

## TRANSACTIONAL CHARGES FOR ACCOUNTS ON BUNDLED PRICING 2026 PRICING

|                                |              |
|--------------------------------|--------------|
| InterBank Transfer             | Free         |
| ATM Balance enquiry Other Bank | Free         |
| ATM cash withdrawal Other Bank | Free         |
| Monthly E Service Fee Silver   | Free         |
| Monthly Bundle Fee Silver      | MWK 4 700.00 |
| Monthly Bundle Fee Silver Plus | MWK 8 125.00 |

## TRANSACTIONAL CHARGES FOR ACCOUNTS ON PAY AS YOU TRANSACT (PAYAS) 2026 PRICING

|                                       |              |
|---------------------------------------|--------------|
| InterBank Transfer                    | MWK 840.00   |
| ATM Balance enquiry Other Bank        | MWK 200.00   |
| ATM cash withdrawal Other Bank        | MWK 500.00   |
| Channels Monthly E Service Fee Silver | MWK 1 575.00 |
| Monthly Bundle Fee                    | Free         |

## 1. ACCOUNTS SERVICE FEES/ MAINTENANCE FEES/ LEDGER FEES

### 1.1 PERSONAL/RETAIL SAVINGS ACCOUNTS:

|                           |      |
|---------------------------|------|
| Ordinary Savings Accounts | Free |
|---------------------------|------|

### 1.2 PERSONAL/RETAIL CURRENT ACCOUNTS:

|  |               |
|--|---------------|
| <b>Ordinary Current Account/Personal Current Account Bundled: (List)</b> |               |
| Silver Current Account Bundled   | MWK 4 700.00  |
| Blue   | Free          |
| Silver plus  | MWK 8 125.00  |
| Young Professionals  | Free          |
| Premium Gold   | MWK 21 000.00 |
| Premium Platinum   | MWK 39 000.00 |

### 1.2.2 SME Current Accounts

|                             |              |
|-----------------------------|--------------|
| Mpamba SME current Account  | Free         |
| SME Banking current Account | MWK 5 100.00 |

### 1.2.3 Corporate Current Accounts

|                           |               |
|---------------------------|---------------|
| Corporate Current Account | MWK 55 000.00 |
|---------------------------|---------------|

### Commercial/Business Current Account Bundled:

|  |               |
|--|---------------|
| Commercial (Business)                  | MWK 41 500.00 |
| Business Banking (IDG) Current Account | MWK 20 000.00 |
| Business Current Account               | MWK 28 125.00 |

### 1.2.5 Other Current Accounts

|                          |      |
|--------------------------|------|
| Students Account         | Free |
| Diaspora Current Account | Free |

## 1.3 FOREIGN CURRENCY DENOMINATED (FCDA) ACCOUNTS

|  |                                       |
|--|---------------------------------------|
| Monthly Service/Maintenance Fee  | Free                                  |
| Postage Fee on Foreign Cheque Deposited to FCDA                                | USD 4.00                              |
| Copy Statement (supplied by the bank) per page                                 | MWK 1 250.00                          |
| Account Closure  | Free                                  |
| Funds Transfer from Another Bank in Foreign Currency: Inward                   | Free                                  |
| Funds Transfer from FCDA to Other Banks in Foreign Currency: Outward Transfers | 1.2% Max MWK 65 000.00                |
| Funds Transfer from FCDA to MWK Account Within the Same Bank                   | Free                                  |
| Funds Transfer from FCDA to MWK Account of Another Bank                        | 1% Max MWK12 500.00                   |
| ATS Transfer Charges:  |                                       |
| - transfer up to 3pm   | MWK 28 990.00                         |
| - transfer after 3pm   | MWK 28 990.00                         |
| Bulk Payments from FCDA Account:   |                                       |
| - transfer from FCDA to another bank processing salary                         | 1% Min MWK10 300.00 Max MWK 13 400.00 |
| - transfer from FCDA to another bank processing of other transactions          | 1% Min MWK10 300.00 Max MWK 13 400.00 |
| SWIFT Charge   | USD 30.00                             |
| Certificate of Balances  | USD 40.00                             |
| Interim Statement per Page with Vouchers for Inspection                        | MWK 1 250.00                          |
| Interim Statement per Page   | MWK 1 250.00                          |
| Authorised Debits Against Uncleared Balances                                   | MWK 73 000.00                         |
| Conversion Within the Same Bank  | Free                                  |
| Investigations Within 6 Months   | MWK 107 730.00                        |
| Investigations Beyond 6 Months   | MWK 107 730.00                        |
| Cash withdrawal from FCDA:   |                                       |
| - Individual /Diaspora   | 1.8% Max MWK 189 000.00               |
| Foreign Cheques per collection   | MWK 30 139.20                         |

## 1.4 FIXED DEPOSIT/CALL/ INVESTMENT ACCOUNTS

|                                   |                            |
|-----------------------------------|----------------------------|
| Fixed Deposit Early Cancellation: | 25% of the earned interest |
| Call Accounts Early Cancellation: | Free                       |
| Withdrawal Without Notice         | Free                       |
| Replacement of Lost Deal Slip     | MWK 1 250.00               |

## 2. CARDS SERVICE

### 2.1 NEW CARDS

|   |                                    |
|---|------------------------------------|
| <b>2.1.2 Visa Classic</b>               |                                    |
| Loading Fee                             | 1% min MWK 3 000 Max MWK 22 500.00 |
| Bi-annual Fee                           | MWK 5 000.00                       |
| Blue Blister Card                       | MWK 9 250.00                       |
| Student Card                            | Free                               |
| VISA Silver Debit Card                  | MWK 9 842.00                       |
| Bi-annual Fee Silver Plus               | MWK 6 384.00                       |
| New Cards Current Account - Silver Plus | MWK 15 295.00                      |

### 2.1.3 Visa Gold

|                                  |               |
|----------------------------------|---------------|
| Foreign Currency Application Fee | Free          |
| Bi-annual Fee                    | MWK 6 916.00  |
| Visa Gold Debit Card             | MWK 22 876.00 |

### 2.1.4 Visa Platinum

|                          |               |
|--------------------------|---------------|
| Bi-annual Fee            | MWK 8 512.00  |
| Visa Platinum Debit Card | MWK 31 920.00 |

## 2.1.5 Business and Corporate

|                           |               |
|---------------------------|---------------|
| Business/SME Card         | MWK 35 910.00 |
| VISA Corporate Debit Card | MWK 35 910.00 |

## 2.3 CARD REPLACEMENT

|  |               |
|--|---------------|
| <b>2.3.2 Visa Classic</b>                  |               |
| Blue Blister Card                          | MWK 14 375.00 |
| Collateral/Property/Security Insurance Fee | MWK 9 110.50  |
| Student Card                               | Free          |
| VISA Silver Debit Card                     | MWK 14 375.00 |
| Current Account - Silver Plus              | MWK 21 280.00 |

### 2.3.3 Visa Gold

|                      |               |
|----------------------|---------------|
| Visa Gold Debit Card | MWK 29 875.00 |
|----------------------|---------------|

### 2.3.4 Visa Platinum

|                          |               |
|--------------------------|---------------|
| Visa Platinum Debit Card | MWK 37 000.00 |
|--------------------------|---------------|

## 2.3.5 Business and Corporate

|                           |               |
|---------------------------|---------------|
| Business/SME Card         | MWK 27 000.00 |
| VISA Corporate Debit Card | MWK 39 368.00 |

## 3. CHEQUES

### 3.1 CHEQUES BOOKS

|                                       |                |
|---------------------------------------|----------------|
| 50 Leaves                             | MWK 36 154.80  |
| 100 Leaves                            | MWK 64 350.00  |
| 30 Leaves (Private Banking Only)      | MWK 46 400.00  |
| 40 Leaves (Executive/Gold)            | MWK 40 300.00  |
| 50 Leaves (Business Banking only)     | MWK 69 658.75  |
| 200 Leaves Business/Corporate Banking | MWK 190 000.00 |

### 3.2 DISHONOURED CHEQUES

|         |                |
|---------|----------------|
| Local   | MWK 224 770.00 |
| Foreign | MWK 224 770.00 |

### 3.3 CHEQUE TRANSACTION FEES

|  |                |
|--|----------------|
| Bankers Cheque   | MWK 65 337.50  |
| Replacement of Bankers Cheque                                | MWK 65 337.50  |
| Counter Cheque   | Free           |
| Counter Leaf for Administrator General                       | Free           |
| Special Cheque Presentation/Clearance                        | MWK 159 000.00 |
| Same Day Value/Immediate Credit of Cheque (Deposited Cheque) | MWK 87 780.00  |
| Post Dated Cheque Charge                                     | MWK 7 049.00   |

### 3.4 CHEQUE BOOK WALLETS

|                   |                |
|-------------------|----------------|
| Private Banking   | MWK 139 000.00 |
| Executive Banking | MWK 34 500.00  |

## 4. LOANS

### 4.1 PERSONAL LOANS

|   |                           |
|---|---------------------------|
| Arrangement Fee for Local Loan                    | 2.1% Max MWK 1 050 000.00 |
| Arrangement Fee for Foreign Currency Loan         | 2.1% Max MWK 1 050 000.00 |
| Arrangement Fee for Share Purchase Loan           | 2.1% Max MWK 1 050 000.00 |
| Arrangement Fee for Employer Supported Loan (ESL) | 2.1% Max MWK 1 050 000.00 |
| Arrangement Fee for Employer Guaranteed Loan      | 2.1% Max MWK 1 050 000.00 |
| Arrangement Fee for Cash Covered Loan             | 2.1% Max MWK 1 050 000.00 |
| Commission Fee for Instant Payday                 | 5% Max MWK 250 000.00     |
| Credit Life Insurance                             | Refer to Bancassurance    |
| Collateral/Property/Security Insurance fee        | Refer to Bancassurance    |
| Credit Reference Bureau Fee                       | Per Bureau Report charge  |
| Stamp duty  | Per Stamp Duty act        |

### 4.2 OVERDRAFTS

|   |                           |
|---|---------------------------|
| Arrangement Fee for Retail Overdraft        | 2% Max MWK 300 000.00     |
| Arrangement Fee for SME Overdraft           | 2% Max MWK 250mn          |
| Arrangement Fee for Corporate Overdraft     | 2% Max MWK 312mn          |
| Salary Advance/1 Month OD                   | 3% Max MWK 150 000.00     |
| Arrangement Fee for Business and Commercial | 2% Max MWK 250mn          |
| Renewal of Overdraft                        | 2% Max MWK 300 000.00     |
| Commitment Fee-Retail                       | Free                      |
| Commitment Fee-SME                          | 2.1% Max MWK 6 300 000.00 |
| Commitment Fee-Business and Commercial      | 2.1% Max MWK 6 300 000.00 |
| Commitment Fee-Corporate                    | Free                      |
| Overdraft Extension Fees                    | 2% Max MWK 300 000.00     |
| Unarranged Overdraft                        | MWK 168 750.00            |
| Excess Overdraft                            | 2% Max MWK 300 000.00     |
| Immediate Credit Facility                   | MWK 87 780.00             |
| Temporary Excess                            | 2% Max MWK 300 000.00     |

### 4.4 MORTGAGE

|  |                          |
|--|--------------------------|
| Arrangement - Residential Mortgage Loan            | 2.5% Max MWK 7.5mn       |
| Arrangement Fee - Construction Mortgage Retail     | 2.5% Max MWK 7.5mn       |
| Arrangement Fee for Home improvement/Building Loan | 2.5% Max MWK 7.5mn       |
| Property Valuation Fee                             | Per valuation fee        |
| Collateral/Property/Security Insurance Fee         | Refer to Bancassurance   |
| Credit Reference Bureau Fee                        | Per Bureau Report charge |
| Stamp Duty   | Per Stamp Duty act       |

### 4.5 SME/COMMERCIAL LOANS

|  |                           |
|--|---------------------------|
| Commitment Fee                             | 1% Max MWK 250 000 000.00 |
| Arrangement Fee (General)                  | 2.1% Max MWK 6 300 000.00 |
| Arrangement Fee for Cash Covered Loan      | 2.1% Max MWK 6 300 000.00 |
| Credit Life Insurance                      | Refer to Bancassurance    |
| Credit Reference Bureau Fee                | Per Bureau Report charge  |
| Collateral/Property/Security Insurance Fee | Refer to Bancassurance    |
| Stamp Duty                                 | Per Stamp Duty act        |

### 4.7 CORPORATE LOANS

|  |                             |
|--|-----------------------------|
| Commitment Fee   | Free                        |
| Arrangement Fee (General)  | 2.1% Max MWK 250 000 000.00 |
| Arrangement Fee for Cash Covered Loan                                    | 2.1% Max MWK 250 000 000.00 |
| Personal Property Security Registry (PPSR) Processing Fee and Stamp duty | Per Stamp Duty act          |
| Credit Reference Bureau Fee  | Per Bureau Report charge    |
| Collateral/Property/Security Insurance Fee                               | Refer to Bancassurance      |

## 4.7 LEASING AND VEHICLE ASSET FINANCE

|  |                          |
|--|--------------------------|
| Commitment Fee   | Free                     |
| Personal Banking 1.5% Max MWK 5 000 000.00                               |                          |
| and Business and Commercial 1.5% Max MWK 10 000 000.00                   |                          |
| Arrangement Fee (General)  | MWK 10 000 000.00        |
| Personal Property Security Registry (PPSR) Processing Fee and Stamp Duty | Per Stamp Duty act       |
| Collateral/Property/Security Insurance Fee                               | Refer to Bancassurance   |
| Credit Life Insurance  | Refer to Bancassurance   |
| Credit Reference Bureau Fee  | Per Bureau Report charge |

## 5. ELECTRONIC AND DIGITAL BANKING SERVICES

### INTERNET BANKING/MOBILE BANKING USSD/APP/WHATSAPP

|  |                                     |
|--|-------------------------------------|
| <b>5.1.1 Internet Banking-Personal</b>                                       |                                     |
| Registration Fee   | Free                                |
| Monthly Service Fee  | MWK 1 575.00 for Customers on PAYAS |
| Balance Enquiry  | Free                                |
| Statement  | Free                                |
| Stamped E-Statement  | MWK 1 330.00                        |
| Funds Transfer to Accounts within the Same Bank (Intra-Bank)                 | Free                                |
| Funds Transfer to Other Banks (Inter-Bank Transfer)                          | MWK 840.00                          |
| Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank) | Free                                |
| Push to Own Bank Wallet  | Free                                |
| Push to Other Wallet   | MWK 840.00                          |
| SMS Alert  | Free                                |
| DSTV   | MWK 625.00                          |
| GOTV   | MWK 625.00                          |
| Bill Payment   | MWK 350.00                          |
| Standing Order Establishment Within the Same Bank (Intra-Bank)               | Free                                |
| Standing Order Establishment to Other Banks per Transaction (Inter-Bank)     | Free                                |
| MRA Tax Payment  | MWK 350.00                          |
| Airtime Top-up   | Free                                |
| Instant Funds Transfer   | MWK 840.00                          |

### 5.2.2 Internet Banking-Corporate

|  |  |
|--|--|
| Registration   | Free   |
| Monthly Service Fee  | MWK 22 000.00                                |
| Maintenance Fee  | MWK 1 300.00                                 |
| Balance Enquiry  | Free   |
| Statement  | Free   |
| Stamped E-statement  | Free   |
| Funds Transfer to Accounts Within the Same Bank (Intra-Bank)                 | Free   |
| Funds Transfer to Other Banks (Inter-Bank)                                   | MWK 840.00                                   |
| Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank) | Free   |
| Bulk Processing Funds Transfer to Other Banks (Inter-Bank)                   | MWK 1 450.00 per transaction                 |
| Bulk Processing to Own Wallet  | Free   |
| Bulk Processing to Other Wallet  | MWK 830.00 per transaction                   |
| Push to Own Bank Wallet  | Free   |
| Push to Other Wallet   | MWK 830.00 per transaction                   |
| SMS Alert  | Free   |
| DSTV   | MWK 625.00                                   |
| GOTV   | MWK 625.00                                   |
| Bill Payment   | MWK 1 450.00                                 |
| MRA Tax Payment  | MWK 1 450.00                                 |
| Funds Transfer to Accounts within the Same Bank (Intra-Bank)                 | Free   |
| Intrabank Recurring Payment  | Free   |
| Email Notification   | Free   |
| Collection Fee   | MWK 570.00                                   |
| Collections Retry Fee  | MWK 130.00 per day                           |
| Instant Funds Transfer   | MWK 840.00                                   |
| Password Reset   | Free   |
| MT 101:  |  |
| - MT 101 on us (per transaction)   | USD 3.00                                     |
| - MT 101 off us (per transaction)  | USD 5.00                                     |
| Charge for outward Credit transaction from ATG menus                         | USD 24.00 Fixed + US D1.2.00 per transaction |
| Charge for inward ACH Credit transaction from ATG                            | USD 3.00                                     |
| Salary Payments  | MWK 1 450.00                                 |

### 5.2.3 Internet Banking-SME/Business

|  |   |
|--|---|
| Monthly Service Fee  | MWK 6 500.00 SME and MWK 10 000.00 Commercial |
| Balance Enquiry  | Free  |
| Statement  | Free  |
| Stamped E-statement  | MWK 1 330 000.00                              |
| Funds Transfer to Accounts Within the Same Bank (Intra-Bank)                 | Free  |
| Funds Transfer to Other Banks (Inter-Bank)                                   | MWK 840.00                                    |
| Bulk Processing Funds Transfer to Accounts within the Same Bank (Intra-Bank) | Free  |
| Bulk Processing Funds Transfer to Other Banks (Inter-Bank)                   | MWK 950.00 per transaction                    |
| Bulk Processing to Other Wallet  | MWK 930.00 per transaction                    |
| Push to Other Wallet   | MWK 840.00                                    |
| SMS Alert  | Free  |
| DSTV   | MWK 665.00                                    |
| GOTV   | MWK 665.00                                    |
| Bill Payment   | MWK 350.00                                    |
| Standing Order Establishment Within the Same Bank (Intra-Bank)               | Free  |
| Standing Order Establishment to Other Banks per Transaction (Inter-Bank)     | Free  |
| MRA Tax Payment  | MWK 350.00                                    |
| Recurring Funds Transfer to Accounts Within the Same Bank (Intra-Bank)       | Free  |
| Recurring Funds Transfer to Other Bank (Inter-Bank Transfer)                 | MWK 840.00                                    |
| Email Notification   | Free  |
| Airtime Top-up   | Free  |
| Instant Funds Transfer   | MWK 840.00                                    |

## 5.4 BANK WALLET

|  |            |
|--|------------|
| Registration Fee   | Free       |
| Monthly Subscription/fees  | Free       |
| Balance Enquiry  | Free       |
| Statement  | Free       |
| Funds Transfer to Accounts Within the Same Bank (Intra-Bank)             | Free       |
| Funds Transfer to Other Banks:   |            |
| Funds Transfer to Other Banks (Inter-Bank) - Normal                      | MWK 840.00 |
| Funds Transfer to Other Banks (Inter-Bank) - Instant                     | MWK 840.00 |
| Cardless Withdrawal Agent  | MWK 840.00 |
| Push to Other Wallet   | MWK 840.00 |
| DSTV   | MWK 655.00 |
| GOTV   | MWK 655.00 |
| Bill Payment   | MWK 350.00 |
| Standing Order Establishment Within the Same Bank (Intra-Bank)           | Free       |
| Standing Order Establishment to Other Banks per Transaction (Inter-Bank) | Free       |
| Transfers from Wallet to Wallet within the same bank                     | Free       |

## 6. ATM SERVICES

### 6.1 ATM SERVICES (LOCAL PLUS INTERNATIONAL)

|  |                                   |
|--|-----------------------------------|
| Own bank ATM Withdrawal  | Free                              |
| Natswitch ATM Withdrawal: Retail   | MWK 500.00                        |
| Natswitch ATM Withdrawal: SME/Business/Corporate                         | MWK 630.00                        |
| ATM transactions (Bill Payments)   | MWK 350.00                        |
| ATM Dynamic Currency Conversion for Foreign Cards                        | 10.0%                             |
| International ATM Withdrawal   | 5% Max MWK 185 000.00             |
| ATM Withdrawal (International Cards on our ATMs)                         | USD5.76.00                        |
| Natswitch ATM Declined Withdrawal Due to Insufficient Funds              | Free                              |
| International ATM Declined Withdrawal Due to Insufficient Funds          | Free                              |
| Declined ATM Withdrawal - Insufficient Funds (International cards on us) | Free                              |
| Cardless Withdrawals at ATM  | MWK 787.50                        |
| Own Bank ATM Balance Enquiry   | Free                              |
| Natswitch ATM Balance Enquiry (Us on them ATMs)                          | MWK 200.00 for customers on PAYAS |
| International ATM Balance Enquiry  | Free                              |
| ATM Balance inquiry (International Cards on our ATMs)                    | Free                              |
| PIN Mailer Reproduction  | Free                              |
| Other banks customers on our ATM (Them on Us)                            | MWK 350.00                        |

### 7. POINT OF SALE (POS) TRANSACTIONS

|  |            |
|--|------------|
| Point Of Sale Transactions Local         | Free       |
| Point Of Sale Transactions International | 2%         |
| Online Transaction                       | 2%         |
| Merchant Commission                      | Negotiable |

## 8. DRAFTS AND TRANSFERS

### 8.1 LOCAL - OUTWARD

|  |               |
|--|---------------|
| Funds Transfer (ATS) to Another Bank at Customer's Request Before 3pm (Inter-Bank) | MWK 36 237.50 |
| Funds Transfer (ATS) to Another Bank at Customer's Request After 3pm (Inter-Bank)  | MWK 36 237.50 |
| Manual Funds Transfer Within the Same Bank at Customers Request (Intra-Bank)       | Free          |
| Funds Transfer at Customer's Request Within (Not Same Customer)                    | Free          |
| Cable/Telex/Swift  | MWK 49 704.00 |
| Instant Manual Funds Transfer to Another Bank at Customers Request                 | MWK 25 000.00 |

### 8.2 FOREIGN TRANSFER (TELEGRAPHIC TRANSFERS)

|   |                        |
|---|------------------------|
| <b>8.2.1 Foreign Transfer Outward (Telegraphic Transfers)</b> |                        |
| Commission on Foreign Currency Payment                        | 1.2% Max MWK 65 000.00 |
| Swift Charge/Telex/Cable:                                     | MWK 49 704.00          |
| - MT 940 / camt.053 (SWIFT Statements)                        | USD 20.00              |
| Postage (Swift Tracers)                                       | MWK 6 300.00           |

### 8.2.2 Foreign Transfer Inward (Telegraphic Transfers)

|            |      |
|------------|------|
| Commission | Free |
|------------|------|

## 9. BANCASSURANCE

### 9.1 ORDINARY FUNERAL COVERS

|                                     |  |
|-------------------------------------|--|
| Funeral Cover/Funeral Benefit Cover | "Main Member: MWK 200 000.00<br>Spouse: MWK 200 000.00<br>Kids (under age 24yrs): MWK 150,000.00 (up to 6 children);<br>Parents - 4 (including in laws): MWK 170 000.00<br>Extended Family - 4: MWK 170 000.00 |
| Mtendere Funeral Cover              | MK1,400/Month and MK165/head/Extended Family   |

### 9.2 OTHER FUNERAL COVERS

|                        |   |
|------------------------|---|
| Gold Funeral Cover     | MWK 5 065.00/Month  |
| Platinum Funeral Cover | "Platinum FP (Option 1) - Cash Payout:<br>MWK19 200.00/month<br>Platinum FP (Option 2) - with extra 1MN equiv. from Goodwill<br>Funeral Services: MK13 900.00 |

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|   |  |  |
|---|--|--|
| Unclaimed Balance Processing from Service Centre Books/<br>Drawing Against Unclaimed Balances |  | MWK 24 605.00  |
| Dormant Account Activation  |  | Free   |
| SWIFT / Scan per Page   |  | MWK 49 704.00  |
| Commission on Forex   |  | 2% of value Max MWK 87 000.00  |
| Change Transaction (For Non-customers)  |  | Customers free Non customers 1% Maximum MWK 10 000.00  |
| Reference Letter Local SME  |  | MWK 52 000.00  |
| Reference Letter Local Corporate  |  | MWK 69 160.00  |
| Reference Letter International  |  | MWK 69 160.00  |
| Bank Reference Form (Contractors)   |  | MWK 75 810.00  |
| Over the Counter (OTC) Bill Payment   |  | MWK 410.00   |
| - Establishment   |  | MWK 70 270.00  |
| - Amendment/Cancellation  |  | MWK 14 038.00  |
| Corporate Sweep Transactions:   |  |  |
| - Establishment   |  | MWK 93 500.00  |
| - Amendment/Cancellation  |  | MWK 18 670.00  |
| - Transaction Fee per Sweep   |  | Free   |
| - Sweep Transactions Monthly Fee  |  | MWK 41 500.00  |
| Liquidity Management Service Arrangement Establishment Fee                                    |  | MWK 160 875.00   |
| Liquidity Management Service Arrangement Monthly Fee  |  | MWK 79 582.50  |
| Amend/Canceling LMS Arrangement   |  | MWK 35 173.75  |
| Unallocated Transfers (Cash Management fee)   |  | MWK 24 500.00  |
| Cash Collection from Clients  |  | As per Agreement with the client.  |
| Coin/Money/ Specie Bag  |  | MWK 1 830.00   |
| Other Unpaid/Unauthorized Debits  |  | MWK 224 770.00   |
| Interim Statement-printing per Page   |  | MWK 1 250.00   |
| Stop Payment  |  | MWK 158 200.00   |
| Escrow Account Services:  |  |  |
| - Structuring fee   |  | 0.5% per annum and Maximum of MWK 15,000,000.00  |
| - Monthly management  |  | MWK 238 000.00   |
| - Establishment   |  | MWK 9 464.00   |
| - Processing (Internal)   |  | MWK 1 690.00   |
| - Processing for Other Banks (Per Transaction)  |  | MWK 10 100.00  |
| - Standing Order Amendment/Cancellation   |  | Free   |
| - Direct Debits Within the Bank Per Debit   |  | Free   |
|   |  | Personal Banking customer MWK 24 605.00<br>and Business/Corporate Customer MWK 207 480.00                        |
| - Dishonoured Direct Debit Order  |  | Free   |
| - Failed Standing Instruction   |  | MWK 10 100.00  |
| - Outward Direct Debit – Processing   |  | Free   |
| - Failed Direct Debit Instruction - Insufficient Funds  |  | Free   |
| - Standing Instruction/Debit Order to 3rd Party Account - Internal                            |  | MWK 1 690.00   |
| - Standing Instruction/Debit order to 3rd Party Account - External                            |  | MWK 8 360.00   |
| Tobacco Charges:  |  |  |
| - Tobacco Proceeds Processing Fee/Seller Sheet (Tobacco Farmers)                              |  | MWK 5 394.00   |
| - Tobacco Proceeds Stop Order - Local   |  | MWK 5 39.00  |
| - Tobacco Proceeds Stop Order - Foreign   |  | MWK 5 394.00   |
| Copy of Statements:   |  |  |
| - Copy statement per page   |  | MWK 1 250.00   |
| Statement E-mailer:   |  |  |
| - Statement E-mailer - Once Off   |  | Free   |
| - Statement E-mailer - More than 2 Pages Per Page   |  | Free   |
| - Statement E-mailer -Monthly Per Occurrence  |  | Free   |
| - Statement E-mailer -Monthly Charge for Daily Statement                                      |  | Free   |
| - All Digital Platform Statements: Mobile Apps, Wallets and WhatsApp                          |  | Free   |
| - Mini Statement  |  | Free   |
| Salary Processing Fees-Intrabank  |  |  |
| -Manual Processing  |  | MWK 9 800.00 per transaction for all customers and<br>MWK 1 600.00 for government salary or allowance processing |
| - Electronic processing   |  | MWK 9 800.00 per transaction for all customers and<br>MWK 1 600.00 for government salary or allowance processing |
| - Recalled Salary within Same Bank  |  | Free   |
| Salary Processing Interbank - electronic per Credit   |  |  |
| -Manual Processing  |  | MWK 9 800.00 per transaction for all customers<br>and MWK 1 600.00 for government salary or allowance processing |
| - Electronic processing   |  | MWK 9 800.00 per transaction for all customers<br>and MWK 1 600.00 for government salary or allowance processing |
| - Salary processing for Religious Non profit making Institutions -manual per credit           |  | Free   |
| Balance Enquiry on Current Accounts   |  | Free   |
| Balance Enquiry on Savings Accounts   |  | Free   |

## 10.2 ADMINISTRATIVE CHARGES

### 10.2.1 Investigations

#### 10.2.1.1 CCTV Investigations:

|  |               |
|--|---------------|
| - CCTV Investigation Internal - Less than 3 months | MWK 93 150.00 |
| - CCTV Investigation Internal - Beyond 3 months    | MWK 93 150.00 |
| - CCTV Investigation External - Less than 3 months | MWK 93 150.00 |
| - CCTV Investigation External - Beyond 3 months    | MWK 93 150.00 |

#### 10.2.1.2 Request to Investigate a Transaction:

|  |               |
|--|---------------|
| Transaction Investigation Less than 6 months     | MWK 81 000.00 |
| Transaction Investigation Beyond 6 months        | MWK 81 000.00 |
| Search Fees for Copies of Deposit /Withdraw Slip | MWK 12 250.00 |

#### 10.2.2 Report

|  |               |
|--|---------------|
| Confidential Report / Report to Parties:             |               |
| - Local  | MWK 65 550.00 |
| - Foreign  | MWK 82 000.00 |
| Status Report:                                       |               |
| - Local  | MWK 71 250.00 |
| - Foreign  | MWK 98 400.00 |
| Certificates (Balances, Auditors, Interests etc):    |               |
| - Certificate for Tax Purposes                       | MWK 70 490.00 |
| - Certificate of Balance Commission                  | MWK 70 490.00 |
| - Certificate for Audit Purpose/Balance Confirmation | MWK 70 490.00 |
| - Certificate Covering Interest (Paid/ Received)     | MWK 70 490.00 |

## 11.3 SAFE KEEPING FEES:

|  |   |
|--|---|
| Domestic Clients Safe Keeping Fees:  |   |
| - Transaction fees   | Range of between USD 30.00 to USD 85.00   |
|  | Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; |
| - Domestic Clients assets worth less than 5 Billion                          | Minimum monthly fees range of between MWK 20 000.00 to MWK 75 000.00                                      |
|  | Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; |
| - Domestic Clients assets worth more than 5 Billion but less than 20 Billion | Minimum monthly fees range of between MWK 20 000.00 to MWK 75 000.00                                      |
|  | Range of between 0.50 basis points per annum and 10 basis points per annum based on Assets Under Custody; |
| - Domestic Clients assets worth more than 20 Billion                         | Minimum monthly fees range of between MWK 20 000 to MWK 75 000.00   |
| - Postage fees   | MWK 6 300.00  |

## 12. TRADE SERVICES

### 12.1 BILLS FOR COLLECTION - FOREIGN/OUTWARD

|                               |   |
|-------------------------------|---|
| Commission:                   |   |
| - Documentary collections     | 1% Max MWK 86 400.00                            |
| - Commission on clean bill    | 1% Max MWK 70 416.00                            |
| Swift Charge/Telex            | MWK 62 130.00                                   |
| Bill Extension                | MWK 46 200.00                                   |
| Bill of Exchange Availization | 0.33% p/m Max MWK 250 000 000 000.00            |
| Delayed Acceptance            | MWK 47 088.00                                   |
| Instalment Bills              | 1% Max MWK 62 424.00                            |
| Noting and Protesting Charges | MWK 170 000.00 plus costs from reporting branch |
| Payment/Negotiation           | 1% Max MWK 67 620.00                            |
| Stamp Duty                    | Per Stamp Duty Act                              |

### 12.2 BILLS FOR COLLECTION - LOCAL/INWARD

|                               |   |
|-------------------------------|---|
| Stamp Duty                    | Per Stamp Duty Act                              |
| <b>12.3 BILLS DISCOUNTED</b>  |   |
| Commission                    | 1% Max MWK 67 620.00                            |
| Noting and Protesting Charges | MWK 170 000.00 plus costs from reporting branch |
| Stamp Duty                    | Per Stamp Duty Act                              |

### 12.4 BILLS NEGOTIATED

|                 |                                     |
|-----------------|-------------------------------------|
| Stamps          | Per stamp duty Act                  |
| Courier Service | Courier rate after surtax, plus 30% |

### 12.5 BILLS SHIPPING DOCUMENTS

|  |                      |
|--|----------------------|
| Composite Bills of Lading Requiring Release                  | 1% Max MWK 67 080.00 |
| Delivered Against Cash Deposit or Written Undertaking to Pay | 1% Max MWK 67 080.00 |
| Documents returned to Principals                             | MWK 49 296.00        |
| Bonding/Release  | 1% Max MWK 59 460.00 |
| Customs Bank Release (Customs Clearing Certificate)          | MWK 36 888.00        |
| Delivery to Consignees (Unaccompanied by Bills)              | 1% Max MWK 67 080.00 |

### 12.6 LETTERS OF CREDIT

#### 12.6.1 Letters of Credit (Outwards) / Imports

|                                    |           |                      |
|------------------------------------|-----------|----------------------|
| Establishment - Sight              | 0.75% p/m | Min MWK 81 396.00    |
| Establishment - Usance             | 1.0% p/m  | Min MWK 84 721.00    |
| Acceptance/Accepted Draft          |           | 1% Max MWK 65 000.00 |
| Amendment Fee                      |           | MWK 87 057.36        |
| Subsequent Amendment on Pre-advise | 0.5% p/m  | Max MWK 53 000.00    |
| Draft Letter of Credit             |           | MWK 46 550.00        |
| Swift/Telex/Cable on Establishment |           | MWK 67 000.00        |
| Swift/Telex/Cable on Amendment     |           | MWK 62 130.00        |
| Swift (General)                    |           | MWK 62 130.00        |
| Drawing                            | 0.25%     | Max MWK 82 247.00    |
| Discrepant document                |           | USD 55.00            |
| Cancellation                       |           | MWK 52 320.00        |
| Stamp Duty                         |           | Per Stamp Duty Act   |

#### 12.6.2 Letters of Credit (Inwards)/ Export

|                     |   |
|---------------------|---|
| Confirmation        | Depends on Issuing Bank & Country Risks |
| Advising/Amendment  | MWK 64 590.00                           |
| Telex/Cable/Swift   | MWK 62 130.00                           |
| Cancellation Fee    | MWK 66 106.32                           |
| Discrepant Document | MWK 93 500.00                           |

### 12.7 STANDBY LETTERS OF CREDIT

|                               |                      |                                 |
|-------------------------------|----------------------|---------------------------------|
| Establishment Fee - Corporate | CIB 2.3% p/a Minimum | MWK 93 100 regardless of tenor  |
| Establishment Fee - Business  | BB 2.5% p/a Minimum  | MWK 139 650 regardless of tenor |

### 12.8 LETTERS OF GUARANTEES

|                                  |                      |                                 |
|----------------------------------|----------------------|---------------------------------|
| Establishment-Business/SME       | BB 2.5% p/a Minimum  | MWK 139 650 regardless of tenor |
| Establishment-Corporate          | CIB 2.3% p/a Minimum | MWK 93 100 regardless of tenor  |
| Arrangement Fee-Business/SME:    |                      | 1.5%                            |
| - Shipping Guarantee             |                      | 1.5% every six months           |
| - Bid Bonds/Other Guarantees     | BB 2.5% p/a Minimum  | MWK 139 650 regardless of tenor |
| Arrangement Fees-Corporate:      |                      | 1%                              |
| - Shipping guarantee             |                      | 1.5% every six months           |
| - Bid Bonds/other Guarantees     | CIB 2.3% p/a Minimum | MWK 93 100 regardless of tenor  |
| - Other Guarantees               | CIB 2.3% p/a Minimum | MWK 93 100 regardless of tenor  |
| Extension/Amendment of Guarantee |                      | MWK 105 000                     |
| Change in Amount of Guarantee    | BB 2.5% pa Minimum   | MK139 650 regardless of tenor   |
| SWIFT Charge                     | CIB 2.3% p/a Minimum | MWK 93 100 regardless of tenor  |
| Stamp Duty                       |                      | MWK 62 130                      |
| Foreign Bank Guarantee Advised   |                      | Per Stamp Duty Act              |
|                                  |                      | USD 100                         |

### 12.9 EXCHANGE CONTROL

|   |      |
|---|------|
| Application - Local                       | Free |
| Application - RBM                         | Free |
| Exchange Control Application - Prepayment | Free |
| CD 1 Forms Customer Processed             | Free |
| CD 1 Forms Bank Processed                 | Free |
| Penalty EC Charge                         | Free |
| Limit Extension                           | Free |
| Service Agreements                        | Free |

### 12.10 CENTRAL SECURITIES DEPOSITORY (CSD)

|                                  |                      |
|----------------------------------|----------------------|
| Treasury Bill Settlement Per Bid | 2% Max MWK 33 500.00 |
|----------------------------------|----------------------|

### 12.11 FOREIGN NOTES SALES & PURCHASE

|   |             |  |
|---|-------------|--|
| Foreign Notes Sales                                   | 2% of value | Min MWK 18 322.00 . Max MWK 154 000.00 |
| Sales Against FCDA Balances - Transfer to Other Banks |             | 1.8% Max MWK 189 000.00                |
| Foreign Notes Purchase                                |             | Free                                   |

## 13. LEGAL FEES

|   |   |
|---|---|
| Transfer Secretarial Services:                              |   |
| - Professional Fee  | Charged directly to the Issuer based on actual cost incurred  |
| - Stamp Duty  | As Per Stamp duty act   |
| Corporate event fees:                                       |   |
| Size of Share Register                                      |   |
| - Less than 2000 Shareholders                               | Minimum monthly service fees range of between MK520 000 to MK648 000 recoverable quarterly in arrears   |
| - More than 2001 Less than 5000 Shareholders                | Minimum monthly fees range of between MK650 000 to MK750 000 recoverable quarterly in arrears   |
| - More than 5000  | Minimum monthly fees range of between MK775 000 to MK850 000 recoverable quarterly in arrears   |
| Trustees:   |   |
| Transaction fee   | Range of between MWK2 500 and MWK5 500  |
| Trustee fees:   |   |
| - Assets Worth Less than 5 Billion                          | Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MWK20 000 to MK75 000    |
| - Assets Worth More than 5 Billion but Less than 20 Billion | Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MWK20 000 to MWK 75 000  |
| - Assets Worth More than 20 Billion                         | Range of between 2.50 basis points per annum and 9 basis points per annum based on value of Assets under Management; Minimum monthly fees range of between MWK 25 000 to MWK 75 000 |

## 14. AGENCY BANKING

### 14.1 AGENCY BANKING FEE

|                             |            |
|-----------------------------|------------|
| Account Opening at an Agent | Free       |
| Mini statement              | MWK 920.00 |
| Balance Enquiry             | Free       |
| Transfer                    | MWK 840.00 |
| Voucher Redemption Agent    | MWK 840.00 |

### 14.2 WITHDRAWALS

|                 |               |
|-----------------|---------------|
| 100-2,500       | MWK 200.00    |
| 2,501-5,000     | MWK 300.00    |
| 5,001-10,000    | MWK 600.00    |
| 10,001-15,000   | MWK 600.00    |
| 15,001-20,000   | MWK 1 200.00  |
| 20,001-25,000   | MWK 1 200.00  |
| 25,001-30,000   | MWK 1 200.00  |
| 30,001-40,000   | MWK 1 700.00  |
| 40,001-50,000   | MWK 2 000.00  |
| 50,001-60,000   | MWK 2 400.00  |
| 60,001-80,000   | MWK 3 000.00  |
| 80,001-100,000  | MWK 3 200.00  |
| 100,001-200,000 | MWK 5 000.00  |
| 200,001-300,000 | MWK 8 000.00  |
| 300,001-400,000 | MWK 9 000.00  |
| 400,001-500,000 | MWK 11 000.00 |
| Above 500,000   | 1.5%          |

## 15. MICROFINANCE PRODUCTS

### 15.3 Government Payroll Loans (Civil servants)

|                    |                                    |
|--------------------|------------------------------------|
| a. Origination Fee | 1.2%                               |
| b. Collection fee  | 3% per month                       |
| c. Credit life     | Per Bancassurance fee              |
| d. Funeral plan    | Per Bancassurance fee              |
| e. CRB fee         | Per credit reference bureau Charge |