

As a service to our clients, Steward Bank advises the following Business Conditions.

Retail Banking

Product/Service	Charges/Interest Rates	Terms and Conditions
Personal Current Account	Monthly Account Maintenance Fee - \$100.00	Minimum Balance - \$20.00
iSave Account	\$30.00	Monthly transaction limit of \$20,000 Minimum Balance - \$5.00
iSave Plus Account	Monthly Account Maintenance Fee - \$50.00	Minimum balance - \$15.00
Ordinary Savings Account	Monthly Account Maintenance Fee - \$50.00	Minimum balance - \$15.00
FCA		
Individual Nostro FCA	Monthly Maintenance Fee USD \$5.00	
Dura Gold	Monthly Account Maintenance Fee - USD \$5.00	
Dura Lite	Monthly Account Maintenance Fee - USD \$5.00	
iStudent Account	Monthly Account Maintenance Fee - \$10.00	Minimum Balance - \$3.00
Savvy Teens	Monthly Account Maintenance Fee - \$10.00	Monthly transaction limit of \$3000.00
Savvy Kids	Monthly Account Maintenance Fee - \$10.00	Monthly transaction limit of \$3000.00
Cash Deposit	Nil	
Cash Withdrawal	3% Minimum \$15.30	
FCA Withdrawal	2.25% Minimum \$2.00	
Funds Transfer	RTGS Transfer 1% Minimum \$50.30, Maximum \$1000.00 Internal Transfer 1% Minimum \$30.00, Maximum \$500.00	
Loans and Overdraft	Establishment Fee of 3 - 5% flat Prime Lending Rate + Margin up to 35% p.a	
MMT Transfer	1% Minimum \$7.30, Maximum \$500.30	

Diaspora Banking

Product/Service	Charges/Interest Rates	Terms and Conditions
Diaspora Banking Current Account (ZWL)	Monthly Account Maintenance Fee - \$100.00	
Diaspora Banking Savings Account (ZWL)	Monthly Account Maintenance Fee - \$50.00 (for more than 2 debit transactions in a month)	Credit interest 2% p.a, calc on min monthly balance of \$100.00
Diaspora Banking Lite Account (ZWL)	Monthly Account Maintenance Fee - \$50.00	
Diaspora Banking Student Account (ZWL)	Monthly Account Maintenance Fee - \$10.00	
Diaspora Banking Mortgage	8% p.a Interest	Tenure up to 15 years 8% deposit (or 0% Ts & Cs Apply)
Diaspora Banking (FCA Current Account)	USD \$5.00	
Diaspora Banking (FCA Saving)	Monthly Account Maintenance fee - \$5.00 (for more than 2 debit transactions in a month)	
Diaspora Banking (FCA)	USD \$5.00	
Diaspora Banking (FCA Lite)	USD \$5.00	

International Banking

TT Handling Commission (Interbank funded)	0.75% - Minimum USD 30.00 Maximum USD 250.00	
Exchange Control Application	\$50.00 (for more than 2 debit transactions in a month)	
Form CD1/C03/GSO/TR1&2/PTS1	Admin fee \$5.00	
Foreign Bank Charges		
USD	0.75% Minimum USD 300.00	
GBP	0.5% Minimum GBP 150.00	
EUR	0.5% Minimum EUR150.00	
ZAR	0.5% Minimum ZAR 250.00, Maximum ZAR 1000.00	
BWP	0.5% Minimum BWP 250.00 Maximum BWP 1000.00	
AED	0.5% Minimum AED 100.00, Maximum AED 300.00	

Agent Banking

Product/Service	Charges/Interest Rates	Terms and Conditions
Internal Transfers	1% Minimum \$30.00, Maximum \$500.00	
ZIPIT	1% Minimum \$20.00, Maximum \$500.00	
Bill Payment Charge	\$10.30 + 2% Tax	
Steward Bank Withdrawals	3% Minimum \$15.30	

Corporate & SME Banking

Product/Service	Charges/Interest Rates	Terms and Conditions
Corporate Account	Monthly Account Maintenance Fees - \$1000.00	Minimum balance - \$2000.00
ZamaZama Sole Trader Account	Monthly Account Maintenance Fees - \$300.00	Minimum balance - \$300.00
ZamaZama Business Account	Monthly Account Maintenance Fees - \$500.00	Minimum balance - \$500.00
Nostro Foreign Currency Account	FCA Business Service Fee USD \$5.00	
Internet Banking	IFT - 0.5% Minimum \$15.00 Maximum \$500.00 + 2% IMT tax RTGS - 1% Minimum \$30.00 Maximum \$250.00 + 2% IMT tax	
Loans and Overdrafts	Establishment fee up to 5% Maximum Interest Rate up to 45% Maximum p.a	
Bankers Acceptances		
Acceptance Fees	Market related: Calculated at face value of Banker's Acceptance	
Bank Guarantees		
Local Guarantees	Establishment Fee of 2% Flat Guarantee Commission: 1.5 - 2% per quarter	

Mobile Channels - Individual Account Charge

Banking Services	2%, min \$31.8+ \$0.05 AMT tax	\$25k/day, \$250k/month
Mini Statement	\$11.00	\$10k/transaction
Balance Enquiry	\$11.00	N/A
Internal Funds Transfer	1%, min \$53, max \$530+ 2% tax	\$50k/day, \$100k/month
RTGS Transfer	2% min \$106, max \$500.00 +2% IMT tax	\$200k/transaction, \$200k/day
Zipit Send	2% min \$79.5, max \$300.00 +2% IMT tax	\$20k/transaction, 5 transactions/day
Bill Payments excl. ZESA	3% min \$31.80 +2% IMT tax	\$20k
Airtime	\$11.00	Maximum \$500
Pin Change	\$2.00	
ZETDC Mini Statement	\$11.00	
Kashagi Nano Loans		
Kashagi Loan	\$5 for loan below \$40 15% for loan above \$40	Minimum \$20 maximum \$100
Kashagi KeFees	7% of loan applied	Minimum \$20 maximum \$100

ZimSwitch Charges

Purchase txn On Us	\$4.00 for transactions below \$100.00	\$50k/transaction, \$100k/day, \$250k/week
Purchase txn Off Us	\$4.00 for transactions below \$100.00	
Purchase txn On Us	1.5% Minimum \$10.50, Maximum \$400.00	
Purchase txn Off Us	1.5% Minimum \$10.50, Maximum \$400.00	
Card Bal Enq On POS On Us	\$1.80	
Card Bal Enq on POS Off Us	\$3.00	
Insufficient Funds On Us	\$5.00 below \$100.00	
Insufficient Funds Off Us	\$5.00 below \$100.00	
Purchase with Cashback On Us	1.25% Minimum \$11.50	
Purchase with Cashback Off Us	1.25% Minimum \$15.00	



The *Future* of Agribusiness is here!