



Business Conditions

(Effective 26 October 2022)

	Zimswitch POS	Mobile Banking	Internet Banking
Balance Enquiry	ZWL 80 Plus (ZimSwitch fee ZWL 30.83)	ZWL 80	ZWL 80
Insufficient Funds	ZWL 80 Plus (ZimSwitch fee ZWL 84.79)	N/A	N/A
Mini Statement	N/A	ZWL80	ZWL 80
Purchase (Point of Sale)	Below ZWL 100 - ZWL 60 Above ZWL 100 But Below ZWL 1000 - ZWL 140 Above ZWL1000 But below ZWL33500 – ZWL500 Above ZWL33500 – 1.5% of purchase Amount ZIMSWITCH FEES Less than ZWL1000 – 0.60% of transaction amount. Min ZWL30 + ZWL 7.71 ABOVE ZWL1000 – 0.60% of transaction amount. Min ZWL30 +ZWL60	N/A	N/A
Cash Back (Point of Sale)	1% min ZWL 160 Plus (1% of amount + 0.6% of transaction amount minimum ZWL 30 ZimSwitch fee)	N/A	N/A
Withdrawal	1% min ZWL 160 Plus (1% of amount + 0.60% of transaction amount minimum ZWL 30 ZimSwitch fee)	N/A	N/A
ZIPIT Send to Bank	N/A	2 % min ZWL500 Below ZWL25000 – ZWL500 Above ZWL25000 – 2% of the transaction amount. ZimSwitch Fee 1% of the amount minimum ZWL 40	2 % min ZWL 500
MyCash to MyCash (Internal Transfer)	N/A	1% min ZWL 300 Below ZWL30000 – ZWL300 Above ZWL30000 – ZWL 300	1 % min ZWL 300
Airtime Purchase	N/A	ZWL20	ZWL20
Bill Payment	N/A	Free, 2% tax for transactions above ZWL1000	Free, 2% tax for transactions above ZWL1000

Send2Cell	N/A	ZWL N/A	N/A
RTGS	N/A	1% min ZWL 200 max ZWL 2000	1% min ZWL 200max ZWL 2000

OTHER CHARGES

1. Card Replacement fees - USD 1.00 (Payable at Bank rate)
2. Payroll Processing fees – ZWL 200 per employee (excluding VAT)
3. SMS cost - ZWL 1.44
4. 2% IMTT applies on transactions above ZWL1000(Salaries payments are exempted from IMTT)

ACCOUNT MANAGEMENT FEES

1. MyCash Wallet - ZWL 0.00
2. MyCash Plus - ZWL 600
3. MyCash Business Accounts - ZWL 7000

CONTACT US

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