

FIRST CAPITAL BANK	2026 TARIFF	VAT	GROSS AMOUNT
TRANSACTIONS - FREE	MWK	MWK	MWK
Cash Deposit Ordinary Account	Free	-	Free
Cheque Deposit	Free	-	Free
Counter Cash Withdrawal (Social Cash Transfer)	Free	-	Free
Funds Transfer (within FCB Social Cash Transfer)	Free	-	Free
Mobile Banking Balance Enquiry	Free	-	Free
Mobile Banking Mini Statement	Free	-	Free
Mobile Banking Airtime Top Up	Free	-	Free
Mobile Banking Utility Bill Payments	Free	-	Free
Mobile Banking Funds Transfer (Own FCB Account)	Free	-	Free
Internet Banking Funds Transfer (within FCB)	Free	-	Free
Agent Deposits (E - Value Purchases)	Free	-	Free
First Capital Mail Monthly Service Fee	Free	-	Free
SMS Alerts	Free	-	Free
Visa Card Pin Re - Issue (Pin Mailer)	Free	-	Free
Initial Visa Classic Debit Card (Makwacha Accounts)	Free	-	Free
Initial Visa Classic Debit Card (Student Accounts)	Free	-	Free
Initial Visa Classic Debit Card (Fast Accounts)	Free	-	Free
Visa Classic Debit Card Renewal/Replacement (Student Accounts)	Free	-	Free
ATM Bill Payments	Free	-	Free
ATM Balance Enquiry (within FCB)	Free	-	Free
Declined ATM Withdrawal - Insufficient Funds (within FCB)	Free	-	Free
Point of Sale Purchase (Local)	Free	-	Free
Account Closure Charge	Free	-	Free
Funds Transfer (within FCB)	Free	-	Free
Loose Change Transactions (FCB Customers Only)	Free	-	Free
Counter Balance Enquiry	Free	-	Free
Counter Withdrawal (Savings Accounts)	Free	-	Free
Counter Withdrawal (Fast Accounts)	Free	-	Free
Account Opening Charge	Free	-	Free
Loan Clearance Letter	Free	-	Free
ATM Mini Statement	Free	-	Free
ATM Balance Enquiry (International Cards on FCB ATMs)	Free	-	Free
ATM Balance Enquiry (Local Non - FCB ATMs)	Free	-	Free
ATM Withdrawal (Local FCB ATMs)	Free	-	Free
Digital Mobile App and Internet Banking Statement	Free	-	Free
Semi - Annual Statement	Free	-	Free
Funds Transfer within FCB at Customer's Request - Manual	Free	-	Free
General Exchange Control Approval Charge	Free	-	Free
EC Applications to RBM	Free	-	Free
CD1 Forms Processed by Customers	Free	-	Free
CD1 Forms Processed by Bank	Free	-	Free
LEDGER FEES			
Monthly Ledger Fee: Current Account Individual (OBM - Nyanja Accounts)	Free	-	Free
Monthly Ledger Fee: Foreign Currency (FCDA)	Free	-	Free
Monthly Ledger Fee: Savings Individual (Ordinary & Tsogolo Langa Accounts)	Free	-	Free
Monthly Ledger Fee: Savings Others (OBM - Mnthandizi & Mtukulapakhomo Accounts)	Free	-	Free
Monthly Ledger Fee: Savings Makwacha	Free	-	Free
Monthly Ledger Fee: Savings (Fast, OBM - Kasupe & Masompheya Accounts)	Free	-	Free
Monthly Ledger Fee: Savings (Payroll)	Free	-	Free
Monthly Ledger Fee: Savings (Student - Afana Opusha Account)	Free	-	Free
BUNDLED PROPOSITION FEES			
First Banking Bundle Fee ¹	5,000.00	875.00	5,875.00
Corporate Bundle Fee ²	55,000.00	9,625.00	64,625.00
Mid - Sized Corporate/Business Banking/ Commercial Accounts Bundle Fee ²	45,000.00	7,875.00	52,875.00
Business Banking (OBM - Bank M'Manja Accounts) Bundle Fee ²	30,000.00	5,250.00	35,250.00
Retail SME Bundle Fee ²	18,000.00	3,150.00	21,150.00
Government and NGO Bundle Fee ²	19,500.00	3,412.50	22,912.50
Prestige Banking ³	26,000.00	4,550.00	30,550.00
Premier Banking ³	32,500.00	5,687.50	38,187.50
TRANSACTION FEES - CHARGEABLE			
Dishonored Cheques	200,000.00	35,000.00	235,000.00
Special Presentation/Clearance	150,000.00	26,250.00	176,250.00
Bankers Cheque	45,000.00	7,875.00	52,875.00
Replacement of Stolen/Lost Bankers Cheque	50,000.00	8,750.00	58,750.00
Cancellation of Bankers Cheque	50,000.00	8,750.00	58,750.00
Counter Cheque	18,000.00	3,150.00	21,150.00
Cheque Books (100 Leaves) SA/CA	67,200.00	11,760.00	78,960.00
Cheque Books (50 Leaves) SA/CA	30,125.00	5,271.88	35,396.88
Stop Payments	140,000.00	24,500.00	164,500.00
Interim Statement per Page	1,100.00	192.50	1,292.50
Funds Transfer to Other Banks at Customer's Request (Before 3:00pm) - Manual	27,000.00	4,725.00	31,725.00
Funds Transfer at Customer's Request (After 3:00pm) - Manual	56,664.15	9,916.23	66,580.38
BUSINESS BANKING AGRICULTURE			
Seller Sheet Processing Fee (Tobacco Farmers)	3,500.00	612.50	4,112.50
MOBILE BANKING (USSD & APP)			
Monthly Service Fees (Fast Accounts)	1,000.00	175.00	1,175.00
Monthly Service Fees (First Accounts)	2,500.00	437.50	2,937.50
Funds Transfer to Other Banks	780.00	136.50	916.50
Cardless Withdrawal	700.00	122.50	822.50
MOBILE MONEY			
Bank to Wallet (TNM/Airtel)	700.00	122.50	822.50
INTERNET BANKING & APP BUNDLE			
E - Service Fee (Business/Corporate) ²	13,300.00	2,327.50	15,627.50
E - Service Fee (SME)	7,000.00	1,225.00	8,225.00
E - Service Fee (Retail Accounts)	1,440.00	252.00	1,692.00
Funds Transfer to Other Banks	780.00	136.50	916.50
Bulk Payment to Other Banks (Per Transaction)	780.00	136.50	916.50
Bulk Payment within FCB (Per Transaction)	Free	-	Free
CARDS			
Visa Classic Debit Card (First Accounts)	13,750.00	2,406.25	16,156.25
Unpersonalized VISA Debit Card	9,000.00	1,575.00	10,575.00
Visa Gold Debit Card (Prestige Accounts)	25,000.00	4,375.00	29,375.00

Visa Platinum Debit Card (Premier Accounts)	36,000.00	6,300.00	42,300.00
Visa Debit Card (SME Accounts)	20,000.00	3,500.00	23,500.00
Visa Gold Debit Card (Business Accounts)	40,000.00	7,000.00	47,000.00
Visa Classic Debit Card Renewal/Replacement (Fast Accounts)	11,250.00	1,968.75	13,218.75
Visa Classic Debit Card Renewal/Replacement (First Accounts)	13,750.00	2,406.25	16,156.25
Visa Gold Debit Card Renewal/Replacement (Prestige Accounts)	26,000.00	4,550.00	30,550.00
Visa Platinum Debit Card Renewal/Replacement (Premier Accounts)	34,000.00	5,950.00	39,950.00
Visa Debit Card Renewal/Replacement (SME Accounts)	20,500.00	3,587.50	24,087.50
Visa Gold Debit Card Renewal/Replacement (Business Accounts)	40,500.00	7,087.50	47,587.50
Visa Classic Debit Card Renewal (Makwacha Non - Tobacco Accounts)	7,500.00	1,312.50	8,812.50
Visa Classic Debit Card Renewal (Social Cash Transfer Accounts)	6,500.00	1,137.50	7,637.50
ATM Withdrawal (Local non - FCB ATMs)	500.00	87.50	587.50
ATM Withdrawal (FCB Cards on International ATMs)	13,000.00	2,275.00	15,275.00
ATM Withdrawal (International Cards on FCB ATMs)	USD8.00	VAT	USD8.00 +17.5% VAT
Declined ATM Withdrawal - Insufficient Funds (Other Local Banks)	350.00	61.25	411.25
Declined ATM Withdrawal - Insufficient Funds (International Cards on FCB ATMs)	3,000.00	525.00	3,525.00
Online Transactions/E - Commerce/International POS Purchases	2%	VAT	2% +17.5% VAT
Annual Visa Fast Card Fee	4,000.00	700.00	4,700.00
Annual Visa First Card Fee	8,000.00	1,400.00	9,400.00
Annual Visa Gold Card Fee	9,000.00	1,575.00	10,575.00
Annual Visa Platinum Card Fee	10,500.00	1,837.50	12,337.50
Annual Visa Gold Business Card Fee	19,000.00	3,325.00	22,325.00
Annual Visa SME Card Fee	10,500.00	1,837.50	12,337.50
International Card Activation Fee (VISA and Mastercard)	Free	-	Free
POINT OF SALE (POS)			
Point of Sale Purchase (Local)	Free	-	Free
Merchant Commission	Negotiable	VAT	Negotiable
Merchant Rentals (Monthly)	Negotiable	VAT	Negotiable
OTHER SERVICES			
Certificate for Audit Purpose/Balance Confirmation	94,000.00	16,450.00	110,450.00
Credit Status Report (Local)	65,000.00	11,375.00	76,375.00
Credit Status Report (Foreign)	100,000.00	17,500.00	117,500.00
SWIFT (Telegraphic Transfer)	40,000.00	7,000.00	47,000.00
Coin Bags	5,000.00	875.00	5,875.00
Standing Order - Establishment	9,500.00	1,662.50	11,162.50
Standing Order - Processing (within FCB)	1,800.00	315.00	2,115.00
Standing Order - Processing (Other Local Banks)	8,000.00	1,400.00	9,400.00
Standing Order - Insurance Companies	3.5% of Total Amount (deduct from aggregate amount)	VAT	3.5% of Total Amount (deduct from aggregate amount) +17.5% VAT
Failed Standing Instruction	2,300.00	402.50	2,702.50
Outward Direct Debit Issuance - Processing	9,100.00	1,592.50	10,692.50
Inward Direct Debit Issuance - R/D Fee (Failed Instruction - Insufficient Funds)	1,900.00	332.50	2,232.50
Fixed Deposit Early Redemption	10% of interest earned to date for FD over 50% tenure; 25% of interest earned to date for FD less than 50% tenure	VAT	10% of interest earned to date for FD over 50% tenure; 25% of interest earned to date for FD less than 50% tenure +17.5% VAT
Preparation of Salary Deposits (Manual)	7,590.00	1,328.25	8,918.25
Preparation of Salary Deposits (Electronic)	2,000.00	350.00	2,350.00
Preparation of Tobacco Proceeds	3,300.00	577.50	3,877.50
Investigation per Request**	58,000.00	10,150.00	68,150.00
CCTV Investigation (Up to 3 Months)**	93,000.00	16,275.00	109,275.00
Bank Reference (Local)	50,700.00	8,872.50	59,572.50
Bank Reference (International)	84,500.00	14,787.50	99,287.50
Treasury Bill and Treasury Notes Settlement	1.5% of the cost Max. K30,000/- + Settl. Chags	VAT	1.5% of the cost Max. K30,000/- + Settl. Chags +17.5% VAT
Treasury Bill and Treasury Notes Bidding	1.0% of the cost Max. K30,000/- + Settl. Chags	VAT	1.0% of the cost Max. K30,000/- + Settl. Chags +17.5% VAT
Treasury Bill and Treasury Notes Bidding Pledging and Transfers	1.5% Face Value Max. K30,000/- + Settl. Chags	VAT	1.5% Face Value Max. K30,000/- + Settl. Chags +17.5% VAT
Drawing against Uncleared Balances	25,500.00	4,462.50	29,962.50
Sweeping Instructions Set Up	63,000.00	11,025.00	74,025.00
Sweeping Arrangement per Account	14,000.00	2,450.00	16,450.00
Sweep Amendment and Cancellation	7,000.00	1,225.00	8,225.00
TRADE SERVICES			
BILLS (INLAND & FOREIGN)			
BILLS FOR COLLECTION: (INWARD & OUTWARD)			
Commission (Documentary Bills)	1.0% Max. K70,000	VAT	1.0% Max. K70,000 +17.5% VAT
Commission (Clean Bills)	1.0% Max. K60,000	VAT	1.0% Max. K60,000 +17.5% VAT
Postage	39,000.00	-	39,000 +17.5% VAT
Stamp Duty	As per Stamp Act	-	As per Stamp Act
Noting & Protesting Charges	K71,500 plus costs from reporting Branch	VAT	K71,500 plus costs from reporting Branch +17.5% VAT
Courier Service	Courier Charges	VAT	Courier Charges +17.5% VAT
Bill Extension	62,400.00	10,920.00	73,320.00
SWIFT (Non - Telegraphic Transfer)	65,000.00	11,375.00	76,375.00
Local Bills for Collection	1.5% Min. K26,000, Max. K65,000	VAT	1.5% Min. K26,000, Max. K65,000 +17.5% VAT
BILLS DISCOUNTED			
Commission	2.5% Max. K130,000	VAT	2.5% Max. K130,000 +17.5% VAT
Stamp Duty	As per Stamp Act	-	As per Stamp Act
Noting & Protesting Charges	K71,500 plus costs from reporting Branch	VAT	K71,500 plus costs from reporting Branch +17.5% VAT
Courier Service	Courier Charges	VAT	Courier Charges +17.5% VAT

BILLS NEGOTIATED				
Commission On Documentary Bills	1.5% Max. K65000	VAT	1.5% Max. K65000 +17.5% VAT	
Stamp Duty	As per Stamp Act	-	As per Stamp Act	
Postage	39,000.00	6,825.00	45,825.00	
Noting Charges	71,000.00	12,425.00	83,425.00	
Courier Service	Courier Charges	VAT	Courier Charges +17.5% VAT	
IMPORT LC/OUTWARD				
Establishment Commission (Cash Secured)	3.5% per quarter; Min. K66,000	VAT	3.5% per quarter; Min. K66,000 +17.5% VAT	
Establishment Commission	3.5% per quarter; Min. K66,000	VAT	3.5% per quarter; Min. K66,000 +17.5% VAT	
LC Arrangement Fee (Once Off)	6.5%	VAT	6.5% +17.5% VAT	
Any Amendment Commission	95,500.00	16,712.50	112,212.50	
Confirmation	3.5% per quarter; Min. K70,000	VAT	3.5% per quarter; Min. K70,000 +17.5% VAT	
SWIFT (Non - Telegraphic Transfer) - On Establishment	65,000.00	11,375.00	76,375.00	
- On Amendment	98,300.00	17,202.50	115,502.50	
Postage	65,000.00	11,375.00	76,375.00	
Returned to Principals	14,000.00	2,450.00	16,450.00	
Bonding & Releasing	USD53.00 or equivalent to be recovered from Principals	VAT	USD53.00 or equivalent to be recovered from Principals +17.5% VAT	
Drawings	1.5% Max. K55,000	VAT	1.5% Max. K55,000 +17.5% VAT	
Discrepant Document	62,000.00	10,850.00	72,850.00	
LC Cancellation	71,500.00	12,512.50	84,012.50	
Late Acceptance of Discrepancies	53,820.00	9,418.50	63,238.50	
Accepted Drafts	1.0% per month; Min. K100,000	VAT	1.0% per month; Min. K100,000 +17.5% VAT	
EXPORT LC/INWARD				
Confirmation	3.5% per quarter; Min. K70,000	VAT	3.5% per quarter; Min. K70,000 +17.5% VAT	
LC Arrangement Fee (Once Off)	6.5%	VAT	6.5% +17.5% VAT	
Advising/Amendment	65,000.00	11,375.00	76,375.00	
Acceptance/Negotiation	2.0% Min. K33,000; Max. K49,500	VAT	2.0% Min. K33,000; Max. K49,500 +17.5% VAT	
Postage	10,500.00	1,837.50	12,337.50	
Courier Service	Courier Charges	VAT	Courier Charges +17.5% VAT	
Accepted Draft Cancellation Fee	66,360.00	11,613.00	77,973.00	
SWIFT	70,840.00	12,397.00	83,237.00	
Discrepant Document	66,110.00	11,569.25	77,679.25	
Discrepant Document	62,000.00	10,850.00	72,850.00	
GUARANTEES				
Financial Guarantee - Commission	2.5% per six months or part thereof; Min. K100,000	VAT	2.5% per six months or part thereof; Min. K100,000 +17.5% VAT	
Performance Guarantee - Commission	2.5% per six months or part thereof; Min. K100,000	VAT	2.5% per six months or part thereof; Min. K100,000 +17.5% VAT	
Shipping Guarantee - Commission	2.5% per six months or part thereof; Min. K100,000	VAT	2.5% per six months or part thereof; Min. K100,000 +17.5% VAT	
Extension of Guarantee - Commission	2.0% pa Min. K100,000	VAT	2.0% pa Min. K100,000 +17.5% VAT	
Processing Fee for Issuance or Extension	2.0% pa Min. K100,000	VAT	2.0% pa Min. K100,000 +17.5% VAT	
Guarantee Executed under Company Seal/MRA Guarantee	1.5% per 6 months or part thereof; Min. K75,000	VAT	1.5% per 6 months or part thereof; Min. K75,000 +17.5% VAT	
SUNDRY BILL CHARGES				
Bill Extension	62,400.00	10,920.00	73,320.00	
BILLS SHIPPING DOCUMENTS				
Composite Bills of Lading Requiring Release	1.5% Max. K89,375	VAT	1.5% Max. K89,375 +17.5% VAT	
Delivered Against Cash Deposit or Written Undertaking to Pay	1.5% Max. K89,375	VAT	1.5% Max. K89,375 +17.5% VAT	
Returned to Principals	Equivalent of USD60.00 + Courier Charges	VAT	Equivalent of USD60.00 + Courier Charges +17.5% VAT	
Bonding/Release	71,000.00	12,425.00	83,425.00	
Customs Bank Release (Customs Clearing Certificate)	1.5% Max. K89,375	VAT	1.5% Max. K89,375 +17.5% VAT	
Delivery to Consignees (Unaccompanied by Bills)	1.5% Max. K89,375	VAT	1.5% Max. K89,375 +17.5% VAT	
INTERNATIONAL BANKING SERVICES				
FUNDS TRANSFER (FOREIGN TT / SWIFT, DRAFTS/BILLS/ CHEQUES)				
Outward Commission	2.0% Min. Max. K58,500	VAT	2.0% Min. Max. K58,500 +17.5% VAT	
Postage	10,000.00	1,750.00	11,750.00	
SWIFT (Telegraphic Transfer)	40,000.00	7,000.00	47,000.00	
Inward Commission	Free	-	Free	
Correspondent Bank Charge	USD25.00 (or as advised by correspondent bank)	VAT	USD25.00 (or as advised by correspondent bank) +17.5% VAT	
SALE OF FOREIGN CURRENCY CASH/MASTERCARD				
Commission	2.5% Max. K130,000	VAT	2.5% Max. K130,000 +17.5% VAT	

Sale Against FCDA Balances	2% Min. K15,000; Max. K184,000	VAT	2% Min. K15,000; Max. K184,000 +17.5% VAT
PURCHASE OF FOREIGN CURRENCY CASH (CUSTOMERS ONLY)			
Commission	Free	-	Free
CASH PASSPORT/MASTERCARD			
Purchase	1.5% Min. K4,500; Max. K44,000	VAT	1.5% Min. K4,500; Max. K44,000 +17.5% VAT
Card Fee on Issue (Once off)	USD20.00	VAT	USD20.00 +17.5% VAT
Reload Fee	USD2.00	VAT	USD2.00 +17.5% VAT
Card Unloading	Free	-	Free
Additional (Extra) Card	Refer to Mastercard Fee Structure	Refer to Mastercard Fee Structure	Refer to Mastercard Fee Structure
CREDIT APPLICATIONS			
PERSONAL LOANS			
Processing Fee	2.5% with Max. 5,000,000	VAT	2.5% with Max. 5,000,000 +17.5% VAT
Loan Rescheduling	2.5% with Max. 5,000,000	VAT	2.5% with Max. 5,000,000 +17.5% VAT
BUSINESS AND CORPORATE LOANS			
Processing Fee	2.5% for amount		