



FIRST ALLIANCE BANK



TARIFF GUIDE

SCHEDULE OF CHARGES

**EFFECTIVE FROM
1st November 2024**



FIRST ALLIANCE BANK

| PRODUCT/SERVICE | PREMIUM CORPORATE CURRENT | PREMIUM INDIVIDUAL CURRENT | SUNGAKO KANDALAMA SAVINGS |
|--|---------------------------|----------------------------|---------------------------|
| CHEQUE SERVICES: | | | |
| MICR Cheque Books: | | | |
| 25 Leaves | ZMW USD | N/A N/A | 125 \$5 |
| 50 Leaves: | ZMW USD | 250.00 \$10.00 | 250.00 \$10.00 |
| 100 Leaves ZMW | | 500.00 | 500.00 |
| Bankers Cheque | | ZMW100 plus VAT | ZMW100 plus VAT |
| Cheque Deposit | | FREE | FREE |
| Unpaid cheque reason other than want of funds (Inward) | | ZMW60.00 | N/A |
| Cheques deposited by client for collection returned unpaid (Outward) | | ZMW25.00 | ZMW25.00 |
| *Cheques returned for want of funds | | ZMW840.00 | ZMW510.00 |
| *ZECHL RULES APPLY TO ALL CHEQUES | | | |
| CASH SERVICES: | | | |
| Bulk Cash Deposit Above \$10,000.00 | | Per day 0.25% | Per day 0.25% |
| Cash Deposit upto \$10,000.00 - Per day | | FREE | FREE |
| STATEMENTS: | | | |
| Monthly Statement of Accounts (one) electronic | | FREE | FREE |
| Interim/ Duplicate statement of Accounts (Per page) hard copy | | ZMW10.00 | ZMW10.00 |
| TRANSFERS: | | | |
| Outward transfer through DDACC/ Per transaction -Manual | | ZMW25.00 | ZMW25.00 |
| Outward transfer through DDACC/ Per transaction - Electronic | | ZMW10.00 | ZMW10.00 |
| Outward Salary Handling | | ZMW10.00 | N/A |
| Outward transfer through RTGS/ Per transaction -Manual | | ZMW55.00 | ZMW55.00 |
| Outward transfer through RTGS/ Per transaction -Electronic | | ZMW40.00 | ZMW40.00 |
| ACCOUNTS: | | | |
| Monthly Maintenance Fee: | ZMW USD | 100.00 \$25.00 | 50.00 \$10.00 |
| Below Minimum Balance Monthly Fee: | ZMW USD | 50.00 \$5.00 | 25.00 \$5.00 |
| Cash Withdrawal fees | | FREE | FREE |
| INTERNET BANKING CHARGES: | | | |
| Monthly maintenance fee | | FREE | FREE |
| Password reset (per Occasion) | | ZMW20 | ZMW20 |
| Internal Transfer within bank | | FREE | FREE |
| Bank to Wallet Transfer | | ZMW 10.00 | ZMW 10.00 |
| Utility Bill payment Talktime, ZESCO, DSTV | | FREE | FREE |
| E-ZRA | | ZMW35.00 | ZMW35.00 |
| E-NAPSA | | FREE | FREE |
| E-NHIMA | | FREE | FREE |
| DEBIT CARD/ATM CHARGES: | | | |
| Balance Enquiry at bank's own ATM | | FREE | FREE |
| Balance Enquiry at other bank's ATM | | FREE | FREE |
| Our Card on POS Charge | | FREE | FREE |
| First Issuance of ATM card | | FREE | FREE |
| Replacement of lost ATM card | | ZMW100.00 Plus VAT | ZMW100.00 Plus VAT |
| ATM cash withdrawal charge per transaction (Banks own Customer) | | ZMW10.00 | ZMW10.00 |
| ATM cash withdrawal our Cards on other Bank's ATM | | ZMW15.00 | ZMW15.00 |
| ATM cash withdrawal charge per transaction(International) | | ZMW 25.00 | ZMW 25.00 |
| *mPOS SOFTWARE AND SUPPORT CHARGE -Monthly | | | |
| Basic Subscription | | ZMW500.00 | |
| Silver Subscription | | ZMW1000.00 | |
| Gold Subscription | | ZMW1500.00 | |
| Platinum Subscription | | ZMW2000.00 | |
| *Merchant Discount Rate (MDR) on all above packages applies | | 2% on each transaction | |



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|---|---|---|-----------------------------|
| FOREIGN CURRENCY TRANSACTIONS: | | | |
| Outward remittances: Swift Transfer Charges/ Telegraphic transfer (TT) | upto \$100,000.00 above 100,000.00 -500,000.00 \$50 above \$500,000.00 \$100 \$250 | upto \$100,000.00 above 100,000.00 -500,000.00 \$50 above \$500,000.00 \$100 \$250 | |
| Outward Remittance : INR/ ZAR for individuals | \$15.00 | \$15.00 | |
| Inward documentary bills for collection (Min: \$100 and max: \$200) | 0.50% | 0.50% | |
| Holding charges (Non-payment/ Non- acceptance) of Bills /per month | \$30.00 | \$30.00 | |
| Protest fee (Actual Attorney fees charged separately as per Attorney charges) | \$30.00 | \$30.00 | |
| Foreign outward bills for collection (Min : \$30 and Max : \$125) | 0.50% | 0.50% | |
| Outward remittances: Draft/ Local FCY cheque | \$25.00 | \$25.00 | N/A |
| Collection charges for FCY cheques payable in Zambia | FREE | FREE | |
| Duplicate Statements of Accounts per page | \$1.00 | \$1.00 | |
| Foreign inward bills for collection processing charges | \$50.00 | \$50.00 | |
| Opening of Letter of Credit, Sight, Per Quarter | 2.5% Plus VAT | 2.5% Plus VAT | |
| LC advising charges | \$50.00 | \$50.00 | |
| Opening of Usance Letter of Credit upto 90 days (based on amount of L/C plus other charges) | 2.5% to 4% of LC | 2.5% to 4% of LC | |
| Amendment of L/C | \$60.00 | \$60.00 | |
| GUARANTEES/ BONDS/ INDEMNITIES: | | | |
| Approval of annual Guarantee limit - Arrangement Fee | 1-2% flat Per Annum Minimum ZMW1,000.00 | 1-2% flat Per Annum Minimum ZMW1,000.00 | N/A |
| Commission for issuance of Guarantee (Unsecured/Partially Secured) | 1% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | 1% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | N/A |
| Commission for issuance of Guarantee Secured by (other tangible security) | 0.75% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | 0.75% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | N/A |
| Commission for issuance of Guarantee Secured by (Cash deposits/ fixed deposit) | 0.5% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | 0.5% per quarter (90 days) or part thereof Plus VAT minimum ZMW300.00 | N/A |
| LOANS & ADVANCES: | | | |
| Commitment fee | 1% | 1% | |
| Arrangement fee | 1% Plus VAT | 1% Plus VAT | |
| Management fee | 1% | 1% | |
| Documentation/Processing Fee: | 1% | 1% | |
| Banks Lending Rate on ZMW advances | Boz Monetary Policy Rate (MPR) + Margin | Boz Monetary Policy Rate (MPR) + Margin | N/A |
| USD advances -Please Contact your Branch. | | | |
| Interest on temporary overdraft | Boz Monetary Policy Rate (MPR) + Margin | Boz Monetary Policy Rate (MPR) + Margin | |
| OTHER CHARGES | | | |
| Reference letter | ZMW 150.00 Plus VAT | ZMW 100.00 Plus VAT | ZMW 100.00 Plus VAT |
| Audit Certificates | ZMW 100.00 Plus VAT | ZMW 100.00 Plus VAT | ZMW 100.00 Plus VAT |
| Photocopy of paid cheques (per instrument) | ZMW 25.00 Plus VAT | ZMW 25.00 Plus VAT | N/A |
| Standing Orders: set up fees (plus any transfer charges) | ZMW 100.00 or \$10 Plus VAT | ZMW 100.00 or \$10 Plus VAT | ZMW 100.00 or \$10 Plus VAT |
| Stop payment | ZMW250.00 Plus VAT | ZMW150.00 Plus VAT | N/A |
| Closure of account | FREE | FREE | FREE |
| Local transfers between branches | FREE | FREE | FREE |
| Certification of documents (per page) | ZMW150.00 Plus VAT | ZMW50.00 Plus VAT | ZMW50.00 Plus VAT |
| Reopening of closed /dormant account | FREE | FREE | FREE |

Disclaimer:

All above rates and tariffs above are at the sole discretion of First Alliance Bank & are subject to change from time to time. First Alliance Bank will follow all regulatory guidelines on changes made by the Bank of Zambia & the Zambia Revenue Authority from time to time.



FIRST ALLIANCE BANK

HEAD OFFICE

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Email: firstalliance@fabank.co.zm

website: www.firstalliancebankzambia.com

LUSAKA MAIN BRANCH

Alliance House Plot 627, Cairo Road PO Box 33959, Lusaka

Tel: 0211-229303-4 | Fax: 0211-228 440

Email: lusaka@fabank.co.zm

INDUSTRIAL BRANCH

Plot 5126 Lumumba Road
PO Box 33959, Lusaka

Tel: 0211-220 217

Fax: 0211-220 218

Email: industrial@fabank.co.zm

EAST PARK MALL BRANCH

Unit D, First Floor East Park Mall
Corner Thabo Mbeki/Great East Road
P.O. Box 33959, Lusaka

Tel: 0211-377 817/ 828

Fax: 0211-377 818

Email: eastpark@fabank.co.zm

KITWE BRANCH

Plot 8721, City Gate Office Park
President Avenue PO Box
22862, Kitwe

Tel: 0212-229 762-4

Fax: 0212-229 765

Email: kitwe@fabank.co.zm

NDOLA BRANCH

Plot 16A President Avenue
PO Box 70987, Ndola

Tel: 0212-617061/ 615856

Fax: 0212-615 888

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