

Tariff Guide

Effective 12th August 2024

Fees inclusive of VAT

| TARIFF | RETAIL | BUSINESS |
|--|--------|----------|
| ATM CASH WITHDRAWALS | | |
| First Capital Bank ATM | 2.52 | 2.52 |
| Other Banks ATM | 5.29 | 5.29 |
| International ATM | 25.26 | 25.26 |
| DEBIT CARD ADMINISTRATION FEES (NORMAL & INSTANT CARDS) | | |
| 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 |
| DEBIT CARD PURCHASES | | |
| Card Purchases Local | 2.42 | 2.35 |
| Card Purchases International | 7.00 | 7.28 |
| POINT OF SALE (ACQUIRING/USAGE) | | |
| POS Installation (Hardware) | - | 433.00 |
| POINT OF SALE RENTAL (PER MONTH) | | |
| 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% |
| FCB SOFT POS | | |
| Soft POS Installation (Software) | - | Free |
| Merchant Commission | - | 2,04% |
| Minimum | - | 5,10% |
| Maximum | - | 5,10% |
| 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 | 1.34% | 1.51% |
| Minimum | 7.91 | 8.38 |
| Maximum | 549.02 | 581.97 |
| LINKED ACCOUNT TRANSFERS | | |
| Electronic: Mobile App & Scheduled | 1.84 | 2.34 |
| First Capital Bank Branch | 2.34 | 2.34 |
| Sweeping Charge | 8.64 | 9.16 |
| PAYMENTS | | |
| 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 | - | FREE |
| Branch Drop Off Safe Charge | - | 0.41% |
| Minimum | - | 6.43 |
| Maximum | - | 604.20 |
| LOCAL TRANSFERS & COLLECTIONS | | |
| 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 |
| SCHEDULED PAYMENTS | | |
| Establishment & Amendment (Mobile App & Online Banking) | FREE | FREE |
| Establishing At Branch | 15.55 | 15.55 |
| Amendment At Branch | 3.25 | 3.25 |
| PREPAID PURCHASES (MOBILE APP & ONLINE) | | |
| Airtime | FREE | FREE |
| Electricity | 2.20 | 2.20 |
| 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 | 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 |
| PAYMENT NOTIFICATIONS | | |
| Email | FREE | FREE |
| SMS | 0.20 | 0.20 |

| TARIFF | RETAIL | BUSINESS |
|---|---|---|
| INTERNET BANKING | | |
| 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 |
| INTERNET BANKING STATEMENTS | | |
| Statement Request (Per Page): Less Than 6 Months | FREE | FREE |
| Statement Request (Per Page): More Than 6 Months | 11.27 | 11.27 |
| INTERNET BANKING SERVICE REQUESTS | | |
| 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 |
| INTERNET BANKING PREPAID PURCHASES (MOBILE APP & ONLINE) | | |
| Airtime Purchase | FREE | FREE |
| Electricity Purchase | 2.25 | 2.25 |
| INTERNET BANKING PAYMENTS | | |
| Direct Debit | 3.60 | 3.60 |
| Utility Bill | 3.78 | 3.78 |
| INTERNET BANKING LOCAL TRANSFERS & COLLECTIONS | | |
| 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 |
| 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) | 0.338% | 0.338% |
| Minimum | 101.39 | 101.39 |
| Maximum | 400.33 | 400.33 |
| INTERNET BANKING BULK PAYMENTS | | |
| To Other Banks | 2.85 | 2.85 |
| To First Capital Bank Accounts | 2.65 | 2.65 |
| 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 | 10.60 | - |
| Over the Counter Cheque Deposits | FREE | - |
| 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 | - |
| SAVINGS ACCOUNTS - LEFIKA SAVINGS ACCOUNT - MINIMUM BALANCE BWP 100.00 | | |
| 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 | - |
| SAVINGS ACCOUNTS - MINIMUM BALANCE BWP 500.00 | | |
| Monthly Maintenance Fee | 24.34 | - |
| Violation of Minimum Balance | FREE | - |
| Over the Counter Cheque Deposits | 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 | - |
| CURRENT ACCOUNTS Minimum balance BWP 1,100.00 | | |
| 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 |
| FOREIGN CURRENCY ACCOUNTS | | |
| Monthly Maintenance | 38.71 | 38.71 |

Tariff Guide

Effective 12th August 2024

Fees inclusive of VAT

| TARIFF | RETAIL | BUSINESS |
|--|-------------------------------|-------------------------------|
| Violation Of Minimum Balance | 48.16 | 72.96 |
| STATEMENTS | | |
| 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 |
| FOREIGN CURRENCY ACCOUNTS WITHDRAWALS | | |
| 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 |
| FOREIGN EXCHANGE CHARGES | | |
| 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 |
| LEGAL FEES | | |
| 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 |
| OTHER FACILITY FEES | | |
| 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 |
| LOANS & ADVANCES | | |
| SECURED LOANS | | |
| i) Business Loan | | |
| 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 |
| ii) Asset Based Finance (Non - Payroll) | | |
| Processing / Arrangement | 1.21% | - |
| Minimum | 1,147.38 | - |
| Maximum | 3,021.00 | - |
| Documentation Fees | 426.92 | - |
| iii) Asset Based Finance | | |
| 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 |
| iv) Overdrafts / Temporary Overdrafts | | |
| 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 |
| v) Purchase Order Financing | | |
| Discounting Charges For Purchase Order / Invoice Discounting / Supply Chain Finance | - | 2% to 10% per month for the period of loan |
| Processing Fee | - | 2.20% |
| CONSUMER (RETAIL) LENDING | | |
| UNSECURED LOANS | | |
| i) Payroll Personal Loans | | |
| 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 | - |
| ii) Personal Loans (Non-Payroll) | | |
| Processing / Arrangement | - | 1.19% |
| Minimum | - | 1,187.20 |
| Maximum | - | 2,968.00 |
| TRADE PRODUCTS | | |
| i) Letters of Credit (Inward - Exports) | | |
| 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 |
| ii) Letters of Credit (Outwards - Import) | | |
| 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 |
| iv) Bonds, Guarantees & Indemnities | | |
| 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 |
| ACCOUNT SERVICES | | |
| 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 |
| PENALTY CHARGES | | |
| Failed Scheduled Transaction | 216.59 | 242.58 |
| Debit Order Unpaid | 225.56 | 252.63 |
| Unpaid; Lack of Funds | 216.59 | 242.58 |