

NATSAVE RETAIL BANKING TARIFF GUIDE 2023/ 2024

KWACHA	FEES	BOOK BALANCE	ADMIN MONTHLY FEE
ACCOUNT Savings Accounts	1	-	
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
Girs Dream	K0.00	K3.00	nee
Business			
Account			
Commercial SME	K10.00	K250.00	K250.00
Commercial	K10.00	K100.00	K100.00
personal			
Karibu Business	K5.00	K50.00	K20
Church Account	K10.00	K50.00	Free
Market Account	K10.00	K20.00	K10
Personal		•	
Accounts			·
Karibu Personal	K5.00	K30.00	Free
Student Account	K10	K20.00	Free
Compensation	K1	K10.00	free
Salary Account	K10	K100.00	K62.00
Rural Account	K10	K50.00	K5.00
Easy Salary	K10	K50.00	K20.00
Fixed Deposits			
ZMW			
	-	Nil	Free
Minimum			
K1,000.00			
Tenures			
Interest Rates			
apply to;			
30 Days			
60 Days			
90 Days			
180 Days			
365 Days			
303 Day3			
Dollar Accounts			
Personal	\$1	\$50	\$5
Business	\$1	\$100	\$5
Fixed Deposit	φı	Nil	1
Тілец Берозіс		IVII	
Minimum dE0 00			
Minimum \$50.00			
Tenures			
Interest Rates			
apply to;			
30 Days			
60 Days			
90 Days			
180 Days			
180 Days 365 Days	PENALLI EUR		WITHDRAWAL FREQUENCY
•	VIOLATING	WITHDRAWAL FREQUENCY	
365 Days PENALTIES	VIOLATING BOOK BALANCE	FREQUENCY	
365 Days PENALTIES Regular Savings	VIOLATING BOOK BALANCE K20	FREQUENCY 2 per annum	K20 per violation
365 Days PENALTIES Regular Savings Pamodzi Savings	VIOLATING BOOK BALANCE	FREQUENCY	K20 / Violation
365 Days	VIOLATING BOOK BALANCE K20 K20.00	FREQUENCY 2 per annum	
365 Days PENALTIES Regular Savings Pamodzi Savings	VIOLATING BOOK BALANCE K20	2 per annum 12 / year 4 Per Annum Once per	K20 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream	K20.00 K50.00 per violation K0.00	2 per annum 12 / year 4 Per Annum Once per week	K20 / Violation K50 / Violation K2.5 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings	K20.00 K50.00 per violation K20.00 K50.00 violation	2 per annum 12 / year 4 Per Annum Once per	K20 / Violation K50 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers	VIOLATING BOOK BALANCE K20 K20.00 K50.00 per violation K0.00	2 per annum 12 / year 4 Per Annum Once per week	K20 / Violation K50 / Violation K2.5 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account	K20.00 K50.00 per violation K20.00 K50.00 violation	2 per annum 12 / year 4 Per Annum Once per week	K20 / Violation K50 / Violation K2.5 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal	K20.00 K50.00 per violation K20.00 K50.00 yiolation K10.00 K5.00 K5.00	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature	K20.00 K50.00 per violation K20.00 K50.00 yiolation K10.00 K5.00	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature	K20.00 K50.00 per violation K20.00 K50.00 yiolation K10.00 K5.00 K5.00	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs	K20.00 K20.00 K50.00 per violation K20.00/ Violation K10.00 K5.00 Interest Forfeited	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature	K20.00 K20.00 K50.00 per violation K20.00/ Violation K10.00 K5.00 Interest Forfeited	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS	K20.00 K50.00 per violation K20.00/ K50.00 yiolation K10.00 K5.00 Interest Forfeited	PREQUENCY 2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week	K20 / Violation K50 / Violation K2.5 / Violation K20 / Violation K5.00 / Violation
365 Days PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS Withdrawal Over the	K20.00 K50.00 per violation K20.00/ K50.00 yiolation K10.00 K5.00 Interest Forfeited	PREQUENCY 2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS Withdrawal Over the limit Withdrawal Over the limit Withdrawal Over the limit	K20.00 K20.00 K50.00 per violation K0.00 K20.00/ violation K10.00 K5.00 Interest Forfeited	PREQUENCY 2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week ATM withdraw	K20 / Violation K50 / Violation K2.5 / Violation K20 / Violation K5.00 / Violation K5.00 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS Withdrawal Over the limit	K20.00 K20.00 K50.00 per violation K0.00 K20.00/ violation K10.00 K5.00 Interest Forfeited	PREQUENCY 2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week ATM withdraw	K20 / Violation K50 / Violation K2.5 / Violation K20 / Violation K5.00 / Violation K5.00 / Violation
PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS Withdrawal Over the limit Withdrawal Over the limit	K20.00 K20.00 K50.00 per violation K0.00 K20.00/ violation K10.00 K5.00 Interest Forfeited	PREQUENCY 2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week ATM withdraw	K20 / Violation K50 / Violation K2.5 / Violation K20 / Violation K5.00 / Violation K5.00 / Violation
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PENALTIES Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEES WITHDRAWALS Withdrawal Over the limit Withdrawal Over the Withdrawal Without DEPOSITS OTC Cash Deposit a Branch	K20.00 K20.00 K20.00 K20.00 K20.00/ violation K10.00 K5.00 Interest Forfeited See Counter within e Counter above t Notice	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week ATM withdraw ATM limit	K20 / Violation K50 / Violation K2.5 / Violation K2.0 / Violation K5.00 / Violation K5.00 / Violation K50.00 Free Free Free
Regular Savings Pamodzi Savings Growth Savers Girls' Dream Minor Savings Student account Karibu Personal Premature Withdrawal of FDs SERVICEFEE WITHDRAWALS Withdrawal Over th limit Withdrawal Over th Withdrawal Withou DEPOSITS OTC Cash Deposit a Branch OTC Cash Deposit a Branch (online)	K20.00 K20.00 K20.00 K20.00 K20.00/ violation K10.00 K5.00 Interest Forfeited See Counter within e Counter above t Notice	2 per annum 12 / year 4 Per Annum Once per week 4 Per Annum Once / week ATM withdraw ATM limit	K20 / Violation K50 / Violation K2.5 / violation K20 / Violation K5.00 / Violation K5.00 / Violation K50.00 Free Free Free Free
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SMS ALERT			
Bank Induced SMS Alert service	Free K2.00		
Customer Induced SMS Alert service	per SMS		
DORMANT / CLOSED ACCOUNT MGNT	FEES		
Dormant Account Dormant account – charge per month	Free		
Overdrawn account – interest charge (customer	10% above lending rate		
induced)			
Closure of account (Below 6 months)	K100.00		
Reactivation of account	Free		
Transfer of cash balance on closure of account to	1% of value, minimum K100.00		
another financial institution Unclaimed balances-charges per month	Free		
Statement of a closed account older than 6 months	K100		
PAYMENTS Stop payment instructions	K50		
a) Stop order Instructions-Set up	Free		
b) Stop order Instruction-Per transaction	Free		
STANDING ORDERS			
Standing Order (Amendment)	Free		
a) Standing Order-External b) Standing Order-External	Free		
b) Standing Order-External Unpaid standing order	K10.00 K510.00		
· -			
ELECTRONIC PAYMENTS	WE 00		
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			
SALARY PROCESSING Processing salary (manual)	K25.00		
Electronic per item	K10.00		
CASH MANAGEMENT	140.00		
Cash delivery to customer	As per agreement-MOU or Minimum K1000.00		
ELECTRONIC TRANSFERS			
EFT/Inward Clearance	Free		
EFT/Outward Clearance	K10.00		
Electronic	K25.00		
Manual	K25.00		
Un paid direct debits due to insufficient funds	K510.00		
DDACC / EFT – Electronic	K10.00		
DDACC / EFT -Manual RTGS	K25.00 K40.00		
Kitos	К-10.00		
FUNDS TRANSFER			
Internal Transfer of Funds	Free		
Internal Transfer of Funds Telegraphic Transfer (TTs)	1% of amount minimum K110.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers	1% of amount minimum K110.00 Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers	1% of amount minimum K110.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES	1% of amount minimum K110.00 Free Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business	1% of amount minimum K110.00 Free Free K5.00 per copy		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book	1% of amount minimum K110.00 Free Free K5.00 per copy Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book	1% of amount minimum K110.00 Free Free K5.00 per copy		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original)	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free Free Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR	1% of amount minimum K110.00 Free Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR c) Large envelopes - Per QTR	1% of amount minimum K110.00 Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter K30.00 K40.00		
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Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR c) Large envelopes - Per QTR DIGITAL BANKING MOBILE BANKING SERVICES	1% of amount minimum K110.00 Free Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter K30.00 K40.00 K50.00 K500.00		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR c) Large envelopes - Per QTR DIGITAL BANKING MOBILE BANKING SERVICES Mobile Banking - Sign up	1% of amount minimum K110.00 Free Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter K30.00 K40.00 K500.00 Free		
Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdraw slip Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR c) Large envelopes - Per QTR d) Trunk - Per QTR DIGITAL BANKING MOBILE BANKING SERVICES Mobile Banking - Sign up Mobile Banking - Sign up Mobile Banking - Intra Bank Transfer between own	1% of amount minimum K110.00 Free Free Free K5.00 per copy Free Free Free K30.00 per copy K100.00 K10.00 or as per MOU K65.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter K30.00 K40.00 K50.00 K500.00		
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Internal Transfer of Funds Telegraphic Transfer (TTs) Interbranch Transfers Transfer of account inter-branch GENERAL SERVICES Photocopies not for bank business Issuance of withdrawal book Issuance of withdrawal book Issuance of deposit book Certification of documents (True copy of original) Commissioner of oath Insurance Debit Order Reference letter Managers' cheque Upcountry / Remittances Cheque Clearing Local Cheques Clearing Bank draft Payment from suspense per transaction Bankers' opinion Money Lender processing fee for loan recoveries Certificate of balance Line of Credit Letter SAFE CUSTODY a) Small envelopes Per QTR b) Medium sized envelopes - Per QTR c) Large envelopes - Per QTR d) Trunk - Per QTR DIGITAL BANKING MOBILE BANKING SERVICES Mobile Banking - Sign up Mobile Banking - Intra Bank Transfer between own Mobile Banking - Bank to Wallet Tiered approach:	1% of amount minimum K110.00 Free Free Free K5.00 per copy Free Free Free Free K30.00 per copy K100.00 K100.00 K100.00 K100.00 Free Free 1% of the value of the bank draft K100.00 K250.00 Tiered as per Corporate Tariff Guide K150.00 K250.00 per letter K30.00 K40.00 K500.00 Free Free		
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K1.00

Mobile Bankina – Buvina airtime

Mobile Banking – Checking Account B		Free				
Mobile Banking – Checking mini state Mobile Banking – Utility Bill Payment	ment	Free K3.00 P	Free K3.00 Per transaction			
INTERNET BANKING Internet Banking Setup fee		Free	Free			
Internet Banking Monthly fee		Free				
Internet Banking per transaction		K3.00				
E- monthly Statement		Free				
ATM SERVICES						
ATM New Card application ATM Card replacement charge		Free K60.00				
ATM Balance enquiry Charge		Free				
ATM Cash Withdraw Charge ATM mini statement charge		K10.00				
Charge for usage of NATSAVE ATM m	nachines by	K16.00				
other bank account holders E – WALLET BANKING		E – WALLET BANKING				
Cash Withdrawal from Wallet fees 0 - 2000 2001 - 5000		K10.00 K12.00				
E Wallet Registration Cash In / Deposit into Wallet		Free Free				
Balance Enquiry Mini Statement Fees		Free Free				
Full statement Fees (Interim) Transfer – Account to Wallet		K5.00 K10.00				
Transfer – Wallet to Account Funds Transfer – Wallet to Wallet		Free Free				
Transfer to Mobile Wallet – Buying Data Bundles		K10.00 K1.00				
Wallet – Airtime Top up Utility Bill Payments		K1.00 K3.00 per transaction				
Monthly Maintenance Fee		Free				
AGENCY BANKING POS Cash withdraw at any Natsave A 0 - K2000	gent	WF 00				
K2001 - K5000 POS Deposit cash at any Natsave Age	ont	K5.00 K10.00				
POS Deposit cash at any Natsave Age		Free				
TRANS-CASH						
	MINIMUM(K)		MAXIMUM(K)	CHARGE(K)		
Customer to Non-Customer	10.00 200.01		200.00 500.00	5.00 10.00		
	500.01 1000.01		1000.00 5000.00	15.00 50.00		
Non-Customer to Non-	5000.01 10.00		10000.00 200.00	95.00 6.00		
Customer	200.01		500.00	12.00		
	500.01 1000.01		1000.00 5000.00	20.00		
Withdraw money by NATSAVE	5000.01 10.00		10000.00 200.00	100.0 Free		
customer	200.01		500.00 1000.00	Free Free		
	1000.01		5000.00 10000.00	Free Free		
Withdraw money by non- customer	10.00		200.00	Free		
	200.01 500.01		500.00 1000.00	Free Free		
	1000.01 5000.01		5000.00 10000.00	Free Free		
LOAN PRODUCTS AND						
ADVANCES Salary Backed Loans	Fees Applicable					
Thandizo	,	BOZ Policy Rate + Margin				
Natlink Institutional		BOZ Policy Rate + Margin BOZ Policy Rate + Margin				
Business Loans Micro	BOZ Policy Ra					
Business SME	BOZ Policy Ra	ate + Marg	gin			
Arrangement Fees Applicable to All Credit Life Insurance Fees	6% 2.5% pa					
applicable CRB Fees Applicable to all products	K100.00	K100.00				
Asset Plus	jin					
Credit Life Insurance Asset Insurance	2.5% PA 1.0% PA					
Group Loans Credit Life Insurance	BOZ Policy Rate + Margin 1.5% PA					
Bunjimi	BOZ Policy Rate + Margin 2.5% PA					
Credit Life Insurance 2.5% PA Asset Insurance 1.0% PA						
SERVICES						
Arrangement Fees Applicable To All	K150,000 – 6%					
Credit Life Insurance Fees K150,000 –		(300,000 – 4%				
Applicable 2.5% pa CRB Fees Applicable To All						
Products	K100.00					