

Tariff Guide

Effective 27 September 2023

Fees exclusive of VAT

TARIFF	RETAIL	BUSINESS
ATM CASH WITHDRAWALS		
First Capital Bank ATM	2.25	2.25
Other Banks ATM	4.72	4.72
International ATM	22.55	22.55
DEBIT CARD ADMINISTRATION FEES (NORMAL & INSTANT CARDS)		
First Debit Card Issuance	FREE	FREE
Debit Card Pin Replacement	FREE	FREE
Debit Card Additional	56.38	56.38
Debit Card Replacement	56.38	56.38
Debit Card Annual fee	48.64	54.59
DEBIT CARD PURCHASES		
Card Purchases Local	2.16	2.10
Card Purchases International	6.25	6.50
DECLINED DEBIT CARD TRANSACTIONS		
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
BRANCH WITHDRAWALS		
Exchange Of Notes / Coins Over The Counter	1.20%	1.35%
Minimum	7.06	7.48
Maximum	490.20	519.62
LINKED ACCOUNT TRANSFERS		
Electronic: Mobile App & Scheduled	1.64	2.09
First Capital Bank Branch	2.09	2.09
Sweeping Charge	7.71	8.18
PAYMENTS		
Mobile App Payment	3.13	3.13
External Debit Order	3.06	3.19
Electronic Funds Transfer Branch	15.80	16.24
Bank to wallet (Mobile Network Operators) Transactions	10.50	-
Cheque Encashment	6.08	6.08
Bulk Ppayment Processing (Per transaction)	3.26	3.26
Stop Payment	102.80	110.91
Stop Order Within First Capital Bank	15.80	15.80
Stop Order To Other Banks	16.70	16.70
Stop order: International	136.59	136.59
Over The Counter Cash Withdrawal (foreign currencies)	2.65%	2.65%
Minimum	26.50	26.50
Bulk Deposit Charge	-	0.40%
Minimum	-	5.64
Maximum	-	530.00
Branch Drop Off Safe	-	FREE
Monthly Rental	-	FREE
Branch Drop Off Safe Charge	-	0.40%
Minimum	-	5.64
Maximum	-	530.00
LOCAL TRANSFERS & COLLECTIONS		
To Own Account within First Capital Bank	FREE	FREE
To 3rd Party Accounts Within First Capital Bank	2.18	2.09
To Accounts In Other Banks	3.27	3.27
Outward swift - RTGS	0.28%	0.28%
Minimum	81.92	82.70
Maximum	323.82	326.90
SCHEDULED PAYMENTS		
Establishment & Amendment (Mobile App & Online Banking)	FREE	FREE
Establishing At Branch	13.88	13.84
Amendment At Branch	2.90	2.90
PREPAID PURCHASES (MOBILE APP & ONLINE)		
Airtime	FREE	FREE
Electricity	1.96	1.96
BALANCE ENQUIRIES		
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
STATEMENTS		
Monthly Electronic Statement (Emailed)	FREE	FREE
Additional Daily	15.05	13.05
Additional Weekly	10.05	12.05
Additional Bi Monthly	9.05	10.05
Statement Request: Less Than 6 Months	FREE	FREE
Statement Request: Adhoc	5.54	5.46
Historical Statements	10.67	10.67
Copies Of Deposit Slips	55.46	54.48
Incomplete Deposit Slip	21.00	21.00
PAYMENT NOTIFICATIONS		
Email	FREE	FREE
SMS	0.18	0.18
INTERNET BANKING		
Installation	FREE	FREE
Training	FREE	FREE
Monthly Maintenance	84.82	111.61
Reactivation (Corporate or Retail Profile)	49.11	49.11
Security Token (Smart Token App)	FREE	FREE
INTERNET BANKING STATEMENTS		
Statement Request (Per Page): Less Than 6 Months	FREE	FREE
Statement Request (Per Page): More Than 6 Months	10.06	10.06
INTERNET BANKING CHEQUE BOOK REQUEST		
20 Pages	36.76	36.76
100 Pages	94.95	94.95
INTERNET BANKING SERVICE REQUESTS		
IB Card Request Online	FREE	FREE

TARIFF	RETAIL	BUSINESS
First Debit Card Issuance (Online Banking Card Request)	FREE	FREE
Debit Card Replacement	38.79	49.37
Debit Card Additional	38.79	49.37
INTERNET BANKING PREPAID PURCHASES (MOBILE APP & ONLINE)		
Airtime Purchase	FREE	FREE
Electricity Purchase	2.01	2.01
INTERNET BANKING PAYMENTS		
Direct Debit	3.21	3.21
Utility Bill	3.37	3.37
INTERNET BANKING LOCAL TRANSFERS & COLLECTIONS		
To own account within First Capital Bank	FREE	FREE
To 3rd Party Accounts Within First Capital Bank	2.20	2.20
To Accounts In Other Banks	3.21	3.21
Outward Telegraphic Transfer - RTGS	0.30%	0.30%
Minimum	90.53	90.53
Maximum	357.44	357.44
INTERNET BANKING FOREIGN CURRENCY TRANSACTIONS		
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)	0.30%	0.30%
Minimum	90.53	90.53
Maximum	357.44	357.44
INTERNET BANKING BULK PAYMENTS		
To Other Banks	2.54	2.54
To First Capital Bank Accounts	2.37	2.37
INVESTMENT CHARGES		
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
SAVINGS ACCOUNTS - LOETO SAVINGS ACCOUNT - Minimum balance BWP 50.00		
Monthly Maintenance Fee	9.30	-
Over the Counter Cheque Deposits	FREE	-
First Monthly Withdrawal	FREE	-
Over the Counter Cash Deposit (Per BWP 100)	FREE	-
Over the Cash Counter Withdrawal (Per BWP 100)	0.37%	-
Minimum	7.62	-
Maximum	500.00	-
SAVINGS ACCOUNTS - LEFIKA SAVINGS ACCOUNT - MINIMUM BALANCE BWP 100.00		
Monthly maintenance fee	FREE	-
Over the cash counter 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	-
SAVINGS ACCOUNTS - MINIMUM BALANCE BWP 500.00		
Monthly Maintenance Fee	21.73	-
Violation Of Minimum Balance	FREE	-
Over the Counter Cheque Deposits	FREE	-
Over the Counter Cash Deposit (Per BWP 100)	0.39%	-
Minimum	5.59	-
Maximum	530.00	-
Over the Cash Counter Withdrawal (Per BWP 100)	0.37%	-
Minimum	7.62	-
Maximum	530.00	-
Over the Counter Cheque Encashment	6.54	-
CURRENT ACCOUNTS Minimum balance BWP 1,100.00		
Monthly Maintenance Fee	19.95	45.12
Violation Of Minimum Balance	FREE	56.38
Activation Of Dormant Account	FREE	FREE
Closing Of Account	FREE	FREE
Over The Counter Cheque Deposits	FREE	FREE
Over The Counter Cash Deposit (Per BWP 100)	0.36%	0.30%
Minimum	4.99	5.73
Maximum	481.88	530.00
Over The Cash Counter Withdrawal (Per BWP 100)	0.38%	0.38%
Minimum	7.55	7.62
Maximum	539.46	530.00
FOREIGN CURRENCY ACCOUNTS		
Monthly Maintenance	34.56	34.56
Violation Of Minimum Balance	43.00	65.14
STATEMENTS		
Monthly Electronic Statement (Emailed)	FREE	FREE
Additional Daily	FREE	15.05
Additional Weekly	FREE	10.05
Additional Bi Monthly	FREE	9.05
Statement Request (Less than 6 Months)	FREE	FREE
Statement Request: Adhoc	5.64	5.64
Historical Sattements	10.89	11.27
FOREIGN CURRENCY ACCOUNTS WITHDRAWALS		
Over the Counter Cash Withdrawal (Foreign Currencies)	2.65%	2.65%
Minimum	26.50	26.50
Maximum	-	-
Over the Counter Cash Withdrawal (Pula Withdrawal)	2.65%	2.65%
Minimum	26.50	26.50

Tariff Guide

Effective 27 September 2023

Fees exclusive of VAT

TARIFF	RETAIL	BUSINESS
Maximum		
Over the Counter Cheque Deposits	FREE	FREE
FOREIGN EXCHANGE CHARGES		
International Swift Bank Transfer	0.27%	0.28%
Minimum	86.54	82.70
Maximum	326.90	326.92
Swift Transfer within First Capital Bank	FREE	FREE
Minimum	FREE	FREE
Maximum	FREE	FREE
Purchase of Foreign Notes	2.68%	2.65%
Minimum	26.97	81.88
Sale of Foreign Notes		
Minimum	2.65%	2.65%
Maximum	26.50	26.97
Inward Swift Bank Transfer (Foreign Currency)	0.20%	0.20%
Minimum	50.00	50.00
Maximum	100.00	100.00
Amendments (Outgoing SWIFT Transfers)	100.00	100.00
Foreign Draft	0.27%	0.28%
Minimum	56.38	56.38
Maximum	326.90	327.39
Draft Replacement	109.71	109.71
Draft or Foreign Payment Request To Stop	106.00	106.00
Postage (International)	94.64	94.64
DOCUMENTATION FEES (LOANS, OVERDRAFTS & TRADE PRODUCTS)		
Documentation Fees Facility Amount: BWP 0.00 - BWP 200,000.00	544.84	544.84
Documentation Fees Facility Amount: BWP 200,000.01 - BWP 500,000.00	1,089.68	1,089.68
Documentation Fees Facility Amount: BWP 500,000.01 - BWP 1,000,000.00	2,179.36	2,179.36
Documentation Fees Facility Amount: BWP 1,000,000.01 - BWP 3,000,000.00	3,269.04	3,269.04
Documentation Fees Facility Amount: above BWP 3,000,000.00	5,448.40	5,448.40
Sending Notices Other Than Attorney's Notices For Default	56.38	56.38
Obtaining Additional Documents Due To The Change Of Partners / Directors / Constitution	326.90	326.90
Drafting Of Special Documents	On actual basis in consultation with attorneys	On actual basis in consultation with attorneys
LEGAL FEES		
Repossessions Release	110.00	110.00
Handling Fee Of Sold Repossessions	300.00	300.00
Storage & Insurance Per Agreement	110.00	110.00
Arrears Letter	10.05	10.05
Issuance Of Attorney's Notice	As charged by the attorney	As charged by the attorney
OTHER FACILITY FEES		
Excess Notice	145.94	145.94
CRB	10.05	10.05
Final Letter Of Settlement	10.05	10.05
Early Repayment Penalty	One month interest on balance	One month interest on balance
Cross Border Authority Letter	10.05	FREE
LOANS & ADVANCES		
SECURED LOANS		
i) Business loan		
Application / Administration Fee	-	1.06%
Minimum	-	1,060.00
Maximum	-	2,525.00
Processing / Arrangement (SME Loans)	-	1.06%
Minimum	-	544.84
Maximum	-	57,799.29
Processing / Arrangement (Corporate & Commercial loans)	-	1.06%
Minimum	-	544.84
Maximum	-	89,285.71
ii) Asset-Based Finance		
Application / Administration Fee	-	1.06%
Minimum	-	1,060.00
Maximum	-	2,525.00
Processing / Arrangement (SME Loans)	-	1.06%
Minimum	-	544.84
Maximum	-	57,799.29
Processing / Arrangement (Corporate & Commercial Loans)	-	1.06%
Minimum	-	544.84
Maximum	-	89,285.71
iii) Asset-Based Finance (Non - Payroll)		
Processing / Arrangement	1.06%	-
Minimum	1,060.00	-
Maximum	2,650.00	-
iv) Overdrafts / Temporary Overdrafts		
Authorised Facility Arrangement (Personal / SME)	1.06%	1.06%
Minimum	544.84	544.84
Maximum	23,660.71	23,660.71
Authorised Facility Arrangement (Commercial / Corporate)	-	1.06%
Minimum	-	544.84
Maximum	-	47,321.43
Renewal / Extension Of Facility (Commercial / Corporate)	-	0.40%
Minimum	-	530.00
Maximum	-	9,464.29

TARIFF	RETAIL	BUSINESS
Renewal / Extension Of Facility (personal / SME)	0.40%	0.40%
Minimum	530.00	530.00
Maximum	9,464.29	9,464.29
v) Purchase order financing		
Discounting Charges For Purchase Order / Invoice Discounting / Supply Chain Finance Processing Fee	-	2% to 10% per month for the period of loan
Processing Fee	-	1.96%
CONSUMER (RETAIL) LENDING		
UNSECURED LOANS		
i) Payroll Personal loans		
Administration Fee	1.00%	-
Minimum	1,000.00	-
Maximum	2,570.00	-
Processing Fee	1.00%	-
Minimum	245.62	-
Maximum	2,570.00	-
Employer collection Fee		2.68% - 2.80% of installment collected (includes interest, capital, monthly insurance)
Final letter Of Settlement - Payroll Personal Loans	18.75	-
ii) Personal loans (Non-Payroll)		
Processing / Arrangement	-	1.06%
Minimum	-	1,060.00
Maximum	-	2,650.00
TRADE PRODUCTS		
i) Letters of Credit (Inward - Exports)		
Advising Commission - Without Confirmation	-	225.56
Amendments (Other Than Extensions) - Without Confirmation	-	112.79
Swift Cable Charge	-	313.91
Confirming commission	-	0.28%
Minimum	-	225.56
Maximum	-	749.10
Payment and / Negotiation Of Documents (+ Interest For Transit Period At Negotiated Interest Rate)	-	0.5%
Minimum	-	219.42
Collection Of Clean And Documentary Bill Payable / Drawn Under Letter Of Credit	-	0.46%
Minimum	-	112.81
Maximum	-	272.42
Couriering Of Documents - Local	-	Actual courier costs
Couriering Of Documents - International	-	Actual courier costs
ii) Letters of Credit (Outwards - Import)		
Processing / Arrangement	-	1.08%
Minimum	-	544.84
Maximum	-	743.66
SWIFT Cost On Establishment	-	0.28%
Minimum	-	56.38
Maximum	-	326.90
Extention Or Renewal Of Letter Of Credit	-	0.28%
Minimum	-	251.75
Amendment Of Letter Of Credit (without Extention Or Increase In Amount)	-	112.79
Couriering Of Documents - Local	-	Actual Courier costs
Couriering Of Documents - International	-	Actual Courier costs
Retirement Of Documents Under LC	-	159.00
Cancellation (Overseas Bank Charges If Applicable)	-	300.00
iv) Bonds, Guarantees & Indemnities		
Establishment / Processing Fee	-	1.09%
Minimum	-	544.84
Commission On Guarantee Per Quarter	-	0.54%
Minimum	-	281.95
Increase Of Amounts (Per Quarter Or Part Therein)	-	0.55%
Minimum	-	163.45
Extension Of Tenure (Per Quarter Or Part Therein)	-	0.55%
Minimum	-	169.16
Amendment Of Any Other Clause	-	112.79
PAYMENT AND CLEARING CHARGES		
Cheque-Books / Forms		
20 Pages	36.75	36.75
100 Pages	94.95	94.95
Bank Cheque (Per Leaf)	41.95	41.95
PENALTY CHARGES		
Unpaid Cheque	158.21	104.63
Failed Scheduled Transaction	216.59	216.59
Debit Order Unpaid	225.56	225.56
Unpaid: Lack Of Funds	216.59	216.59
Post-Dated Cheques Deposited	51.40	51.40
Post-Dated Cheques Deposited Unpaid	216.59	216.59
ACCOUNT SERVICES		
Certificate Of Balance	32.92	32.92
Audit Confirmation	145.94	145.94
Certificate Covering Interest Paid (WHT)	33.84	33.84
Excess Item Fee (Honoring Fee Per Item)	145.94	145.94
Activation Of Dormant Account	FREE	FREE
Closing Of Account	FREE	FREE