000,000	
- transfer up to 3pm		Salary Advance/1 Month OD		1.5% of applied amount Maximum MWK1,250,000	
MWK20,000		Renewal of Overdraft		1% maximum MWK2,000,000	
- transfer after 3pm		Commitment Fee-Retail		1% maximum MWK2,000,000	
MWK30,000		Commitment Fee-SME		2% maximum MWK90,000,000	
Payment via SWIFT from Vostro Account		Commitment Fee-Corporate		2% maximum MWK100,000,000	
1% min USD 5 max USD10		Unarranged Overdraft		MWK90,000	
Returning Funds		Excess Overdraft		MWK90,000	
USD10		Immediate Credit Facility		1.5% of applied amount maximum MWK75,000,000	
SWIFT Charge		Temporary Excess		1.5% maximum MWK100,000,000	
USD45		Arrangement Fee for Agribusiness Loan		2% maximum MWK65,000,000	
Interim Statement per Page with Vouchers for Inspection		Unutilized Overdraft		1% commitment fee charged semi annually on average unutilised amount	
USD 5 plus costs (recovered from remitting bank)		Free			
Interim Statement per Page		Free			
USD1.50		<b>4.3 GREEN FINANCE</b>			
Conversion Within the Same Bank		Arrangement Fee for Kuwala Energy /Renewable Energy/Green Finance		As per the statute	
Free		Personal Property Security Registry (PPSR) Processing Fee		As per the statute	
Investigations Within 6 Months		Default Fee for Unpaid Loan Instalment		1%	
USD10		Loan Restructuring/Rescheduling			
Investigations Beyond 6 Months		Loan Restructuring/Rescheduling with Arrears			
USD20		Collateral/Property/Security Insurance Fee		As per insurance provider	
Cash withdrawal from FCDA:		Credit Reference Bureau Fee		Refer to current CRB charges	
- Individual /Diaspora		Stamp Duty		As per stamp duty Act	
Free		<b>4.5 SME LOANS</b>			
- Bureau/ Corporate		Commitment Fee		1.5% Maximum MWK3,500,000	
Free		Arrangement Fee (General)		1.5% Maximum MWK5,250,000	
<b>1.4 FIXED DEPOSIT/CALL/ INVESTMENT ACCOUNTS</b>		Arrangement Fee for Agribusiness Loan		2% Maximum MWK50,000,000	
Fixed Deposit Early Cancellation:		Arrangement Fee for Cash Covered Loan		1% Maximum MWK2,000,000	
- 50% of tenor		Loan Restructuring/Rescheduling		N/A	
35% of earned interest		Default Fee for Unpaid Loan Instalment		0.18% of loan amount	
- Less than 50% of tenor		Credit Life Insurance		Refer to current CRB charges	
35% of earned interest		Credit Reference Bureau Fee		0.1748% for private dwelling, 0.3204 on commercial	
Call Accounts Early Cancellation:		Collateral/Property/Security Insurance Fee		As per stamp duty Act	
- 7 days		Stamp Duty			
30% of earned interest		<b>4.7 CORPORATE LOANS</b>			
- 14 days		Commitment Fee		1.5 Maximum MWK33,500,000	
- 21 days		Arrangement Fee (General)		1.5% Maximum MWK65,000,000	
- 30 days		Arrangement Fee for Agribusiness Loan		2% Maximum MWK65,000,000	
30% of earned interest		Arrangement Fee for Cash Covered Loan		1% Maximum MWK30,000,000	
Replacement of Lost Deal Slip		Loan Restructuring/Rescheduling		1% Maximum MWK2,000,000	
Free		Default Fee for Unpaid Loan Instalment		N/A	
<b>2. CARDS SERVICES</b>		Personal Property Security Registry (PPSR) Processing Fee and Stamp duty		As per the act	
<b>2.1 NEW CARDS</b>		Credit Reference Bureau Fee		Refer to current CRB charges	
2.1.1 CPA		Collateral/Property/Security Insurance Fee		As per the service provider	
Ordinary CPA		Stamp Duty			
MWK9,000		<b>4.7 LEASING AND VEHICLE ASSET FINANCE</b>			
2.1.2 Visa Classic		Commitment Fee		1% max MWK30,000,000	
Monthly Fee		Arrangement Fee (General)		2.5% max MWK65,000,000	
MWK813		Arrangement Fee for Agribusiness Loan		1% max MWK2,000,000	
Visa Classic Debit Card		Arrangement Fee for Cash Covered Loan			
MWK9,360		Loan Restructuring/Rescheduling			
Student Card		Default Fee for Unpaid Loan Instalment		N/A	
Free		Personal Property Security Registry (PPSR) Processing Fee and Stamp duty		As per the act	
VISA Silver Debit Card		Credit Reference Bureau Fee		Refer to current CRB charges	
MWK10,625		Collateral/Property/Security Insurance Fee		As per insurance provider	
Visa card membership Fee		Stamp Duty		Refer to current CRB charges	
MWK800		<b>2.2 CARD RENEWAL</b>			
2.1.3 Visa Gold		2.2.1 CPA		MWK9,450	
Monthly Fee		Ordinary CPA		Free	
MWK1,500		2.2.2 Visa Classic		MWK13,520	
Visa Gold Debit Card		Visa Classic Debit Card		Free	
MWK25,000		Student Card		Free	
2.1.4 Visa Platinum		VISA Silver Debit Card		MWK14,250	
Monthly Fee		2.2.3 Visa Gold		MWK24,960	
MWK1,500		Visa Gold Debit Card		MWK32,500	
Visa Platinum Debit Card		2.2.4 Visa Platinum			
MWK33,000		Visa Platinum Debit Card			
<b>2.3 CARD REPLACEMENT</b>		2.3.1 CPA		MWK9,000	
2.3.1 CPA		Ordinary CPA		Free	
Ordinary CPA		2.3.2 Visa Classic		MWK16,380	
MWK9,000		Visa Classic Debit Card		MWK7,150	
2.3.2 Visa Classic		Student Card			
Visa Classic Debit Card		Free			
MWK16,380		<b>5. ELECTRONIC AND DIGITAL BANKING SERVICES</b>			
Student Card		5.1 ELECTRONIC FUNDS TRANSFERS (EFT) SYSTEM			
MWK7,150		EFT Transfer to Account Within the Same Bank (Intra-Bank)		Free	
<b>5.2 INTERNET BANKING</b>		EFT Transfer to Account to the Other Banks (Inter-Bank)		MWK840	
5.2.1 Internet Banking-Personal		EFT Transfer to Mobile Wallet		MWK840	
Registration Fee		MRA Tax Payments			
Free		Free			
Monthly Service Fee		Free			
Free		Free			
Balance Enquiry		Free			
Free		Free			
Statement		Free			
Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Free			
Free		Free			
Funds Transfer to Other Banks (Inter-Bank Transfer)		MWK840			
Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Free			
Bulk Processing Funds Transfer to Other Banks (Inter-Bank)		MWK3,125			
Bulk Processing to Other Wallet		MWK1,100			
SMS Alert		Free			
DSTV		Free			
GOTV		Free			
Bill Payment		Free			
Standing Order Establishment Within the Same Bank (Intra-Bank)		MWK1,000			
Standing Order Establishment to Other Banks per Transaction (Inter-Bank)		MWK1,500			
MRA Tax Payment		Free			
Email Notification		Free			
Instant Funds Transfer		MWK840			
5.2.2 Internet Banking-Corporate		Registration		Free	
Registration		Monthly Service Fee		MWK5,600	
Free		Balance Enquiry		Free	
Monthly Service Fee		Statement		Free	
MWK5,600		Stamped E-statement		Free	
Balance Enquiry		Funds Transfer to Accounts Within the Same Bank (Intra-Bank)		Free	
Free		Funds Transfer to Other Banks (Inter-Bank)		MWK840	
Statement		Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Free	
Free		Bulk Processing Funds Transfer to Other Banks (Inter-Bank)		MWK3,500	
Stamped E-statement		Bulk Processing to Other Wallet		MWK3,500	
Funds Transfer to Accounts Within the Same Bank (Intra-Bank)		SMS Alert		Free	
Free		DSTV		Free	
Funds Transfer to Other Banks (Inter-Bank)		GOTV		Free	
MWK840		Bill Payment		Free	
Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Standing Order Establishment Within the Same Bank (Intra-Bank)		MWK1,000	
MWK3,500		Standing Order Establishment to Other Banks per Transaction (Inter-Bank)		MWK1,500	
Bulk Processing Funds Transfer to Other Banks (Inter-Bank)		MRA Tax Payment		Free	
MWK3,500		Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Free	
Bulk Processing to Other Wallet		Intrabank Recurring Payment		Free	
SMS Alert		Email Notification		Free	
DSTV		Instant Funds Transfer		MWK840	
GOTV		5.2.3 Internet Banking-SME/Business			
Bill Payment		Monthly Service Fee		MWK5,600	
Standing Order Establishment Within the Same Bank (Intra-Bank)		Balance Enquiry		Free	
MWK1,000		Statement		Free	
Standing Order Establishment to Other Banks per Transaction (Inter-Bank)		Stamped E-statement		Free	
MWK1,500		Funds Transfer to Accounts Within the Same Bank (Intra-Bank)		Free	
MRA Tax Payment		Funds Transfer to Other Banks (Inter-Bank)		MWK840	
Free		Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Free	
Funds Transfer to Accounts within the Same Bank (Intra-Bank)		Bulk Processing Funds Transfer to Other Banks (Inter-Bank)		MWK3,125	
Free		Bulk Processing to Other Wallet		MWK1,375	
Intrabank Recurring Payment		SMS Alert		Free	
Free		DSTV		Free	
Email Notification		GOTV		Free	
Instant Funds Transfer		Bill Payment		Free	
MWK840		Standing Order Establishment Within the Same Bank (Intra-Bank)		MWK1,000	
<b>5.3 MOBILE BANKING USSD/APP/WHATSAPP</b>		Standing Order Establishment to Other Banks per Transaction (Inter-Bank)		MWK1,500	
Registration Fee		MRA Tax Payment		Free	
Free		Instant Funds Transfer		MWK840	
Monthly Service Fee		5.3 MOBILE BANKING USSD/APP/WHATSAPP			
MWK1,000		Registration Fee		Free	
Balance Enquiry		Monthly Service Fee		MWK1,000	
Free		Balance Enquiry		Free	
Statement		Statement		Free	
Free		Funds Transfer to Accounts Within the Same Bank (Intra-Bank)		Free	
Funds Transfer to Accounts Within the Same Bank (Intra-Bank)		Funds Transfer to Other Banks (Inter-Bank)		MWK840	
Free		Push to Other Wallet		MWK900	
Funds Transfer to Other Banks (Inter-Bank)		DSTV		Free	
MWK840		GOTV		Free	
Bulk Processing Funds Transfer to Other Banks (Inter-Bank)		Bill Payment		Free	
MWK1,375		Bulk Bank to Wallet/Account Transfer:			
SMS Alert		- Bulk processing per transaction to accounts within the same bank (intrabank)		Free	
DSTV		- Bulk processing per transaction to other banks (interbank)		MWK1,250	
GOTV		- Bulk processing per transaction to other wallets		MWK500	
Bill Payment		Instant Funds Transfer		MWK840	
Standing Order Establishment Within the Same Bank (Intra-Bank)		Tax Payment		Free	
MWK1,000		Airtime Top-up		Free	
Standing Order Establishment to Other Banks per Transaction (Inter-Bank)		6. ATM SERVICES			
MWK1,500		6.1 ATM SERVICES (LOCAL)			
MRA Tax Payment		Own bank ATM Withdrawal		Free	
Free		Natswitch ATM Withdrawal		MWK500	
Instant Funds Transfer		Natswitch ATM Declined Withdrawal Due to Insufficient Funds		Free	
MWK840		Own Bank ATM Balance Enquiry		Free	
Tax Payment		Natswitch ATM Balance Enquiry (Us on them ATMs)		MWK200	
Free		PIN Mailer Reproduction		Free	
Airtime Top-up		Free			

# CENTENARY BANK REVISED TARRIFFS

EFFECTIVE  
27<sup>TH</sup> FEBRUARY, 2026



A member of Centenary Group

PRODUCT / SERVICE	CHARGE	PRODUCT / SERVICE	CHARGE	PRODUCT / SERVICE	CHARGE
<b>7. POINT OF SALE (POS) TRANSACTIONS</b>		Statement E-mailer:		- Advance working Capital Bonds/ Performance Bonds	2% commission per 6 months or parthereof of max MWK60,000,000
Point Of Sale Transactions Local	Free	- Statement E-mailer - Once Off	Free	- Guarantee Commitment Fee	1% max MWK10,000,000
Merchant Commission	0.50%	Salary Processing Fees-Intrabank		- Foreign Guarantee Issued with Cash Cover	2% flat max MWK10,000,000
Manual Cash Withdrawal at Merchant (POS)	Free	- Manual Processing	MWK7,900	- Foreign Guarantee Issued without Cash Cover	2% flat max MWK10,000,000
<b>8. DRAFTS AND TRANSFERS</b>		- Electronic processing	MWK1,700	<b>Arrangement Fees-Corporate:</b>	
<b>8.1 LOCAL - OUTWARD</b>		- Recalled Salary within Same Bank	Free	- Shipping guarantee	As applicable to issuance
Funds Transfer (ATS) to Another Bank at Customer's Request Before 3pm (Inter-Bank)	MWK20,000	Salary Processing Interbank - electronic per Credit		- Bid Bonds/other Guarantees	2% commission per 6 months or parthereof of max MWK60,000,000
Funds Transfer (ATS) to Another Bank at Customer's Request After 3pm (Inter-Bank)	MWK30,000	- Manual Processing	MWK10,300	- Advance working Capital Bonds/Performance Bonds	2% commission per 6 months or parthereof of max MWK60,000,000
Manual Funds Transfer Within the Same Bank at Customers Request (Intra-Bank)	Free	- Electronic processing	MWK5,100	- Guarantee commitment fee	0.65% max MWK10,000,000
Funds Transfer at Customer's Request Within (Not Same Customer)	Free	- Salary processing for Religious Non profit making Institutions -manual per credit	MWK4,688	- Foreign Guarantee Issued with cash cover	2% flat max MWK10,000,000
Cable/Telex/Swift	MWK25,000	<b>10.2 ADMINISTRATIVE CHARGES</b>		- Foreign Guarantee Issued without cash cover	2% flat max MWK10,000,000
Instant Manual Funds Transfer to Another Bank at Customers Request	MWK25,000	<b>10.2.1 Investigations</b>		Extension/Amendment of Guarantee	As applicable to issuance
<b>8.2 FOREIGN TRANSFER (TELEGRAPHIC TRANSFERS)</b>		<b>10.2.1.1 CCTV Investigations:</b>		Change in Amount of Guarantee	2% commission per 6 months or parthereof max MWK60,000,000
<b>8.2.1 Foreign Transfer Outward (Telegraphic Transfers)</b>		- CCTV Investigation Internal - Less than 3 months	MWK70,000	Guarantee Executed Under Company Seal/MRA Guarantee	2% commission per 6 months or parthereof max MWK60,000,000
Commission on Foreign Currency Payment	1.5% max MWK65,000	- CCTV Investigation Internal - Beyond 3 months	MWK70,000	Stamp Duty	As per stamp duty Act
Swift Charge/Telex/Cable:		- CCTV Investigation External - Less than 3 months	MWK70,000		
- MT 103/pacs .008 (Customer to Customer Funds Transfer Instruction to Pay)	USD 25	- CCTV Investigation External - Beyond 3 months	MWK70,000	<b>12.9 EXCHANGE CONTROL</b>	
- MT 112 (Stop Payment)	MWK27,000	<b>10.2.2 Report</b>		Application - Local	Free
- MT 940 / camt .053(SWIFT Statements)	Free	Special Letters to Banks and Auditors/Letter of Intent/to Board of Registration of Contractors		Application - RBM	Free
Postage (Swift Tracers)	MWK20,000	Confidential Report / Report to Parties:		Exchange Control Application - Prepayment	Free
<b>9. BANCASSURANCE</b>		Status Report:		CD 1 Forms Customer Processed	Free
<b>9.1 ORDINARY FUNERAL COVERS</b>		- Local	MWK45,000	CD 1 Forms Bank Processed	Free
Funeral Cover/Funeral Benefit Cover	Min 200 max MWK5,000	- Foreign	MWK69,000	Service Agreements	Free
Mthunzi Funeral Plan	Min 3,500 max MWK10,200	<b>Certificates (Balances, Auditors, Interests etc):</b>		<b>12.10 CENTRAL SECURITIES DEPOSITORY (CSD)</b>	
<b>9.2 OTHER FUNERAL COVERS</b>		- Certificate for Tax Purposes	Free	Bidding	MWK5,000
Health Insurance	As per quote from insurer	- Certificate of Balance Commission	MWK40,000	Treasury Bill Settlement Per Bid	2% of the cost value maximum MWK25,000
<b>9.3 CREDIT LIFE INSURANCE</b>		- Certificate for Audit Purpose/Balance Confirmation	MWK40,000	Treasury Note Discounting Arrangement	1% max MWK25,000
Credit Life Personal	1.4% max 3.9%	- Certificate Covering Interest (Paid/ Received)	MWK40,000	<b>12.11 FOREIGN NOTES SALES &amp; PURCHASE</b>	
Credit Life Government Loan Cover	1.5% *tenor in months	<b>11. TRADE SERVICES</b>		Foreign Notes Sales	2% max MWK105,000
Credit Life SME Cover	0.18% of loan amount	<b>11.1 BILLS FOR COLLECTION - FOREIGN/OUTWARD</b>		Sales Against FCDA Balances - Transfer to Other Banks	Free
Property Insurance	0.1748% for private dwelling, 0.3204 on commercial	Commission:		Foreign Notes Purchase	Free
<b>9.4 OTHER INSURANCE</b>		- Documentary collections	1% max MWK65,000	<b>13. AGENCY BANKING</b>	
Motor Comprehensive Insurance	Min 3% max 15% of sum insured	- Commission on clean bill		<b>13.1 AGENCY BANKING FEE</b>	
Home Owners Comprehensive	0.1748% on buildings, 1% on contents	Swift Charge/Telex	MWK54,648	Account Opening at an Agent	Free
Travel Insurance	As per quote from insurer	Bill Extension	MWK47,040	Purchase of E-Value	Free
Tradesure (Marine) Insurance	As per quote from insurer	Payment/Negotiation	1.5% max MWK65,000	Cash Deposit	Free
Tsogolo Savings Plan	Monthly premium - MWK10,000	Postage	As per postage fee	<b>13.2 WITHDRAWALS</b>	
Insurance Backed Bonds and Guarantees	2% -3% of bond value	Courier Charge	Courier rate plus VAT	100-2,500	MWK80
Mlera Life Cover	As per quote from insurer	Stamp Duty	As per stamp duty Act	2,501 -5,000	MWK300
Contractors All Risk	Min 0.25% max 1% of contract value	<b>11.2 BILLS FOR COLLECTION - LOCAL/INWARD</b>		5001 -10,000	MWK650
Cente Health Insurance	Monthly premium -MWK595	Commission on Documentary Collection	1% max MWK60,250	10,001 -15,000	MWK1,250
Crop Insurance	As per quote from insurer	Swift Charge to Remit Bill Proceeds	MWK40,320	15,001 -20,000	MWK1,300
Machinery Insurance	As per quote from insurer	Bill Extension	MWK40,560	20,001 -25,000	MWK1,400
<b>10. SUNDRY AND ADMINISTRATIVE CHARGES</b>		Delayed Acceptance	MWK31,000/week	25,001 -30,000	MWK1,420
<b>10.1 SUNDRY</b>		Payment Commission	MWK18,000	30,001 -40,000	MWK1,690
Account Closure Within 6 Months	Free	Cancellation Fee	Free	40,001 -50,000	MWK1,950
Balance Enquiry on Enquiries Desk	Free	Postage	As per postage stamp	50,001 -60,000	MWK2,340
Over the Counter Cash Withdraw Fee	Free	Courier Charge	Courier rate plus VAT	60,001 -80,000	MWK2,870
Over the Counter cash withdrawals by Mobile Money agents	Free	Stamp Duty	As per stamp Act	80,001 -100,000	MWK3,120
Unclaimed Balance Processing from RBM Books per Drawing / Drawing Against Unclaimed Balances	Free	<b>11.5 BILLS SHIPPING DOCUMENTS</b>		100,001 -200,000	MWK4,992
Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	Composite Bills of Lading Requiring Release	1% max MWK60,250	200,001 -300,000	MWK7,020
Dormant Account Activation	Free	Delivered Against Cash Deposit or Written Undertaking to Pay	1% max MWK60,250	300,001 -400,000	MWK8,736
Change Transaction (For Non-customers)	1% of amount changed Max MWK2,000,000	Documents returned to Principals		400,001 -500,000	MWK10,140
Reference Letter Local SME	MWK42,000	Bonding/Release	1% max MWK60,250	Above 500,000	MWK15,000
Reference Letter Local Corporate	MWK42,000	Customs Bank Release (Customs Clearing Certificate)	MWK40,000	<b>14. MICROFINANCE PRODUCTS</b>	
Over the Counter (OTC) Bill Payment	Free	Delivery to Consignees (Unaccompanied by Bills)	1% max MWK60,000	<b>14.1 Business Microloans (Individual Loans)</b>	
<b>Corporate Sweep Transactions:</b>		<b>12.6 LETTERS OF CREDIT</b>		a. Origination Fee	1.5% of loan amount
- Establishment	MWK63,000	<b>12.6.1 Letters of Credit (Outwards) / Imports</b>		b. Commitment fee	1.5% of loan amount
- Amendment/Cancellation	MWK15,000	Commission on Establishment/Arrangement - Non Cash Cover	2% per month or parthereof max MWK60,000,000	c. Insurance fee	0.8%
- Transaction Fee per Sweep	MWK8,500	Commission on Establishment - Cash Cover	2% for each 3 months or parthereof max MWK60,000,000	d. CRB fee	Refer to current CRB charges
Cash Collection from Clients	Free	Acceptance/Accepted Draft	1.5% per month max MWK50,000,000	e.Registration fee (PPSR)	Loan amount *0.006
Interim Statement-printing per Page	MWK1,100	Amendment Fee	MWK60,000	f. Stamp duty	MWK10,000
Stop Payment	MWK132,000	Subsequent Amendment on Pre-advise	MWK53,000	<b>14.2 Business Microloans (Group Loans)</b>	
<b>Standing Orders/ Direct Debits:</b>		Swift/Telex/Cable on Amendment	MWK67,400	a. Processing fee	1% of Group loan alue
- Establishment	MWK9,200	Drawing	1.5% max MWK80,000	b. Commitment fee	1% of Group loan alue
- Processing (Internal)	MWK1,800	Discrepant document	MWK63,000	c. Insurance fee	0.8% on individual basis
- Processing Insurance Company's Premiums	3% total amount (deducted from aggregate)	Cancellation	MWK75,075	d. CRB fee	Refer to current CRB charges
- Processing for Other Banks (Per Transaction)	MWK9,890	Postage	As per postage fee	<b>14.3 Government Payroll Loans (Civil servants)</b>	
- Reversal of not Provided for (NPF) Loans /Insurance Premiums (Per Reversal)	MWK89,700	Stamp Duty	As per stamp Act	a. Origination Fee	10%
- Standing Order Amendment/Cancellation	Free	Courier Charges	Courier rate plus VAT	b. Collection fee	0.832% to 1.122%
- Direct Debits Within the Bank Per Debit	Free	Extension of Tenor/Period with Cash Cover	2% per 3 months or parthereof max MWK150,000	c. Credit life	1.5%* tenor in months
- Dishonoured Direct Debit Order	MWK150,000	Extension of Tenor/Period with Non-Cash Cover	2% per 3 months or parthereof max MWK150,000	d. Funeral plan	Min MWK900 max MWK2,700
- Failed Standing Instruction	MWK1,000	<b>12.6.2 Letters of Credit (Inwards)/ Export</b>		e. CRB fee	Refer to current CRB charges
- Outward Direct Debit - Processing	Free	Confirmation	Depends on issuing BanMWK & country risk	<b>14.4 Agric Microloan</b>	
- Failed Direct Debit Instruction - Insufficient Funds	MWK150,000	Advising/Amendment	MWK67,400	a. Processing fee	1.5% of loan amount min MWK15,000
- Standing Instruction/Debit Order to 3rd Party Account - Internal	MWK1,800	Acceptance/Negotiation/Appraisal per Submission	1.5% max MWK100,000	b. Commitment fee	1.5% of loan amount min MWK20,000
- Standing Instruction/Debit order to 3rd Party Account - External	MWK8,000	Telex/Cable/Swift	MWK50,600	c. Insurance fee	0.8% on individual basis
<b>Tobacco Charges:</b>		Postage	As per postage fee	d. CRB fee	Refer to current CRB charges
- Tobacco Proceeds Processing Fee/Seller Sheet (Tobacco Farmers)	5,000 (MWK) & USD 5 (FCDA'S)	Courier Charges	Courier rate plus VAT	<b>14.5 Group Agriculture VSLA/Cooperatives</b>	
- Tobacco Proceeds Stop Order - Local	MWK4,750	Accepted Draft	MWK56,250	a. Processing fee	1.0% of loan amount min MWK15,000
- Tobacco Proceeds Stop Order - Foreign	MWK4,750	Cancellation Fee/Arrangement Fee-Business/SME:	MWK68,000	b. Commitment fee	1.0% of loan amount min MWK20,000
- Account Number Confirmation to AHL	MWK500	Discrepant Document	MWK63,000	c. Insurance fee	0.8% on individual basis
<b>Recalled Funds:</b>		<b>12.8 LETTERS OF GUARANTEES</b>		d. CRB fee	Refer to current CRB charges
- Recalled Electronic Transfer	MWK1,500	<b>Arrangement Fee-Business/SME:</b>		<b>14.6 LEGAL FEES</b>	
Copy of Statements:		- Shipping Guarantee	2% commission per 6 months or parthereof of max MWK60,000,000	Below 50,000.00	MWK10,000
- Copy statement per page	MWK1,100	- Bid Bonds/Other Guarantees		50,000.00 but not 500,000.00	MWK5,000 + 2% of consideration