



## SAVINGS ACCOUNTS AND SERVICES

	FLEX ACCOUNT (ZMW)	FINCA SAVER (ZMW)	CORPORATE ACCOUNT (ZMW)
<b>INTEREST</b>			
Interest on Savings	N/A	2%	N/A
<b>ACCOUNT BALANCES</b>			
Minimum Balance	0	0	300.00
Minimum Deposit at Account Opening	12.00	0	300.00
<b>SERVICE FEES</b>			
Monthly maintenance fee	12.00	0	50.00
Internal Funds Transfer	3.00	3.00	3.00
Dormant Account Reactivation	0	0	0
Standing Instruction- set up fee	2.00	2.00	2.00
Standing Instruction-transaction fee	2.00	2.00	2.00
Standing instruction-Failure	4.00	4.00	4.00
Salary Processing-per transaction	N/A	N/A	3.00
Interim and Historical Bank Statements	15.00	15.00	15.00
Cheque Processing	10.00	N/A	10.00
Over the Counter Withdraw Charge- for withdraw amounts less than 5,000	30.00	30.00	N/A
Withdraw at FINCA Express Agent	5.0	5.0	N/A
Balance Enquiry at FINCA Express Agent	2.0	2.0	N/A
Mini Statement at FINCA Express Agent	2.0	2.0	N/A
<b>INTER-BANK TRANSFER</b>			
<50,000	25.00	25.00	25.00
>50,001	50 .00	50 .00	50 .00

## FIXED TERM DEPOSITS

Amount (ZMK)	90 Days	180 days	270 days Tenor	365 days and above**
200 - 5,000	3%	5%	5%	10%
5001 - 10,000	4%	5%	6%	10%
10,001 – 49,999	5%	5%	7%	10%
50,000 and above	Rates based on prevailing treasury bills + margin			

## FIXED TERM DEPOSITS

Amount (ZMK)	90 Days	180 days	270 days Tenor	365 days and above
50,000 and above	Rates based on prevailing treasury bills + margin			

\*Interest rates indicated are per annum

\*Pricing for negotiated rates subject to management approval

## LOAN PRODUCTS

	SMALL ENTERPRISE LOAN (160,000-1,000,000)		INDIVIDUAL BUSINESS LOANS (5,000-159,999)	GROUP LOANS (1,500-20,000)
Interest rate per month (Declining Interest)	160,000-200,000	4.0%	6.8%	7%
	200,0001-1,000,000	3.5%		
Arrangement fee	10% ACROSS ALL PRODUCTS			

## COLLATERAL REGISTRATION FEES

FEE DESCRIPTION	APPLICABLE FEE (ZMW)
Registration of financing statement	100.20
Notice of amendment of financing statement	100.20
Discharge of financing statement	100.20
Search	20.10
Certificate of status	20.10
Registration of enforcement-notice of creditors rights	50.10
Registration of extinguishment of security interest	50.10
Motor vehicle registration	434.00

For more information, see a member of staff or contact us on:

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