



Crown Bank Pricing Schedule (ZWG)

01 February 2025

Transaction Description	Personal	Priority	Corporate/ Business Banking
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Digital Banking Pricing

Registration Fee	Free	Free	-
Balance Enquiry	ZWG6.00	ZWG6.00	-
Mini Statement	ZWG12.00	ZWG12.00	ZWG6.00
Statement Request other	ZWG20.00	ZWG20.00	ZWG6.00
Transaction Alerts	-	-	-
Bill Payment/Mobile Utility Payment	1% min ZWG20.00 max ZWG170.00	1% min ZWG20.00 max ZWG170.00	-
Airtime top-up	-	-	-
Internal transfers	2% min ZWG21.00 max ZWG135.00	2% min ZWG21.00 max ZWG135.00	0.5% min ZWG125.00 max ZWG250.00
ZIPIT Send	1.5% min ZWG20.00 max ZWG70.00	1.5% min ZWG20.00 max ZWG70.00	-
Mobile Funds Transfer	1.5% min ZWG21.00 max ZWG135.00	1.5% min ZWG21.00 max ZWG135.00	-
Bank to Mobile Wallet Transfer	2% min ZWG20.00	2% min ZWG20.00	-

Funds Transfer:

Self-Account	-	Free	Free
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Current and Savings Account Fees

Cash Withdrawal (in branch)	3.75% min ZWG74.80	3.75% min ZWG74.80	3% flat fee
Cash Deposit	Free	Free	Free
ATM Withdrawal (On-us)	2.5% min ZWG74.80	2.5% min ZWG74.80	2.5% min ZWG74.80
Outward TT	1.55% min USD30.00 max USD250.00 equivalent	1.55% min USD30.00 max USD250.00 equivalent	1.55% min USD40.00 max USD 400.00 for CIB equivalent and max USD360.00 for BB
Amendment for Outward TT	USD10.00 flat fee	USD10.00 flat fee	USD10.00 flat fee
Inward TT	USD2.00 per entry	USD2.00 per entry	USD2.00 per entry
Salary Schedule (Manual)	-	-	ZWG28.00 per transaction
Maintenance Fee	ZWG123.00	ZWG370.00	ZWG500.00
Service Fee Per Transaction	ZWG7.39	ZWG7.39	ZWG12.50 per transaction
Unpaid Debit Order	ZWG100.80	ZWG100.80	ZWG100.80
Overdraft Penalty *Fee	40% above agreed rate	40% above agreed rate	20% above agreed rate
Reference Letter to foreign banks	ZWG250.00	ZWG250.00	ZWG250.00
Error handling Fee	ZWG246.40	ZWG246.40	ZWG246.40
VISA Card (initial issue & replacement)	ZWG176.09(once off for 5 years)	ZWG176.09once off for 5 years)	ZWG176.09
VISA Classic/Business Banking Card (Monthly Fee)	ZWG20.46	ZWG20.46	ZWG20.46
Local POS Fee (Zimswitch)	1.5% min ZWG7.00	1.5% min ZWG7.00	1.5% min ZWG7.00
Local POS CashBack Fee (Zimswitch)	7.5%	7.5%	7.5%
Local POS Balance Enquiry (Zimswitch)	ZWG6.00	ZWG6.00	ZWG6.00
Manual Salary Payments	-	-	ZWG50.00 per entry for online payments from salaries
Change Transaction (to customers only)	-	-	5% min ZWG0.04
RTGS	2% min ZWG20.00 max ZWG140.00	2% min ZWG20.00 max ZWG140.00	1.5% min ZWG70.00 max ZWG140.00
RTGS recall at the customer's instigation	ZWG 123.20	ZWG 123.20	ZWG 123.20
ZIPIT Recall at customer's Instigation	ZWG30.80	ZWG30.80	-
Return Of Funds (recovered when funds are returned to another bank)	ZWG30.80	ZWG30.80	ZWG30.80
Inward RTGS	Free	Free	Free
Returned RTGS due to customer's error	ZWG123.20	ZWG123.20	ZWG123.20
Inter Account Transfer (Manual)	ZWG25.00	ZWG25.00	min ZWG25.00 max ZWG40.02

Interest Bearing

Term deposits	5% per year	5% per year	5% per year
Savings Plus	3.5% per year	3.5% per year	3.5% per year

Overdraft/Loans

Management/ Establishment Fees	up to 5%	up to 5%	3% to 6%
Drawdown Fees	-	-	3% to 5%

Interest Rates

Personal Loan	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate	-
Home Loan	Min 29% and in line with Bank policy rate	Min 29% and in line with Bank policy rate	-
Corporate Loan	-	-	Minimum 45% and inline with Bank policy rate

Personal Loan Fees

Insurance (3 - 48 months tenor)	1.86% - 7.20%	1.86% - 7.20%	-
Arrangement Fee	Up to 5%	Up to 5%	-

Trade

Advising Export Letters of Credit	100USD for non SCB clients		
Advising Export Letters of Credit	50USD SCB clients		

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Mortgage Fees:

Application Fee	USD100.00 at interbank	USD100.00 at interbank	-
Establishment Fee	2.5% of loan amount	2.5% of loan amount	-

Other fees:

Mini statement	ZWG12.32 per page	ZWG12.32 per page	ZWG12.32 per page
Statement Request - IDS extracts (over 1 year old)	ZWG123.00 per page	ZWG123.00 per page	ZWG123.00 per page
Statements Requests - Other	ZWG24.64 per page	ZWG24.64 per page	ZWG24.64 per page
Deposit Books Duplicate	ZWG3.40	ZWG3.40	ZWG3.40
Deposit Books-Triplicate	ZWG3.40	ZWG3.40	ZWG3.40
Certificate of Balance	ZWG123.20	ZWG123.20	ZWG123.20
Audit Certificate	ZWG123.20	ZWG123.20	ZWG123.20
Cancellation of Bond	ZWG160.00	ZWG160.00	ZWG160.00

Copy Vouchers ( Search Fees)

Search fee less than 3 months	ZWG123.20	ZWG123.20	ZWG123.20
6 - 12 months	ZWG123.20	ZWG123.20	ZWG123.20
> 12 months	ZWG123.20	ZWG123.20	ZWG123.20
Deposit slips, etcetera	ZWG123.20	ZWG123.20	ZWG123.20

Business Banking

Bank Guarantees	-	-	1% commission monthly min ZWG1 250.00
Bank Guarantees	-	-	3% establishment per guarantee, min ZWG1 250.00
Administration Fees For Garnish Order, Production Order etc	-		ZWG125.00
Deposits of USD notes \$5 and below	-	-	3% of the small notes deposited

Full General and Category Reports

2.1.1 Bank/Branch name supplied by customer or known	Flat charge of ZWG0.04	Flat charge of ZWG0.04	Flat charge of ZWG0.18
2.1.2 Bank/Branch name not supplied or unknown	Flat charge of ZWG0.04	Flat charge of ZWG0.04	Flat charge of ZWG0.18
Bank Category reports			USD28.01

Exchange Control

Foreign Currency - FX Spot ****% of transaction value	Up to 2.5%	Up to 2.5%	Up to 2.5%
Batch Applications (on foreign payments)	ZWG40.71 per application	ZWG40.71 per application	ZWG40.71 per application
Exchange control applications	ZWG67.85	ZWG67.85	ZWG67.85
CEBAS Processing Fee	ZWG50.00	ZWG50.00	ZWG50.00
CD1 Processing	ZWG50.00	ZWG50.00	ZWG50.00
Reminder Letters on overdue forms CD1 (monthly)	ZWG135.70 per letter	ZWG135.70 per letter	ZWG135.70 per letter
Reminder Letters on overdue forms CD3, PTS1, GSD (monthly)	ZWG135.70 per letter	ZWG135.70 per letter	ZWG135.70 per letter
Capital Account Applications	ZWG135.70	ZWG135.70	ZWG135.70
Follow up on Capital Account Application	ZWG67.85	ZWG67.85	ZWG70.00
Specific Guarantees i.f.o ZESA, ZIMRA, etc	Establishment fee 1.5% min ZWG135.7 Comm 1% per month	Establishment fee 1.5% min ZWG135.7 Comm 1% per month	Establishment fee 1.5% min ZWG135.7 Comm 1% per month
Bulk CD1 Processing, DMS Applications, Overdue Letters, Bids	ZWG50.00	ZWG50.00	ZWG50.00
CEBAS Batch Capturing	ZWG50.00	ZWG50.00	ZWG50.00

Securities Services Fee Structure

Foreign Institutional Investors	Fee Range
Safe Keeping Fees	12 basis points per annum - 35 basis points per annum
Transaction Fee	USD25.00 per transaction - USD105.00 per transaction
Minimum Fee	USD50.00 - USD100.00 per month
Domestic Institutional Investors	Fee Range on Domestic Institutional Investors
Safe Keeping Fees	10 basis points per annum - Up to 15 basis points per annum
Transaction Fee	Up to ZWG0.04 per transaction
Minimum Fee	Up to ZWG0.80 per month

**NB:** The actual charges agreed with the client are determined by the value of the assets under custody and the volume of transactions.

