

# Tariff Guide

## Effective 12th August 2024

Fees inclusive of VAT

TARIFF	RETAIL	BUSINESS
<b>ATM CASH WITHDRAWALS</b>		
First Capital Bank ATM	2.52	2.52
Other Banks ATM	5.29	5.29
International ATM	25.26	25.26
<b>DEBIT CARD ADMINISTRATION FEES (NORMAL &amp; INSTANT CARDS)</b>		
First Debit Card Issuance	FREE	FREE
Debit Card Pin Replacement	FREE	FREE
Debit Card Additional	63.15	63.15
Debit Card Replacement	63.15	63.15
Debit Card Annual fee	54.48	61.14
<b>DEBIT CARD PURCHASES</b>		
Card Purchases Local	2.42	2.35
Card Purchases International	7.00	7.28
<b>POINT OF SALE (ACQUIRING/USAGE)</b>		
POS Installation (Hardware)	-	433.00
<b>POINT OF SALE RENTAL ( PER MONTH)</b>		
Up to 5 machines	-	155.00
6 - 10 machines	-	124.00
More than 10 machines	-	93.00
Merchant Commission	-	2,04%
Minimum	-	5,10%
Maximum	-	5,10%
<b>FCB SOFT POS</b>		
Soft POS Installation (Software)	-	Free
Merchant Commission	-	2,04%
Minimum	-	5,10%
Maximum	-	5,10%
<b>DECLINED DEBIT CARD TRANSACTIONS</b>		
First Capital Bank ATM	FREE	FREE
Other Banks ATM	FREE	FREE
International ATM	FREE	FREE
POS Transactions Local	FREE	FREE
POS Transactions International	FREE	FREE
<b>BRANCH WITHDRAWALS</b>		
Exchange Of Notes / Coins Over The Counter	1.34%	1.51%
Minimum	7.91	8.38
Maximum	549.02	581.97
<b>LINKED ACCOUNT TRANSFERS</b>		
Electronic: Mobile App & Scheduled	1.84	2.34
First Capital Bank Branch	2.34	2.34
Sweeping Charge	8.64	9.16
<b>PAYMENTS</b>		
Mobile App Payment	3.51	3.51
External Debit Order	3.43	3.57
Electronic Funds Transfer Branch	17.70	18.19
Bank to wallet (Mobile Network Operators) Transactions	10.50	-
Bulk Payment Processing (Per transaction)	3.65	3.65
Stop Payment	115.14	124.22
Stop Order Within First Capital Bank	17.70	17.70
Stop Order To Other Banks	18.70	18.70
Stop order: International	152.98	152.98
Over The Counter Cash Withdrawal (foreign currencies)	2.97%	2.97%
Minimum	29.68	29.68
Bulk Deposit Charge	-	0.45%
Minimum	-	6.32
Maximum	-	593.60
Branch Drop Off Safe	-	FREE
Monthly Rental	-	0.41%
Branch Drop Off Safe Charge	-	6.43
Minimum	-	604.20
Maximum	-	604.20
<b>LOCAL TRANSFERS &amp; COLLECTIONS</b>		
To Own Account within First Capital Bank	FREE	FREE
To 3rd Party Accounts Within First Capital Bank	2.44	2.34
To Accounts In Other Banks	3.66	3.66
Outward swift - RTGS	0.31%	0.31%
Minimum	92.62	92.62
Maximum	366.13	366.13
<b>SCHEDULED PAYMENTS</b>		
Establishment & Amendment (Mobile App & Online Banking)	FREE	FREE
Establishing At Branch	15.55	15.55
Amendment At Branch	3.25	3.25
<b>PREPAID PURCHASES (MOBILE APP &amp; ONLINE)</b>		
Airtime	FREE	FREE
Electricity	2.20	2.20
<b>BALANCE ENQUIRIES</b>		
ATM Mini-statement	FREE	FREE
First Capital Bank ATM Balance Enquiry	FREE	FREE
Other Bank's ATM Balance Enquiry	FREE	FREE
Over The Counter Balance Enquiry	FREE	FREE
<b>STATEMENTS</b>		
Monthly Electronic Statement (Emailed)	FREE	FREE
Additional Daily	16.86	14.62
Additional Weekly	11.26	11.26
Additional Bi Monthly	10.14	10.14
Statement Request: Less Than 6 Months	FREE	FREE
Statement Request: Adhoc	6.21	6.11
Historical Statements	11.27	11.27
Copies Of Deposit Slips	62.12	61.02
Incomplete Deposit Slip	23.52	23.52
<b>PAYMENT NOTIFICATIONS</b>		
Email	FREE	FREE
SMS	0.20	0.20

TARIFF	RETAIL	BUSINESS
<b>INTERNET BANKING</b>		
Installation	FREE	FREE
Training	FREE	FREE
Monthly Maintenance	95.00	125.00
Reactivation (Corporate or Retail Profile)	55.00	55.00
Security Token (Smart Token App)	FREE	FREE
<b>INTERNET BANKING STATEMENTS</b>		
Statement Request (Per Page): Less Than 6 Months	FREE	FREE
Statement Request (Per Page): More Than 6 Months	11.27	11.27
<b>INTERNET BANKING SERVICE REQUESTS</b>		
IB Card Request Online	FREE	FREE
First Debit Card Issuance (Online Banking Card Request)	FREE	FREE
Debit Card Replacement	43.44	55.29
Debit Card Additional	43.44	55.29
<b>INTERNET BANKING PREPAID PURCHASES (MOBILE APP &amp; ONLINE)</b>		
Airtime Purchase	FREE	FREE
Electricity Purchase	2.25	2.25
<b>INTERNET BANKING PAYMENTS</b>		
Direct Debit	3.60	3.60
Utility Bill	3.78	3.78
<b>INTERNET BANKING LOCAL TRANSFERS &amp; COLLECTIONS</b>		
To own account within First Capital Bank	FREE	FREE
To 3rd Party Accounts Within First Capital Bank	2.46	2.46
To Accounts In Other Banks	3.60	3.60
Outward Telegraphic Transfer - RTGS	0.34%	0.34%
Minimum	101.39	101.39
Maximum	400.33	400.33
<b>INTERNET BANKING FOREIGN CURRENCY TRANSACTIONS</b>		
To Own Account Within First Capital Bank	FREE	FREE
To 3rd party Accounts Within First Capital Bank	FREE	FREE
To Accounts in Other Banks (Local & International)	0.338%	0.338%
Minimum	101.39	101.39
Maximum	400.33	400.33
<b>INTERNET BANKING BULK PAYMENTS</b>		
To Other Banks	2.85	2.85
To First Capital Bank Accounts	2.65	2.65
<b>INVESTMENT CHARGES</b>		
Term Deposit Breakege Penalty	Card Rate for the period at which the deposit was broken minus 0.25%. e.g 12 month term deposit and early remption done at 6 months, if card rate for 6 months is 3% then the interest payable will be calculated at 3% minus 0.25%	Card Rate for the period at which the deposit was broken minus 0.25%. e.g 12 month term deposit and early remption done at 6 months, if card rate for 6 months is 3% then the interest payable will be calculated at 3% minus 0.25%
Administration Fee For Term Deposit Breakege	FREE	FREE
<b>SAVINGS ACCOUNTS - LOETO SAVINGS ACCOUNT - MINIMUM BALANCE BWP 50.00</b>		
Monthly Maintenance Fee	10.60	-
First Monthly Withdrawal	FREE	-
Over the Counter Cash Deposit (Per BWP 100)	FREE	-
Over the Counter Cash Withdrawal (Per BWP 100)	0.42%	-
Minimum	8.46	-
Maximum	604.2	-
<b>SAVINGS ACCOUNTS - LEFIKA SAVINGS ACCOUNT - MINIMUM BALANCE BWP 100.00</b>		
Monthly maintenance fee	FREE	-
Over the Counter Cash Withdrawal (Per BWP 100)	FREE	-
Over the Counter Cash deposit (Per BWP 100)	FREE	-
Account transfers (Mobile App / Branch)	FREE	-
External Debit order	FREE	-
Stop order within FCB	FREE	-
SMS Alert	FREE	-
<b>SAVINGS ACCOUNTS - MINIMUM BALANCE BWP 500.00</b>		
Monthly Maintenance Fee	24.34	-
Violation of Minimum Balance	FREE	-
Over the Counter Cash Deposit (Per BWP 100)	0.44%	-
Minimum	6.26	-
Maximum	593.60	-
Over the Counter Cash Withdrawal (Per BWP 100)	0.42%	-
Minimum	8.54	-
Maximum	593.60	-
<b>CURRENT ACCOUNTS Minimum balance BWP 1,100.00</b>		
Monthly Maintenance Fee	22.34	50.53
Violation Of Minimum Balance	FREE	63.15
Activation Of Dormant Account	FREE	FREE
Closing Of Account	FREE	FREE
Over The Counter Cash Deposits (per BWP 100)	0.40%	FREE
Minimum	5.59	6.42
Maximum	539.70	593.60
Over the Counter Cash Withdrawal (Per BWP 100)	0.42%	0.42%
Minimum	8.46	8.54
Maximum	604.20	593.60
<b>FOREIGN CURRENCY ACCOUNTS</b>		
Monthly Maintenance	38.71	38.71



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Violation Of Minimum Balance	48.16	72.96
<b>STATEMENTS</b>		
Monthly Electronic Statement (Emailed)	FREE	FREE
Additional Daily	16.86	16.86
Additional Weekly	11.26	11.26
Additional Bi Monthly	10.14	10.14
Statement Request (Less than 6 Months)	FREE	FREE
Statement Request: Adhoc	6.21	6.21
Historical Sattements	11.27	11.27
<b>FOREIGN CURRENCY ACCOUNTS WITHDRAWALS</b>		
Over the Counter Cash Withdrawal (Foreign Currencies)	2.97%	2.97%
Minimum	29.68	29.68
Over the Counter Cash Withdrawal (Pula withdrawal)	2.97%	2.97%
Minimum	29.68	29.68
<b>FOREIGN EXCHANGE CHARGES</b>		
International Swift Bank Transfer	0.307%	0.307%
Minimum	92.62	92.62
Maximum	366.13	366.13
Swift Transfer within First Capital Bank	FREE	FREE
Minimum	FREE	FREE
Maximum	FREE	FREE
Purchase of Foreign Notes	3.00%	2.97%
Minimum	30.21	30.21
Sale of Foreign Notes	2.97%	2.97%
Minimum	29.68	29.68
Inward Swift Bank Transfer (Foreign Currency)	0.22%	0.22%
Minimum	56.00	56.00
Maximum	112.00	112.00
Amendments (Outgoing SWIFT Transfers)	112.00	83.15
Foreign Draft	0.307%	0.307%
Minimum	63.15	63.15
Maximum	366.13	366.13
Draft Replacement	122.88	122.88
Draft or Foreign Payment Request To Stop	118.72	118.72
Postage (International)	106.00	106.00
<b>LEGAL FEES</b>		
Repossessions Release	125.40	125.40
Handling Fee Of Sold Repossessions	342.00	342.00
Storage & Insurance Per Agreement	125.40	125.40
Arrears Letter	11.46	11.46
<b>OTHER FACILITY FEES</b>		
Excess Notice	166.37	166.37
CRB	11.46	11.46
Final Letter Of Settlement	11.46	11.46
Early Repayment Penalty	One month interest on balance	One month interest on balance
Cross Border Authority Letter	11.46	11.46
<b>LOANS &amp; ADVANCES</b>		
<b>SECURED LOANS</b>		
<b>i) Business Loan</b>		
Application / Administration Fee	-	79.50
Processing / Arrangement (SME Loans)	-	1.21%
Minimum	-	621.12
Maximum	-	65,891.19
Processing / Arrangement (Corporate & Commercial loans)	-	1.21%
Minimum	-	621.12
Maximum	-	101,785.71
Documentation Fees (BUSINESS LOANS)	-	426.92
<b>ii) Asset Based Finance (Non - Payroll)</b>		
Processing / Arrangement	1.21%	-
Minimum	1,147.38	-
Maximum	3,021.00	-
Documentation Fees	426.92	-
<b>iii) Asset Based Finance</b>		
Application/Administration Fee	-	76.30
Processing/ Arrangement (SME):	-	1.21%
Minimum	-	621.12
Maximum	-	65,891.19
Processing/ Arrangement (Corporate & Commercial loans):	-	1.21%
Minimum	-	621.12
Maximum	-	92,248.39
Documentation Fees	-	426.92
<b>iv) Overdrafts / Temporary Overdrafts</b>		
Authorised Facility Arrangement (Personal)	1.21%	-
Minimum	621.12	-
Maximum	26,973.21	-
Authorised Facility Arrangement (SME)	-	1.21%
Minimum	-	621.12
Maximum	-	26,973.21
Authorised Facility Arrangement (Commercial / Corporate)	-	1.21%
Minimum	-	621.12
Maximum	-	53,946.43
Renewal / Extension Of Facility (personal)	0.46%	-
Minimum	604.20	-
Maximum	10,789.29	-
Renewal / Extension Of Facility (Commercial / Corporate)	-	0.46%

TARIFF	RETAIL	BUSINESS
Minimum	-	604.20
Maximum	-	10,789.29
Documentation Fees	402.75	402.75
<b>v) Purchase Order Financing</b>		
Discounting Charges For Purchase Order / Invoice Discounting / Supply Chain Finance	-	2% to 10% per month for the period of loan
Processing Fee	-	2.20%
<b>CONSUMER (RETAIL) LENDING</b>		
<b>UNSECURED LOANS</b>		
<b>i) Payroll Personal Loans</b>		
Administration Fee	1.12%	-
Minimum	1,120.00	-
Maximum	2,878.40	-
Processing Fee	1.12%	-
Minimum	275.09	-
Maximum	2,878.40	-
Employer collection Fee	-	2.68% - 2.80% of installment collected (includes interest, capital, monthly insurance)
Final letter Of Settlement - Payroll Personal Loans	21.00	-
<b>ii) Personal Loans (Non-Payroll)</b>		
Processing / Arrangement	-	1.19%
Minimum	-	1,187.20
Maximum	-	2,968.00
<b>TRADE PRODUCTS</b>		
<b>i) Letters of Credit (Inward - Exports)</b>		
Advising Commission - Without Confirmation	-	252.63
Amendments (Other Than Extensions) - Without Confirmation	-	126.32
Swift Cable Charge	-	351.58
Confirming commission	-	0.31%
Minimum	-	252.63
Maximum	-	838.99
Payment and / Negotiation Of Documents (+ Interest For Transit Period At Negotiated Interest Rate)	-	0.59%
Minimum	-	245.75
Collection Of Clean And Documentary Bill Payable / Drawn Under Letter Of Credit	-	0.51%
Minimum	-	126.35
Maximum	-	305.11
Couriering Of Documents - Local	-	Actual courier costs
Couriering Of Documents - International	-	Actual courier costs
<b>ii) Letters of Credit (Outwards - Import)</b>		
Processing / Arrangement	-	1.21%
Minimum	-	610.22
Maximum	-	832.90
SWIFT Cost On Establishment	-	0.31%
Minimum	-	63.15
Maximum	-	366.13
Extention Or Renewal Of Letter Of Credit	-	0.31%
Minimum	-	281.96
Amendment Of Letter Of Credit (without Extention Or Increase In Amount)	-	126.32
Couriering Of Documents - Local	-	Actual Courier costs
Couriering Of Documents - International	-	Actual Courier costs
Retirement Of Documents Under LC	-	178.08
Cancellation (Overseas Bank Charges IF Applicable)	-	300.00
<b>iv) Bonds, Guarantees &amp; Indemnities</b>		
Establishment / Processing Fee	-	1.22%
Minimum	-	610.22
Commission On Guarantee Per Quarter	-	0.61%
Minimum	-	315.78
Increase Of Amounts (Per Quarter Or Part Therein)	-	0.62%
Minimum	-	183.06
Extension Of Tenure (Per Quarter Or Part Therein)	-	0.62%
Minimum	-	189.46
Amendment Of Any Other Clause	-	126.32
<b>ACCOUNT SERVICES</b>		
Certificate Of Balance	36.87	36.87
Audit Confirmation	163.45	163.45
Certificate Covering Interest Paid (WHT)	37.90	37.90
Excess Item Fee (Honoring Fee Per Item)	163.45	163.45
Activation Of Dormant Account	FREE	FREE
Closing Of Account	FREE	FREE
<b>PENALTY CHARGES</b>		
Failed Scheduled Transaction	216.59	242.58
Debit Order Unpaid	225.56	252.63
Unpaid; Lack of Funds	216.59	242.58