

# FBC Bank & Building Society

## Business Operating Conditions

### Effective May 2024



Service	ZiG Charge	FCA USD Fee/Charge
<b>Monthly Ledger Fees, Maintenance and Service Fees</b>		
Individuals	50	5
Senior Citizens	Free Banking	Free Banking
Business Banking	Min 100 max 200	10
Corporate and Retail Companies	Min 140 Max 250	Min 10 Maximum 100
<b>Minimum Account Balance</b>		
Individuals	50	15
Business Banking	200	50
Bank Savings accounts	50	50
Building Society Savings accounts	50	15
Corporates	1500	100
<b>Debit Card Fees</b>		
Debit Card Application	35	3.50
Debit Card Replacement	35	3.50
<b>Cash Withdrawal Fees</b>		
Individuals - Over the counter	3.75% Min 30 No Max	3% of the amount withdrawn
Senior Citizens - Over the counter	Free Banking	Free Banking
Corporates and Business Banking - Over the counter	3.75% Min \$100 No Maximum	3% of the amount withdrawn
<b>In-Branch withdrawal by Card</b>		
Individuals	3.75% Min 15 No Maximum	3% of the amount withdrawn (Plus tax)
Corporates and Business Banking	3.75 % Min 50 No Maximum	Not applicable
<b>ATM Withdrawals</b>		
Individual	2.5% of the amount withdrawn (Plus Tax)	3% of the amount withdrawn (Plus tax)
Corporates	2.5% of the amount withdrawn (Plus Tax)	Not Applicable
Business Banking	2.5% of the amount withdrawn (Plus Tax)	Not Applicable
<b>Point-Of-Sale(POS)</b>		
POS Purchase - FBC Card on FBC POS	Below 0.40, 0.08; Above 0.40 1.5% Min 0.08 no Maximum	
POS Purchase - FBC Card on Other POS	Below 36 2% Min 1.2 no Maximum, above 36 2% Min 1.6 no max	
Cash-Back	1% of Withdrawal Amount	
Cash Deposits	Free	Free
POS Withdrawal -Individual	2.5% of amount withdrawn	
<b>INTERNAL TRANSFERS</b>		
Personal - Manual	1% Min 50 Maximum	5 Flat
Corporates-Manual	2.5% Min 0.80 Maximum 2.40	5 Flat
Individual Internet	2% Min 0.40 Maximum 3.20	0.5% Min 3.50 Maximum 5
Corporates Internet	2% Min 1.60 Max 4.80	0.5% Min 5 Maximum 10
<b>RTGS Transfers</b>		
Individual	2% Min 4.00 Maximum 20.00	5 flat
Retail Corporates	2% Min 8.00 Maximum 40.00	Not Applicable
Individual - Internet Banking	2% Min 50 Maximum 100	0.5% Minimum 5 Maximum 10
Corporate - Internet Banking	2% Min 100 Maximum 200	0.5% Minimum 10, Maximum 20
<b>Telegraphic Transfers</b>		
Individual		Nostro Funded- 1% Minimum 30 Maximum 300
Corporates		Nostro Funded - 0.5 % Minimum 50 Maximum 500
<b>Safe Custody</b>		
Establishment Fee - Individuals	200	20
Establishment Fee - Corporates	1000	100
Quarterly fees - Individuals	100	10
Quarterly fees - Corporates and Business Banking	200	20
<b>Salary Processing Manual</b>		
Salary Processing Automated	30 per transaction	3
<b>Request for Account Statement</b>		
Individuals	30 per request	3 per request.
Corporate	30 per request	3 per page.
Electronic Statement (via email)	20 per request	2 once-off activation fee per account
<b>Deposit Books</b>		
Duplicate Cash/Cheque size"	50	5
Triuplicate Cash/Cheque size	75	7.50
Quaduplicate size	100	10
<b>Mobile Moola</b>		
Balance Enquiry	1.50	Not Applicable
Internal Transfer	1.5%, min 5.00; max 70	Not Applicable
<b>Airtime</b>	0.90	Not Applicable
ZIPIT Transfer	3% Min 6.50, no max	Not Applicable
<b>Bank to Wallet Transfer</b>	2% Min 5.0, no Maximum	Not Applicable
Bill Payments	2% Min 15.00, Maximum 120.00	Not Applicable
<b>Minimum Lending Rate</b>	Individual, 25% Per Annum Companies , 25% Per Annum	16%
<b>FBC Bank &amp; FBC Building Society Investments</b>		
Savings Tenure	Local Investments - Interest rate	Foreign Investments - Interest rate Investments
30 days	Negotiable	
45 days	Negotiable	
60 days	Negotiable	
90 days	Negotiable	Negotiable
>90 days	Negotiable	
Fixed Term Deposit	Negotiable	
<b>Soiled notes</b>	Not Applicable	5.5% of the value

The above tariffs and rates are subject to reviewing in line with market developments.

Investment Limits and Rates for Individuals and Corporates are negotiable with our Treasury Team

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**FBC Building Society Treasury Team:**Portia 0772 910 131 / 783211

For feedback on the above, and any other service related issues, please get in touch with our 24 Hour Contact Centre on any of the following

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