

# Tariff Guide

August 2012



**BancABC**

Fresh Thinking. Smart Banking.

## All prices inclusive of 12% VAT

Transact (Personal)			
Account Maintenance	Fresh Payroll	Gold, Platinum, Diamond	
Monthly maintenance fees	5.30	29.15	
Monthly bank statement	Free	Free	
All Transactional Fees (Personal**)			
Withdrawals			
Over-the-counter-cash withdrawal	12.88	12.88	
Cheque encashment		12.88	
Deposits			
Over-the-counter-cheque deposits (BancABC)	Free	Free	
Over the counter deposit other banks cheques	Free	Free	
Over the counter cash deposit at own bank (average deposit @ P2000)	0.2% of deposit amount, Free deposit up to P2000		
Payments			
Stop payment	64.40	64.40	
Real time gross settlement	150.00	150.00	
Funds transfer (Customers Own BancABC accounts)	Free	Free	
Funds transfers (3rd party within BancABC)	3.93	3.93	
Electronic funds transfers (Other local Banks)	81.12	81.12	
Standing orders (Own BancABC accounts)	Free	Free	
Standing orders (3rd party within BancABC)	7.21	7.21	
Standing orders (Other local Banks)	9.49	9.49	
Stop order within bank (loan repayments)	Free	Free	
ATM Charges			
ATM cash withdrawal (BancABC ATM)	1.75	1.75	
ATM cash withdrawal (other local bank's ATM)	3.51	3.51	
ATM cash withdrawal (international banks)	25.82	25.82	
Mini statement	1.29	1.29	
Balance enquiry	0.58	0.58	
Declined ATM withdrawal (no funds) - Local Other Banks ATM's/ BancABC ATM/ International	1.29	1.29	
Debit Card Charges			
Additional card issued	32.38	32.38	
Lost ATM card replacement	55.00	55.00	
Point of Sale			
Local other banks machines/international machines	Free	Free	
Cellphone Banking			
SMS payments notification (account access)	0.20	0.20	
SMS payment notification (all transactions)	0.20	0.20	
SMS funds transfer	1.00	1.00	
Other Services			
Interim bank statements	5.94	5.94	
Copies of old statements	20.00	20.00	
Referral fees (calling to normalise excess)		14.43	
Balance enquiry over-the-counter	Free	Free	
Temporary account hold	45.94	45.94	
Closing of account	75.42	75.42	
Cheque-Books		16.11	
Issue of bank cheque-per cheque leaf	35.62	35.62	
Deposit-Book	Free	Free	
Fax			
- Local	12.88	12.88	
- International	12.88	12.88	
Penalty Charges			
Stoppage of payment	64.40	64.40	
Cheque dishonoured due to lack of funds	144.26	144.26	
Debit order unpaid	144.26	144.26	
Post-dated cheques	50.00	50.00	
Account Services			
Certificate of balance	23.74	23.74	
Audit confirmation	101.28	101.28	
Certificate covering interest paid	23.74	23.74	
Stop payment instruction	64.40	64.40	
Bundled Fees			
	Gold	Platinum	Diamond
This covers the following services; Monthly Maintenance Fees, Deposits, Cash Withdrawals, Interim Statement requests, Inter-Account Transfer (3rd party at BancABC), Balance Enquiry (ATM), Mini Statement Enquiry (ATM), SMS Notification, ATM Cash Withdrawal	67.00	100.00	150.00
Transact (Business)			
Account Maintenance	SME Starter	SME/ Corporate	
Monthly maintenance	31.80	74.38	
Monthly bank statement	Free	Free	
Activation of dormant accounts	30.00	30.00	
Withdrawals			
Over-the-counter cash withdrawal	12.88	12.88	
Deposits			
Over-the-counter cheque deposit	Free	Free	
Over-the-counter cash deposit	0.45% of deposit amount, Free deposit up to P2000		
Over-the-counter-cheque deposits (BancABC)	Free	Free	
Over the counter deposit other banks cheques	Free	Free	
Payments			
Real time gross settlement	150.00	150.00	
Funds transfer (Customers Own BancABC accounts)	Free	Free	
Funds transfers (3rd party within BancABC)	3.93	3.93	

Electronic funds transfers (Other local Banks)	81.12	81.12
Standing orders (Own BancABC accounts)	Free	Free
Standing orders (3rd party within BancABC)	7.21	7.21
Standing orders (Other local Banks)	80.66	80.66
ATM Charges		
ATM cash withdrawal (BancABC ATM)	1.75	1.75
ATM cash withdrawal (other local bank's ATM)	3.51	3.51
ATM cash withdrawal (international)	25.82	25.82
Mini-statement ATM	1.29	1.29
Lost ATM card replacement	55.00	55.00
Balance enquiry	0.58	0.58
Declined ATM withdrawal (no funds) - Local Other Banks ATM's/ BancABC ATM/ International	1.29	1.29
Debit Card Charges		
Additional card issued	60.91	60.91
Initial card issue	Free	Free
Other Services		
Interim bank statements	6.44	6.44
Copies of old bank statements	20.00	20.00
Over-the-counter cheque encashment	12.88	12.88
Referral fees (calling customer to normalise excess)		14.43
Stop payment	64.40	64.40
Internal debit order	Free	Free
External debit order	80.66	80.66
Closing of account	75.42	75.42
Fax		
- Local	12.88	12.88
- International	12.88	12.88
Temporary account hold	45.94	45.94
Cheque book		29.20
Penalty Charges		
Stoppage of payment	64.40	64.40
Cheque dishonoured due to lack of funds	144.26	144.26
Debit order unpaid	144.26	144.26
Post-dated cheques	50.00	50.00
Account Services		
Auditors Report	191.65	191.65
Auditor's information charge	123.37	123.37

Savings (Fresh Savings, Motshelo Savings)		
Savings		
Minimum balance of P50 – P100		
Monthly maintenance fee		Free
Withdrawal fee (over-the-counter)		11.87
Violation of minimum balance		no interest paid out
Minimum Balance of P101 and Above		
Monthly maintenance fee		Free
Early withdrawal on Motshelo Savings		50.00

Investments (Fixed Deposit, Call Account)		
Charge for breaking a term deposit (less than 3 months, 3-6 months, 7-9 months, 10-12 months)		71.68
Foreign Currency Accounts - Personal		
	Personal	SME & Corporate
Violation of minimum balance	No interest paid	No interest paid
Monthly bank statements	Free	Free
Interim bank statements	6.44	6.44
Copies of old bank statements	6.00	20.00
Over-the-counter cash deposits	Free	Free
**Standard foreign currency charges apply to the above account		

Borrow (Personal, SME, Corporate)		
Personal Loans		
Processing/Arrangement		1% of the loan amount, min P593.60 max P3,360
Early repayment penalty		As per the central bank policy
Vehicle and Asset Finance		
Processing/Arrangement		1% of the loan amount, min P593.60 max P75,000
Early repayment penalty		As per the central bank policy
Home Loans		
Processing/Arrangement		1% of the loan amount, min P593.60 max P39,200
Early repayment penalty		As per the central bank policy
Commercial Building Loans		
Processing/Arrangement		1% of the loan amount, min P593.60 max P100,000.00
Early repayment penalty		As per the central bank policy
Overdrafts		
Authorised facility arrangement		0.5% min P112.00
Unauthorised facility		Interest applied + 10%
Renewal of facility		0.5% min P112.00
ITC enquiry		Free
SME Asset Loan		
Processing/Arrangement		1% of the loan amount, min P593.60 Max P100,000.00
Letters of Credit (Outward)		
Establishment fee		0.25%, min P152.70
Extensions and increases to amounts		0.25%, min P67.20, max P224.00
Amend/Cancel		P112.00
Swift cost on establishment		P56.00

Letters of Credit (Inwards)	
Establishment of letter of credit	0.5%, min P326.00
SWIFT cost on establishment	56.00
Extensions and increases to amounts	0.25% min P67.20, max P224.00
Amend/Cancel	112.00
Negotiation of documents	0.25%, min P56.00, max P117.60
Confirmation fee	0.5%, min P336.00
Advising fee	P101.80 per guarantee
Postage courier charges	P112.00

Forex (Personal, SME, Corporate)	
Purchase of Foreign Exchange	
Minimum (P0 - P250,000)	2.50% min 28.00
Maximum (P250,000 - P500,000)	2%
Purchase of foreign draft	1% Min BWP50.00 Max 200.00
Telegraphic transfer	0.5% Min BWP 50.00 Max 200.00
Sale of Foreign Exchange	
Minimum (P0 - P250,000)	2.50% min 28.00
Maximum (P250,000 - P500,000)	2%
Sale of foreign draft	1% Min BWP 50.00 Max 200.00
Telegraphic transfer	0.5% Min BWP 50.00 Max 200.00

Other FOREX Services	
Draft replacement	200.00
Draft request to stop	200.00
Cancellation (TT, Drafts) BancABC customer	317.19
Cancellation (TT, Drafts) Other banks customer	317.19
Recall of funds	191.53
Foreign transfers amendment fee	160.94
Queries (international payments)	212.91
Penalty fee (Query opening fee) (international payments)	70.83
Swift confirmation (Formal Letter Format)	160.94
Swift confirmation (Copy/Extract)	112.00
Delivery/Collection of TT (Corporate Only)	N/A
Incoming correspondence payment	110.62
FX Deal correspondence	162.87

Foreign Bills (Collection Charges)	
Outward collection handling	
- Documentary bills	0.5% of principle amount, min P224.00
- Clean bills	0.5% of principle amount, min P224.00
Inward Collection Handling	
- Documentary bills	0.5% of principle amount, min P224.00
- Clean bills	0.5% of principle amount, min P224.00
Extension after maturity	P224.00 per item
Receipt of Foreign Funds	
Incoming correspondence payment	110.62
FX Deal correspondence	162.87

Bonds, Guarantees & Indemnities (Personal, SME, Corporate)	
Tender Bonds	
Commission	0.55% per quarter or part thereof recoverable quarterly in advance min P91.60
Establishment fee	P121.10 per guarantee
Performance/Tender Bonds	
Establishment fee (per guarantee)	P117.60 (per guarantee)
Guarantee indemnities/commission (per quarter)	0.5%, min P112.00
Extensions	P112.00

Credit Cards (Personal, SME & Corporate)					
Credit Card Joining Fee	Gold	Platinum	Diamond	SME	Corporate
Joining	160.00	170.00	250.00	160.00	170.00
Credit Card Charges (Personal, SME & Corporate)					
BancABC ATM	2.20 + 2%				
Other local bank ATM	4.20 + 2%				
International ATM	35.00 + 2%				
Declined transaction	0.50				
Branch Over The Counter Cash Withdrawal					
Own bank	4.20 + 2%				
Other local bank	20 + 2%				
International bank	50 + 2%				
Point of Sale Purchases					
Local Other Banks ATM's/ BancABC ATM/ International	FREE				
Lost card protection insurance	150.00				
Outstanding balance on credit card insurance	0.50%				
PIN replacement	No PIN replacement				
Balance Enquiry					
BancABC ATM	0.50				
Other local bank ATM	2.10				
International ATM	2.10				
Interim bank statement	25.00				
Mini-statement at ATM	1.10				
Voucher retrieval per voucher already paid	100.00				
Lost card/replacement	FREE				
Copy of history statement	25.00				

Visit [www.bancabc.co.bw](http://www.bancabc.co.bw) for more information.  
In addition to those detailed above, other fees may be applicable.  
Please speak to your Relationship Officer at any of our branches near you.