



NATSAVE

# NATSAVE RETAIL BANKING TARIFF GUIDE 2023/ 2024

PRODUCT	TRANSACTION FEES	BOOK BALANCE	ADMIN MONTHLY FEE
<b>KWACHA ACCOUNT</b>			
<b>Savings Accounts</b>			
Ordinary Savings	K0.00	K100.00	Free
Regular Savings	K0.00	K100.00	Free
Pamodzi Savings	K0.00	K100.00	Free
Minor Savings	K0.00	K100.00	Free
Pension Savings	K0.00	K10.00	Free
Growth Savers	K0.00	K200.00	Free
Girl's Dream	K0.00	K5.00	Free
<b>Business Account</b>			
Commercial SME	K10.00	K250.00	K250.00
Commercial personal	K10.00	K100.00	K100.00
Karibu Business	K5.00	K50.00	K20
Church Account	K10.00	K50.00	Free
Market Account	K10.00	K20.00	K10
<b>Personal Accounts</b>			
Karibu Personal	K5.00	K30.00	Free
Student Account	K10	K20.00	Free
Compensation	K1	K100.00	Free
Salary Account	K10	K100.00	K62.00
Rural Account	K10	K50.00	K5.00
Easy Salary	K10	K50.00	K20.00
<b>Fixed Deposits ZMW</b>			
Minimum K1,000.00	-	Nil	Free
<b>Tenures</b>			
Interest Rates apply to;			
30 Days			
60 Days			
90 Days			
180 Days			
365 Days			
<b>Dollar Accounts</b>			
Personal	\$1	\$50	\$5
Business	\$1	\$100	\$5
Fixed Deposit		Nil	
Minimum \$50.00			
<b>Tenures</b>			
Interest Rates apply to;			
30 Days			
60 Days			
90 Days			
180 Days			
365 Days			
<b>PENALTIES</b>			
Regular Savings	K20	2 per annum	K20 per violation
Pamodzi Savings	K20.00	12 / year	K20 / Violation
Growth Savers	K50.00 per violation	4 Per Annum	K50 / Violation
Girls' Dream	K0.00	Once per week	K2.5 / violation
Minor Savings	K20.00/ violation	4 Per Annum	K20 / Violation
Student account	K10.00		
Karibu Personal	K5.00	Once / week	K5.00 / Violation
Premature Withdrawal of FDs	Interest Forfeited		
<b>SERVICEFEES</b>			
<b>WITHDRAWALS</b>			
Withdrawal Over the Counter within ATM withdraw limit			K50.00
Withdrawal Over the Counter above ATM limit			Free
Withdrawal Without Notice			Free
<b>DEPOSITS</b>			
OTC Cash Deposit at own NATSAVE Agency / Branch			Free
OTC Cash Deposit at own NATSAVE Agency / Branch (online)			Free
Cheque Deposit			Free
Bulk Cash Deposit of small denominations			Free
Cost of Deposit books			Free
Customised Deposit Books			Free
<b>STATEMENT AND ENQUIRIES</b>			
Ordinary (One per month)			Free
Additional Statement			K20/ page
Interim Statement			K20/ page
<b>E-Statement</b>			
Daily			K18.00
Weekly			K9.50
Fortnightly			K4.50
Monthly			K0.75
Balance inquiry over the counter/Customer Services Desk			K15.00

<b>SMS ALERT</b>	
Bank Induced SMS Alert service	Free
Customer Induced SMS Alert service	K2.00 per SMS
<b>DORMANT /CLOSED ACCOUNT MGNT</b>	
Dormant Account	Free
Dormant account – charge per month	-
Overdrawn account – interest charge (customer induced)	10% above lending rate
Closure of account (Below 6 months)	K100.00
Reactivation of account	Free
Transfer of cash balance on closure of account to another financial institution	1% of value, minimum K100.00
Unclaimed balances-charges per month	Free
Statement of a closed account older than 6 months	K100
<b>PAYMENTS</b>	
Stop payment instructions	K50
a) Stop order Instructions-Set up	Free
b) Stop order Instruction-Per transaction	Free
<b>STANDING ORDERS</b>	
Standing Order (Amendment)	Free
a) Standing Order- Internal	Free
b) Standing Order-External	K10.00
Unpaid standing order	K510.00
<b>ELECTRONIC PAYMENTS</b>	
ZRA TAX	K5.00
ZRA Walk in customer payments	K15
NAPSA Electronic	Free
NAPSA Walk in customers payments	K15
NHIMA Electronic	
NHIMA Walk in customers payments	
<b>SALARY PROCESSING</b>	
Processing salary (manual)	K25.00
Electronic per item	K10.00
<b>CASH MANAGEMENT</b>	
Cash delivery to customer	As per agreement-MOU or Minimum K1000.00
<b>ELECTRONIC TRANSFERS</b>	
EFT/Inward Clearance	Free
EFT/Outward Clearance	
Electronic	K10.00
Manual	K25.00
Un paid direct debits due to insufficient funds	K510.00
DDACC / EFT – Electronic	K10.00
DDACC / EFT –Manual	K25.00
RTGS	K40.00
<b>FUNDS TRANSFER</b>	
Internal Transfer of Funds	Free
Telegraphic Transfer (TTs)	1% of amount minimum K110.00
Interbranch Transfers	Free
Transfer of account inter-branch	Free
<b>GENERAL SERVICES</b>	
Photocopies not for bank business	K5.00 per copy
Issuance of withdrawal book	Free
Issuance of withdraw slip	Free
Issuance of deposit book	Free
Certification of documents (True copy of original)	K30.00 per copy
Commissioner of oath	K100.00
Insurance Debit Order	K10.00 or as per MOU
Reference letter	K65.00
Managers' cheque	K100.00
Upcountry / Remittances Cheque Clearing	Free
Local Cheques Clearing	Free
Bank draft	1% of the value of the bank draft
Payment from suspense per transaction	K100.00
Bankers' opinion	K250.00
Money Lender processing fee for loan recoveries	Tiered as per Corporate Tariff Guide
Certificate of balance	K150.00
Line of Credit Letter	K250.00 per letter
<b>SAFE CUSTODY</b>	
a) Small envelopes Per QTR	K30.00
b) Medium sized envelopes - Per QTR	K40.00
c) Large envelopes - Per QTR	K50.00
d) Trunk - Per QTR	K500.00
<b>DIGITAL BANKING</b>	
<b>MOBILE BANKING SERVICES</b>	
Mobile Banking – Sign up	Free
Mobile Banking - Intra Bank Transfer between own	K3.00
Mobile Banking - Inter Bank Transfer	K10.00
Mobile Banking – Bank to Wallet Tiered approach:	
0-K2,000	K10.00
K2,001 -K5,000	K12.00
Mobile Banking – Buying Data Bundles	K1.00
Mobile Banking – Buying airtime	K1.00

Mobile Banking – Checking Account Balance	Free		
Mobile Banking – Checking mini statement	Free		
Mobile Banking – Utility Bill Payment	K3.00 Per transaction		
<b>INTERNET BANKING</b>			
Internet Banking Setup fee	Free		
Internet Banking Monthly fee	Free		
Internet Banking per transaction	K3.00		
E- monthly Statement	Free		
<b>ATM SERVICES</b>			
ATM New Card application	Free		
ATM Card replacement charge	K60.00		
ATM Balance enquiry Charge	Free		
ATM Cash Withdraw Charge	K10.00		
ATM mini statement charge	K2.00		
Charge for usage of NATSAVE ATM machines by other bank account holders	K16.00		
<b>E – WALLET BANKING</b>			
Cash Withdrawal from Wallet fees			
0 – 2000	K10.00		
2001 - 5000	K12.00		
E Wallet Registration	Free		
Cash In / Deposit into Wallet	Free		
Balance Enquiry	Free		
Mini Statement Fees	Free		
Full statement Fees (Interim)	K5.00		
Transfer – Account to Wallet	K10.00		
Transfer – Wallet to Account	Free		
Funds Transfer – Wallet to Wallet	Free		
Transfer to Mobile	K10.00		
Wallet – Buying Data Bundles	K1.00		
Wallet – Airtime Top up	K1.00		
Utility Bill Payments	K3.00 per transaction		
Monthly Maintenance Fee	Free		
<b>AGENCY BANKING</b>			
POS Cash withdraw at any Natsave Agent			
0 – K2000	K5.00		
K2001 - K5000	K10.00		
POS Deposit cash at any Natsave Agent	Free		
<b>TRANS-CASH</b>			
	<b>MINIMUM(K)</b>	<b>MAXIMUM(K)</b>	<b>CHARGE(K)</b>
<b>Customer to Non-Customer</b>	10.00	200.00	5.00
	200.01	500.00	10.00
	500.01	1000.00	15.00
	1000.01	5000.00	50.00
	5000.01	10000.00	95.00
<b>Non-Customer to Non-Customer</b>	10.00	200.00	6.00
	200.01	500.00	12.00
	500.01	1000.00	20.00
	1000.01	5000.00	60.00
	5000.01	10000.00	100.00
<b>Withdraw money by NATSAVE customer</b>	10.00	200.00	Free
	200.01	500.00	Free
	500.01	1000.00	Free
	1000.01	5000.00	Free
	5000.01	10000.00	Free
<b>Withdraw money by non-customer</b>	10.00	200.00	Free
	200.01	500.00	Free
	500.01	1000.00	Free
	1000.01	5000.00	Free
	5000.01	10000.00	Free
<b>LOAN PRODUCTS AND ADVANCES</b>			
<b>Salary Backed Loans</b>		<b>Fees Applicable</b>	
Thandizo		BOZ Policy Rate + Margin	
Natlink		BOZ Policy Rate + Margin	
Institutional		BOZ Policy Rate + Margin	
<b>Business Loans</b>			
Micro		BOZ Policy Rate + Margin	
Business SME		BOZ Policy Rate + Margin	
<b>Arrangement Fees Applicable to All</b>			
Credit Life Insurance Fees applicable		6%	
CRB Fees Applicable to all products		2.5% pa	
<b>Asset Plus</b>			
Credit Life Insurance		BOZ Policy Rate + Margin	
Asset Insurance		2.5% PA	
<b>Group Loans</b>			
Credit Life Insurance		BOZ Policy Rate + Margin	
<b>Bunjimi</b>			
Credit Life Insurance		BOZ Policy Rate + Margin	
Asset Insurance		2.5% PA	
<b>SERVICES</b>			
<b>Arrangement Fees Applicable To All</b>			
		K150,000 – 6% K150,000 – K300,000 – 4%	
<b>Credit Life Insurance Fees Applicable</b>			
		2.5% pa	
<b>CRB Fees Applicable To All Products</b>			
		K100.00	