

# Business Conditions

as at May 2025

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

Consumer Banking		
Product/Service	Charges/Interest Rates	
Personal Current Account	Monthly Service Fee - ZWG 100.00	
Monthly Save Account	Monthly Service Fee - ZWG 45.00	
Monthly Save Plus Account	Monthly Limit Fee - ZWG 100.00	
Savvy Teens	Monthly Service Fee - Nil	
	Interest Rate - 1% p.a (Credit Interest)	
Savvy Kids	Monthly Service Fee - Nil	
	Interest Rate - 1% p.a (Credit Interest)	
ZWG Cash Withdrawal	3% Minimum - ZWG 53.00	
In Branch - RTGS Transfer	2% Minimum ZWG 63.00, Maximum ZWG 750.00 + Tax	
In Branch - Internal Transfer	2% Minimum ZWG 35.00, Maximum ZWG 400.00 + Tax	
FCA Products		
Individual Nostro FCA	Monthly Service Fee - US \$5.00	
Platinum FCA	Monthly Service Fee - US \$20.00	
Low KYC FCA	Monthly Service Fee - US \$2.00	
Cash Withdrawal	3% Minimum - US \$5.00	
ATM Cash Withdrawal	3% Minimum - US \$5.00	
Loans and Overdraft	Establishment Fee of 3% to 10% Flat	
Equity Release	Minimum Lending Rate + Margin up to 35% Interest p.a , 2% Arrangement Fee	
Diaspora Banking		
Product/Service	Charges/Interest Rates	
Diaspora Banking Current Account (ZWG)	Monthly Service Fee - ZWG 100.00	
Diaspora Banking Lite Account (ZWG)	Monthly Service Fee - ZWG 100.00	
Diaspora Banking Student Account (ZWG)	Monthly Service Fee - ZWG 45.00	
	Monthly Service Fee - US \$5.00	
Diaspora Banking (FCA Current Account)	Nil	
Diaspora Banking (FCA Savings)	Nil	
Diaspora Banking (FCA Lite)	Monthly Service Fee - US \$5.00	
International Banking		
Product/Service	Charges/Interest Rates	
ITT Handling Commission	Individuals: 1% Minimum - US \$35.00, Maximum US \$300.00 Corporates: 1% Minimum - US \$50.00, Maximum US \$400.00	
Swift Charges	US \$7.00	
Exchange Control	US \$50.00	
Application	US \$150.00	
Form CD1/CD3/GSO/TR1&2/PTS1	Admin Fees - US \$5.00	
Foreign Bank Charges	0.5% Minimum - US \$30.00 Maximum - US \$100.00	
Agent Banking		
Product/Service	Charges/Interest Rates	
Internal Transfers ZWG	2% Minimum - ZWG 20.00 Maximum ZWG 250.00 + Tax	
Internal Transfers USD	1% Minimum - US \$3.00 Maximum - US \$10.00 + Tax	
RTGS ZWG	2% Minimum - ZWG 35.00 Maximum - ZWG 500.00 + Tax	
RTGS USD	2% Minimum - US \$5.00 Maximum - US \$20.00 + Tax	
Statement Charge ZWG	ZWG 25.00	
Statement Charge USD	US \$1.00	
Agent Withdrawal ZWG	3% Minimum - ZWG 53.00	
Agent Withdrawal USD	3% Minimum - US \$5.00	
VISA Reloads	US \$ 1.00	
Merchant Services		
Product/Service	Charges/Interest Rates	Terms and Conditions
POS for Hire	US \$ 20.00 or Equivalent	Per Day
Idle POS Fee	US \$ 20.00 or Equivalent	Per Month

Corporate & Commercial Banking		
Product/Service	Charges/Interest Rates	
Corporate Account	Monthly Service Fee - ZWG 500.00 Monthly Service Fee - US \$20.00	
ZamaZama Sole Trader Account	Monthly Service Fee - ZWG 150.00 Monthly Service Fee - US \$5.00	
ZamaZama Business Account	Monthly Service Fee - ZWG 400.00 Monthly Service Fee - US \$15.00	
Bid Bonds	10% Flat Minimum US \$150.00	
Establishment Fees	Up to 5%	
USD Interest Rates	10% Interest + Margin	
ZiG Interest Rates	40% Interest + Margin	
Mobile/Internet Banking		
Product/Service	Charges/Interest Rates	Terms and Conditions
Mini Statement	ZWG 20.00 + Tax	
Balance Enquiry	ZWG 10.00 + Tax	
Internal Funds Transfer	Individuals: 1.5% Minimum ZWG 40.00 Maximum ZWG 160.00 + Tax Corporates: 1.5% Minimum ZWG 45.00 Maximum ZWG 250.00 + Tax	No Limit
RTGS Transfer	Individuals: 2% Minimum ZWG 100.00 Maximum ZWG 200.00 + Tax Corporates: 2% Minimum ZWG 150.00 Maximum ZWG 350.00 + Tax	ZWG 1,5 Million per Transaction
Zipit	2% Minimum ZWG 20.00 + Tax	No Limit ZWG 8,000.00 per Transaction
Bill Payments	1.5% Minimum ZWG 30.00 + Tax Maximum ZWG 100.00 + Tax	ZWG 30,000.00 per Month ZWG 8,000.00 per Transaction
Bank to Wallet	2% Minimum ZWG 15.00 + Tax	ZWG 3,200.00 per Transaction
Alttime Charges	ZWG 5.00 + Tax	ZWG 16, 000.00 per Month
In-Branch FCA Charges		
Internal Funds Transfer	Individuals: 2% Minimum US \$3.00 Maximum US \$10.00 + Tax Corporates: 1% Minimum US \$4.50 Maximum US \$12.00 + Tax	US \$1 Million per Transaction No Limit
RTGS Transfer	Individuals: 2% Minimum US \$5.00 Maximum US \$20.00 + Tax Corporates: 1% Minimum US \$5.00 Maximum US \$30.00 + Tax	US \$50,000 per Transaction US \$500,000 per Transaction
Balance Enquiry	US \$0.20 + Tax	
Statement Request	US \$0.25 + Tax	
Banking Services	2% Minimum US \$1.00 + Tax	
Card Services		
Below US \$5.00 or ZWG Equivalent		
Purchase txn On POS	No Charge	ZWG 150,000.00 Per Txn Limit, ZWG 300,000.00 Daily Limit
Purchase txn On Us	No Charge	
Above US \$5.00 or ZWG Equivalent		
Purchase txn Off Us	2% Minimum ZWG 50.00 + Tax	
Purchase txn On Us	1% Minimum ZWG 30.00 + Tax	
Card Fees	ZWG 150.00	
Insufficient Funds Fees	ZWG 10.00	
ATM Cash withdrawal	2% Minimum ZWG 20.00 + Tax + Switch Fee	
Purchase with Cashback	2% Minimum ZWG 12.00 + Tax + Switch Fees	
Swipe to Ecocash	2% Minimum ZWG 50.00 + Tax	
VISA Prepaid		
POS/Online Purchases	1.75% Minimum US \$2.00 + Tax	
ATM Withdrawals (Off Us)	3% Minimum US \$3.50	US \$2,000.00 Daily Limit US \$10,000.00 Monthly Limit
Reload Fees	US \$1.00 per load	
Card to Card Fees	2% Minimum US \$2.00	
Insufficient Funds Fees	US \$0.50	
ATM Balance Inquiry	US \$0.50	

\*Accounts with a balance of US \$100.00 and below or ZWG equivalent are exempt from monthly service fees.

\*Visit [www.stewardbank.co.zw](http://www.stewardbank.co.zw) for the latest Business Conditions.

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