

DESCRIPTION	TARIFF
CURRENT ACCOUNTS	
1. Cheque Book	
a). 50 pages	MK15,000
b). 100 pages	MK27,000
c). 200 pages	MK52,000
2. Ledger fees	
a). Personal Current account	FREE
b). SME Current account	MK8,000
c). Corporate Current account	MK22,000
3. Replacement of lost/stolen bank cheques per leaf	MK29,000
4. Bank Cheque Issuance	MK27,000
5. Bank Statement per page	MK5,500
6. Dishonoured Cheques	MK75,000
7. Stop payment	MK65,000
8. Counter cheques per leaf	MK12,000
9. Excess Overdraft interest rate	Agreed rate +10%
10. Unarranged overdraft	3% arrangement fee min MK70,000 & Base rate plus 15% interest
11. Cheque special clearance	MK100,000
12. Debits against uncleared effects	MK60,000
13. Account closure within 6 months	MK9,000
14. Account closure above six months	MK8,500

DESCRIPTION	TARIFF
SAVINGS ACCOUNTS	
Monthly Service fee	
1. Ordinary savings account	FREE
2. Linga Savings account	FREE
3. Bank Statement per page	MK5,500
4. Closure of Account before expiry of six months of operations	MK8,500

DESCRIPTION	TARIFF
EXCHANGE CONTROL	
1. Application for internal approval	MK6,000
2. Application for RBM approval	MK25,000
3. Bank processed	MK14,000
4. Service agreements	MK9,000
5. E/C Charge	MK3,000
6. Draft	MK15,000
7. Bill	MK14,000
8. Foreign Cheque	MK15,000
9. Foreign note sales	1% min MK5,000 max MK50,000
10. Sale against FCDA balances	1% flat fee

DESCRIPTION	TARIFF
TREASURY OPERATIONS	
1. Commission on Forex	1% Min MK6,000 Max MK25,000
2. Draft/ Bill/ Cheques outward	1% Min MK8,500 Max MK50,000
3. Repurchase draft	MK7,000
4. Re-issue of draft	MK20,000
5. Foreign Bank Charge	USD 45

DESCRIPTION	TARIFF
FOREIGN CURRENCY DENOMINATION ACCOUNTS (FCDA)	
a. Transfer from FCDA to Current Account (MWK) with another Bank	
1. Transfer cost	1% Min MK5,000 Max MK29,000
2. ATS -Transfer up to 15:00hr After 15:00hrs at customer's request	MK18,500 MK40,000
b. Transfer from FCDA to other Banks in foreign currency	
1. Transfer cost	USD 50
2. Swift message	USD45

DESCRIPTION	TARIFF
c. Statement	
1. Statement same year (Interim) per page	USD 30
2. Interim (1 Month) statement with vouchers for inspection	USD 40
3. Account closure within 6 months	USD 42
4. Account closure above 6 months	USD 42
5. Dishonored foreign cheque	USD 69 plus Agent bank charges

DESCRIPTION	TARIFF
LETTERS OF CREDIT	
a). Outward (Imports)	

DESCRIPTION	TARIFF
1. Commission on establishment	
LCs without cash cover	1.5% per month or parthereof, min MK50,000
LCs with cash cover	1.5% for each 3 months or parthereof min MK50,000
2. Accepted Draft	
	1% per month min MK38,500
3. Amendment- flat fee plus SWIFT charge	
4. SWIFT on establishment	MK50,000
5. Amendment of LC	MK35,000
6. Extension of period or increase	
> For LC's without cash cover	1.5% per month or parthereof, min MK40,000
> LC's with cash cover	1.5% for each 3 months or parthereof min MK50,000
7. Drawings	
	1% min MK28,700 max MK41,700
8. Cancellation Fee	
	MK55,000

DESCRIPTION	TARIFF
b). Inward(Exports)	
1. Confirmation	1% per month, minMK44,000
2. Advising/Amendment	MK38,000
3. Acceptable negotiations	1% min MK38,000
4. Swift	MK38,000
5. Courier	Courier charge VATplus 30%
6. Cancellation fee	MK38,000
7. Discrepant document	MK28,000
8. Accepted draft	MK30,000

DESCRIPTION	TARIFF
BILLS FOR COLLECTION (OUTWARD FOREIGN)	
1. Commission	
• Documentary collections	1% min MK20,000 max MK40,000
• Clean collections	1% min MK20,000 max MK40,000
2. Swift Charge to remit bill proceeds	
3. Postage	MK33,000
4. Courier Service	Courier rate after VAT plus 25%
5. Bill extension	MK20,000

DESCRIPTION	TARIFF
BILLS FOR COLLECTION (INWARD FOREIGN)	
1. Commission	
• Documentary collections	1% min MK12,000 max MK25,000
• Collections	1% min MK12,000 max MK25,000
2. Swift charge to remit bill proceeds	
3. Postage	MK12,000
4. Courier service	Courier rate plus VAT plus 25%
5. Payment commission	MK15,000
6. Stamp duty	Per stamp duty Act plus 25%
7. Delays acceptance	MK20,000/week
8. Bill extension	MK20,000

DESCRIPTION	TARIFF
SUNDRY CHARGES	
1. Salary processing internal-electronic per credit	MK1,000
2. Salary processing internal -manual per credit	MK4,600
3. Salary Processing Interbank - electronic per Credit	MK3,000
4. Salary processing Interbank - Manual per Credit	MK6,000
5. Tobacco stop order/ processing fee	MK3,000
6. Inter-bank funds transfer (from 8:30 -3:00pm) per transfer	MK18,500
7. Inter- bank funds transfer per transfer (after 3pm)	MK40,000
8. Transfer between two accounts within MyBucks	MK2,500

DESCRIPTION	TARIFF
9. Treasury Bill Auction	MK18,000
10. Status report	
• Local currency account	MK37,500
• Foreign currency account	MK57,500
11. Fixed deposit early withdrawal	35% of earned interest
12. Call and Investment Account	
• 7 days notice	35% of earned interest
• 30days notice	30% of earned interest
13. CCTV investigation	
14. Unclaimed balance withdrawal processing	MK5,000
• Branch books per drawing	MK12,000
• RBM books per drawing	MK17,000
15. Reference letters	
16. Stamp duty	MK32,000
17. Certificate of balance	As per stamp duty Act
18. Certificate covering interest (paid/ received)	MK34,000

DESCRIPTION	TARIFF
STANDING ORDERS	
1. Establishment	MK4,000
2. Processing (Internal)	MK3,500
3. Processing for other banks (per transaction)	MK5,000
4. Processing for insurance companies	3% total amount (deducted from aggregate)
5. Reversal for not provided for (NPF) -loans/ insurance companies (per reversal)	MK55,000

DESCRIPTION	TARIFF
ATM	
1. New card	MK6,000
2. Pin Replacement	MK3,000
3. Replacement of ATM card	MK6,000
4. Transactions - cash withdrawal	MK300
5. Mini statement	MK200
6. ATM Balance enquiry	MK150
7. Declined ATM cash withdrawal insufficient funds	FREE

DESCRIPTION	TARIFF
LOANS AND OVERDRAFT	
1. Arrangement fee	
• Consumer credit & personal loans	2.5% with a minimum of MK15,000 for loans below MK500,000 and 1.5% min MK70,000 for loans above MK500,000
• Business banking & Corporate loans	1.5% min MK70,000
• Govt payroll Loans -Origination fee	Minimum 10% max 20%
> Collection fee	0.832% to 1.122%
> Credit life	1.5%*tenor in months
> Funeral plan	0.6% to 1.8%
> CRB fees	MK3,000
2. Commitment	
3. Unpaid loan installment	10% above agreed rate
4. Special letters	
• Undertaking to banks for bridging finance	MK60,000
• Confirmation of balance to auditors	MK60,000
• Request for consents to create second charges	MK60,000
5. CRB Fess- Standard	
• Comprehensive Personal	MK5,000
• Comprehensive other	MK16,500

DESCRIPTION	TARIFF
LETTERS OF GUARANTEE	
1. Advance working capital bonds/ performance bond	2% per 6 months min MK100,000
2. Guarantees executed under company seal	2% per 6 months min MK100,000
3. Guarantee commitment fee	2% min MK100,000
4. Foreign guarantee issued	2.5% flat rate
5. Extension guarantee	2% min MK100,000
6. Bonds/other guarantee	2% per 6 months min MK100,000

DESCRIPTION	TARIFF
SHIPPING DOCUMENTS	
1. Composite bills of lading requiring release	1% min MK19,000 max MK45,000
2. Delivery to consignees	
• Unaccompanied by bill	1% min MK18,000

DESCRIPTION	TARIFF
• Against cash deposit or written undertaking to pay	1% min MK23,000 max MK45,000
3. Documents Returned to principals	
• Bonding and releasing	1% min MK23,000 max MK45,000
• Customs clearing certificate	MK25,000

DESCRIPTION	TARIFF
INTERNET BANKING (FLEX ONLINE)	
1. Registration Fee	FREE
2. Monthly Fee (Personal customer)	FREE
3. Monthly Fee (SME/Corporate)	MK1,800
4. Balance inquiry	FREE
5. Intra-bank transfer	MK300
6. Interbank transfer	MK900
7. Bulk Payments - Interbank	MK1,500/file
8. Bulk Payments - Intra-bank	MK300/file
9. Interbank recurring payments	MK900
10. Intra-bank recurring payments	MK180
11. Email notification	FREE
12. Direct Debit	MK500
13. SMs notifications	FREE
14. Utility Payments	MK240
15. MRA Payments	FREE

DESCRIPTION	TARIFF
*632# FLEX MOBILE	
1. Monthly service fee mobile banking	MK300
2. Balance enquiry	FREE
3. Mini statement	MK60
4. Transfer of funds within Mybucks Banking Corporation	MK300
5. Bank to wallet	1% minimum charge of MK450
6. Interbank Transfers	MK1,000

DESCRIPTION	TARIFF
COUNTER SERVICES	
1. Over the counter charge for cashing MK200,000 and below (Savings accounts only)	MK800
2. Balance enquiry on enquiries desk	MK250

DESCRIPTION	TARIFF
BANCASSURANCE	
1. Funeral Benefit Cover	MK200 minimum monthly premium
2. Property Insurance	0.1748% for Private dwelling, 0.3204% on Commercial buildings
3. Credit Life Insurance	
a) SME Loans	0.18% of loan amount
b) Personal Loans	Min 1.4% max 3.9%
c) Govt Loans	1.5% tenor in months

DESCRIPTION	TARIFF
BANK PAKWATHU (PRICE BAND FOR WITHDRAWALS ONLY)	
1. MK50 - MK100	MK100
2. MK101 - MK2,500	MK150
3. MK2,501 - MK5,000	MK190
4. MK5,001 - MK10,000	MK380
5. MK10,001 - MK15,000	MK750
6. MK15,001 - MK20,000	MK780
7. MK20,001 - MK25,000	MK800
8. MK25,001 - MK30,000	MK840
9. MK30,001 - MK40,000	MK1,000
10. MK40,001 - MK50,000	MK1,250

DESCRIPTION	TARIFF
FREE SERVICES	
1. Fixed deposit/investment - replacing lost deal confirmation slip	
2. Sales of foreign exchange - draft cancellation	
3. Recalled Salary	
4. Special letter to Board of registration of contractors	
5. Interbranch Encashment/transfer	
6. Cash/Cheque deposit	
7. Cheque withdrawal	
8. Dormant account reactivation	