



ZICB

Zambia Industrial Commercial Bank

(Registered Commercial Bank)

Tariff Guide

Effective 20th September 2025

ZMW

Cool Save

Minimum Balance	ZMW250.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	One free withdrawal per month, thereafter ZMW75.00 per withdrawal
Cash withdrawal over the counter (Above ATM Limit)	One free withdrawal per month then after ZMW20.00 Penalty
Interest Rates (per annum)	2.75% (Balances between K500 and K5,000) 3.50% (balances above K5,000 to K15,000) 5.25% (balances above K15,000)

ZICB Savings Personal

Minimum Balance	ZMW250.00
Monthly Fee	Nil
Amounts to waiver Monthly fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	One free withdrawal per month, thereafter ZMW75.00 per withdrawal
Cash withdrawal over the counter (Above ATM Limit)	One free withdrawal per month then after ZMW20.00 Penalty
Interest Rates (per annum)	3.25% (balances between K500 and K5,000) 4.25% (balances above K5,000 to K15,000) 5.25% (balances above K15,000)

Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	ZMW45.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	ZMW75.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free
Interest Rates (per annum)	1.00% (balances above K500 to K5,000) 1.50% (balances above K5,000 to K10,000) 1.50% (balances above K10,000)

Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	ZMW120.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

Easy Kwacha Student Account

Minimum Balance	ZMW50.00
Monthly Fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

Easy Kwacha Farmer Account

Minimum Balance	ZMW100.00
Monthly Fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free
Interest Rates (per annum)	5%

Easy Kwacha Farmer - Light Account

Minimum Balance	ZMW100.00
Monthly Fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	ZMW15.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

ZMW

Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free
Interest Rates (per annum)	9%

Islamic Based Personal Account

Minimum Balance	ZMW1000.00
Monthly Fee	ZMW80.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

MSME

Minimum Balance	Nil
Monthly Fee	ZMW100.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW75.00
Cash withdrawal over the counter (Above ATM Limit)	Free

Corporate Current Account

Minimum Balance	Nil
Monthly Fee	ZMW150.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW20.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW 20 - 49,999, ZMW 50 - FOR EVERY 50,000 above that

Corporate Call Account

Minimum Balance	1000
Monthly Fee	Nil
Cash withdrawal over the counter within ATM limit (ZMW25,000)	Nil
Cash withdrawal over the counter (Above ATM Limit)	N/A (Restrict over the counter transactions)
Interest Rates (per annum)	Negotiated

Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	ZMW50.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW10.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW20.00

Islamic Based Corporate Account

Minimum Balance	ZMW1000.00
Monthly Fee	ZMW150.00
Cash withdrawal over the counter within ATM limit (ZMW25,000)	ZMW20.00
Cash withdrawal over the counter (Above ATM Limit)	ZMW20 - 49,999 ZMW50 - FOR EVERY 50,000 above that

EUR

Cool Save

Minimum Balance	Nil
Monthly Fee	Nil

ZICB Savings Personal

Minimum Balance	EUR50.00
Monthly Fee	Nil

Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil

Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	EUR4.50

Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	EUR6.50

Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil

Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil

Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	EUR7.50

MSME

Minimum Balance	Nil
Monthly Fee	EUR7.00

Corporate Current Account

Minimum Balance	Nil
Monthly Fee	EUR15.00

Corporate Call Account

Minimum Balance	EUR50.00
Monthly Fee	Nil

Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	EUR5.00

Islamic Based Corporate Account

Minimum Balance	EUR50.00
Monthly Fee	EUR15.00

ZAR

Cool Save

Minimum Balance	Nil
Monthly Fee	Nil

ZICB Savings Personal

Minimum Balance	ZAR100.00
Monthly Fee	Nil

Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil

Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	ZAR45.00

Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	ZAR65.00

Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil

Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil

Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	ZAR75.00

MSME

Minimum Balance	Nil
Monthly Fee	ZAR100.00

Corporate Current Account

Minimum Balance	Nil
Monthly Fee	ZAR150.00

Corporate Call Account

Minimum Balance	ZAR100.00
Monthly Fee	Nil

Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	ZAR50.00

Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	ZAR130.00

GBP

Cool Save

Minimum Balance	Nil
Monthly Fee	Nil

ZICB Savings Personal

Minimum Balance	GBP25.00
Monthly Fee	Nil

Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil

Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	GBP4.50

Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	GBP6.50

Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil

Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil

Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	GBP7.50

MSME

Minimum Balance	Nil
Monthly Fee	GBP7.00

Corporate Current Account

Minimum Balance	Nil
Monthly Fee	GBP15.00

Corporate Call Account

Minimum Balance	GBP100.00
Monthly Fee	Nil

Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	GBP5.00

Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	GBP15.00

USD

Cool Save

Minimum Balance	Nil
Monthly Fee	Nil

ZICB Savings Personal

Minimum Balance	USD10.00
Monthly Fee	Nil
Interest Rates (per annum)	0.075%

Easy Kwacha Account

Minimum Balance	Nil
Monthly Fee	Nil

Nkwazi Gold Account

Minimum Balance	Nil
Monthly Fee	USD4.50

Mukula Platinum Account

Minimum Balance	Nil
Monthly Fee	USD6.50

Easy Kwacha Student Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Farmer - Light Account

Minimum Balance	Nil
Monthly Fee	Nil

Easy Kwacha Light

Minimum Balance	Nil
Monthly Fee	Nil

Village Banking Account

Minimum Balance	Nil
Monthly Fee	Nil

Islamic Based Personal Account

Minimum Balance	Nil
Monthly Fee	USD10.00

MSME

Minimum Balance	Nil
Monthly Fee	USD8.00

Corporate Current Account

Minimum Balance	Nil
Monthly Fee	USD15.00

Corporate Call Account

Minimum Balance	USD100.00
Monthly Fee	Nil
Interest Rates (per annum)	0.1%

Non Profit Organisation

Minimum Balance	Nil
Monthly Fee	USD5.00

Islamic Based Corporate Account

Minimum Balance	Nil
Monthly Fee	USD15.00

GENERAL CHARGES

Statements (2months to 6 Months)

Statements (above 6 Months) - page

Cash Deposit below K25,000

Cash Deposit between K25,000 and above

Cash Deposit of K50,000 and above

Cash Deposit K100,000 and above

Cheque Processing Fee

Cheque Processing Fee - Foreign Currency (USD Eq)

Cheque Withdrawals - Within ATM Limit

Cheque Withdrawals - outside ATM Limit

Internal Funds Transfers - Retail

Internal Funds Transfers - Business

Cheque / DDACC return charges for want of balance
(Individual/Corporates)

Salary processing Manual - Internal

Salary processing Electronic - Internal

Salary processing Manual - External

Salary processing Electronic - External

ATM cash withdrawal Fee - OWN BANK

ATM cash withdrawal Fee - OTHER BANKS

ATM cash withdrawal Fee - FOREIGN

Mini Statement at ATM

DDACC - Remittance Local Transfers (Personal) - Manual

DDACC - Remittance Local Transfers (Corporate) - Manual

DDACC - Remittance Local Transfers - Electronic Corporate

DDACC - Remittance Local Transfers - Electronic Personal

Remittance Local Transfers RTGS

Remittance Local Transfers RTGS - Electronic

NFS e-Money (Outwards)

Commissioning of documents

Dormant account Fee

Audit Confirmation

Certificate of Balance

Recommendation Letter for Credit

ZRA Tax Payment Customer

ZRA Non-Customer

e-NHIMA

e-NAPSA

Standing Order Set up - Electronic

Standing Order Set up - Manual

Standing Order Internal Order

Standing Order external Order manual

Standing Order external Order electronic

Cheque stop payment instruction

Bouncing of cheques/ ddacc corporates

Bouncing of cheques/ ddacc individual

Cheque Book Printing - Leafs

Airtime Purchases

Utility Bills Payments

Auto Sweeping Facility between own accounts

DSTV Payments

Payday Loan

ATM Pin Reset

ATM Quarterly Card Fee

ATM Card Replacement

Unauthorised Overdrafts

Online Banking Maintenance Fee

All Accounts - ZMW10.00 Per Page // Monthly Online Statement - Free //

Internet Banking Free

ZMW 5.00

Nil

Nil

Nil

Nil

ZMW 5.00

USD 5.00 for Local (All Costs related to international cheques F/A customer)

ZMW 75.00

ZMW 0.00

ZMW 0.00

ZMW 0.00

ZMW 510.00 - Retail // ZMW 840.00 - Corporate

ZMW 30.00

Free

ZMW 25.00 // ZMW 55.00 // ZMW 10.00

ZMW 10.00// ZMW 40.00// ZMW 10.00

ZMW 12.00

ZMW 19.00

ZMW 30.00

Free

ZMW 25.00

ZMW 25.00

ZMW 10.00

ZMW 10.00

ZMW 55.00

ZMW 40.00

ZMW 10.00

ZMW 50.00

Nil

ZMW 250.00

ZMW 200.00

ZMW 200.00

ZMW 20.00

ZMW 30.00

Nil

Nil

Free

Free

Free

Charges to vary as per channel used (RTGS. DDACC) Charge

Charges to vary as per channel used (RTGS. DDACC) Charge

ZMW 250.00

ZMW 840.00

ZMW 510.00

ZMW 75.00

ZMW 2.00

ZMW 2.00

Free Set up, Free per sweep

ZMW 2.00

Deal Driven

Free

Free

ZMW 75.00

(ZMW500) + MPR+40%

Free

GENERAL CHARGES

Cash In Transit	Deal Driven
Cash In Transit - Out of Town	Deal Driven
CIT Teller services	Deal Driven
Early Redemption of Fixed deposit	40% of Interest amount
Personalised Deposit Book - 50 PAGES	ZMW 60.00
Business Banking transaction in prestige centers	ZMW 120.00
Treasury bill/Bonds Purchases	ZMW 250.00
Internet Banking - Installation Fee	Free
Internet Banking - Platform monthly fee	Free
PACRA Search	ZMW 100.00 when customer hasn't provided
CRB Report	Cost + ZMW10.00
SMS/Email Alerts	Free
Reference Letters	ZMW150.00; Free if it is advising their customers
Uncleared Effects	Deal Driven
Cash send to Ewallet (Cash Out)	ZMW10.00
Master Card Dispute Fee ATM	Cost recovery basis after case has gone to arbitration
Remittance foreign Transfers - Inward	Free
Remittance foreign Transfers - Outward (USD, GBP, EUR, ZAR)	
- Electronic and Manual	1% Min. USD45/- max, USD120/
Remittance foreign Transfers - Outward ZAR - Electronic	1% Min. USD45/- max, USD120/
Amendments of Foreign Transfers - USD/GBP/EUR	USD 50.00 - Swift Charge
Amendments of Foreign Transfers - ZAR	USD 50.00 - Swift Charge
Remittance foreign Transfers - Internet Banking	1% Min. USD45/- max, USD120/
Swift - Inward	Free
Swift Inquires	USD 35 *ZAR Terms and Conditions may apply
Swift Amendment	USD 80.00 *Terms and Conditions will apply for ZAR
Email Payment Notification	Free
SMS Payment Notification	Free
Balance Enquiry	Free
Cheque Deposit (Per Cheque)	Free
Cheque Book (25 leaves) - ZMW/USD	ZMW75.00 *Kwacha equivalent will apply for USD cheque book fees
Cheque Book (50 leaves) - ZMW/USD	ZMW125.00 *Kwacha equivalent will apply for USD cheque book fees
Cheque Book (100 leaves) - ZMW/USD	ZMW200.00 *Kwacha equivalent will apply for USD cheque book fees
Cheque Book (200 leaves) - ZMW/USD	ZMW300.00 *Kwacha equivalent will apply for USD cheque book fees