

Business Conditions

(Effective 1 July 2022)

	Zimswitch POS	Mobile Banking	Internet Banking
Balance Enquiry	ZWL 20	ZWL 20	ZWL 20
Insufficient Funds	ZWL 70 Plus (Zimswitch fee ZWL 29.61)	N/A	N/A
Mini Statement	N/A	ZWL 27	ZWL 27
Purchase (Point of Sale)	Below ZWL 100 (ZWL 30 Plus ZWL 3.29 Zimswitch fee) Above ZWL 100 But Below ZWL 300 (min ZWL 65 Plus ZWL 51.01 Zimswitch fee) Above ZWL 300 (1.25% min ZWL 140 Plus ZWL 51.01 Zimswitch fee)	N/A	N/A
Cash Back (Point of Sale)	1% min ZWL 110 Plus (Zimswitch fee ZWL 39.49)	N/A	N/A
Withdrawal	1% min ZWL 110 Plus (Zimswitch fee ZWL 39.49)	N/A	N/A
ZIPIT Send to Bank	N/A	2% min ZWL 210 Plus (Zimswitch fee ZWL 32.91)	2 % min ZWL 210
MyCash to MyCash (Internal Transfer)	N/A	1% min ZWL 210	1 % min ZWL 210
Airtime Purchase	N/A	FREE, 2% tax for transactions above ZWL1000	FREE, 2% tax for transactions above ZWL1000
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 – ZWL120 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 265
3. MyCash Business Accounts - ZWL 3500

CONTACT US

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