



# BANKING TARIFFS

Effective 20th February 2026

With over  
**60**  
ABSOLUTELY  
**FREE**  
Services

**Note:** Tariffs highlighted in RED are subject to 17.5% VAT in compliance with the Value Added Tax (Amendment) Bill 2021

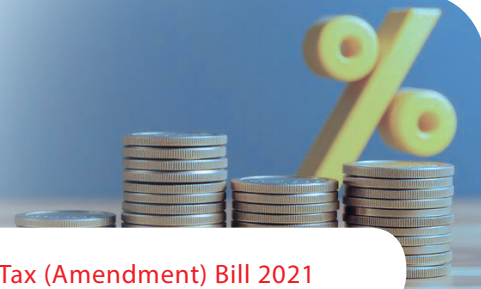
	2026 TARIFF
<b>SAVINGS/CURRENT ACCOUNTS</b>	
<b>Ordinary Savings Accounts</b>	
Ordinary Savings Unbundled	Free ✓
<b>SME Savings Accounts</b>	
SME Savings Account Unbundled	Free ✓
<b>MSME Savings Account Bundled</b>	
SME Savings Account Bundled	
Micro Enterprises	K8,000
Small Enterprises	K20,000
Medium Enterprises	K35,000
<b>MSME Special Financial Inclusion Accounts</b>	
Amayi Angathe (Lady Entrepreneurs)	K405
Kasupe Finance (Village Banks)	K5,063
Taloka Finance (Vendors)	K5,063
Step-up Finance (Young Entrepreneurs)	K13,901
<b>Business Savings Account Bundled</b>	
Micro Enterprises	K8,000
Small Enterprises	K20,000
Medium Enterprises	K35,000
<b>Other Savings Accounts</b>	
Student Account	Free ✓
Diaspora Savings Account	Free ✓
Minor Savings Account(ITF)	Free ✓
Civil Servants Account	Free
Clubs, Societies and Cooperatives Account	15,795
<b>Ordinary Current Accounts</b>	
Personal Current Account	Free ✓
<b>MSME Current Account Bundled</b>	
Micro Enterprises	K8,000
Small Enterprises	K20,000
Medium Enterprises	K35,000
Kasupe Finance (Village Banks)	K5,063
Step-up Finance (Young Entrepreneurs)	K17,061
<b>Commercial/Business Current Account Bundled:</b>	
Micro Enterprises	K8,000
Small Enterprises	K20,000
Medium Enterprises	K35,000
<b>Other Current Accounts</b>	
Diaspora Current Account	Free ✓
Clubs, Societies and Cooperatives Account	K15,163
Gold Current Account	K23,000
Platinum Current Account	K38,300

	2026 TARIFF
<b>FOREIGN CURRENCY DENOMINATED (FCDA) ACCOUNTS</b>	
Monthly Service/Maintenance Fee	Free ✓
Copy Statement (supplied by the bank) per page	Free ✓
Account Closure	Free ✓
Funds Transfer from Another Bank in Foreign Currency: Inward	Free ✓
Funds Transfer from FCDA to Other Banks in Foreign Currency: Outward Transfers	15% Max. K84,500
Funds Transfer from FCDA to MWK Account Within the Same Bank	Free ✓
Funds Transfer from FCDA to MWK Account of Another Bank	Free ✓
<b>ATS Transfer Charges:</b>	
- transfer up to 3pm	K19,000
- transfer after 3pm	K19,000
<b>Bulk Payments from FCDA Account:</b>	
- transfer from FCDA to another bank processing salary	USD10
- transfer from FCDA to another bank processing of other transactions	USD50/transfer
Payment via SWIFT from Vostro Account	USD49 or its equivalent per message
Returning Funds	USD27 or its equivalent per message
SWIFT Charge	USD49/Certificate
message	Free ✓
Certificate of Balances	USD98/transaction
Investigations Within 6 Months	
Investigations Beyond 6 Months	
<b>CARDS SERVICES</b>	
<b>NEW CARDS</b>	
<b>Debit Cards</b>	
<b>Visa Classic</b>	
Annual Fee	K8,600
Instant Card	K13,625
Visa Classic Debit Card	K16,875
Student Card	Free ✓
<b>Visa Gold</b>	
Annual Fee	K12,100
Visa Gold Debit Card	K23,500
<b>Visa Platinum</b>	
Annual Fee	K15,000
Visa Platinum Debit Card	K35,875
<b>Credit Cards</b>	
Issuance Fee	Classic K46,203
	Gold K110,500
	Platinum K151,204
	Business K129,375
	Classic K17,425
	Gold K47,000
	Platinum K64,688
	Business K75,250
	K17,425
	20% of the exceeded amount with a minimum of K256,900
Annual Fee	
Late Payment Penalty Fee	
Over Limit Fee	



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## 2026 TARIFF

### ELECTRONIC AND DIGITAL BANKING SERVICES

#### OTHER INSURANCE

Motor Comprehensive Insurance  
Home Owners Comprehensive

Contractors All Risk

Machinery Insurance

5.4% of the Value  
0.15% for Personal Use, 0.276%  
for Commercial use  
0.3% on Private Property, 0.360%  
on Commercial Property  
0.3% of the value

### SUNDRY AND ADMINISTRATIVE CHARGES

#### SUNDRY

Account Closure Within 6 Months  
Balance Enquiry on Enquiries Desk  
Over the Counter Cash Withdraw Fee  
Dormant Account Activation  
Reference Letter Local SME  
Reference Letter International  
Over the Counter (OTC) Bill Payment  
Unallocated Transfers (Cash Management fee)  
Coin/Money/ Specie Bag  
Other Unpaid/Unauthorized Debits  
Interim Statement-printing per Page  
Stop Payment

Night safe temporary (per night)  
Night safe for six months

Standing Orders/ Direct Debits:

- Establishment
- Processing (Internal)
- Processing Insurance Company's Premiums

Free ✓  
Free ✓  
Free ✓  
Free ✓  
K49,594  
K84,000  
KFree  
K25,800  
K7,979  
K142,000  
K1,156  
K151,031  
K40,365  
K54,000

- Processing for Other Banks (Per Transaction)
- Failed Direct Debit Instruction - Insufficient Funds

Copy of Statements:

- Copy statement per page

Statement E-mailer:

- Statement E-mailer - Once Off
- Statement E-mailer - More than 2 Pages Per Page
- Statement E-mailer - Monthly Per Occurrence
- Statement E-mailer - Monthly Charge for Daily Statement
- All Digital Platform Statements: Mobile Apps, Wallets and WhatsApp
- Mini Statement

Salary Processing Fees-Intrabank

- Manual Processing
- Electronic processing

K9,396  
K1,550  
3.5% of total amount deducted  
from aggregate amount  
Min. K5,970  
K10,400  
K142,000  
1,156 ✓  
Free ✓  
Free ✓  
Free ✓  
Free ✓  
Free ✓  
Free

#### ADMINISTRATIVE CHARGES

##### CCTV Investigations:

- CCTV Investigation Internal - Less than 3 months
- CCTV Investigation Internal - Beyond 3 months
- CCTV Investigation External - Less than 3 months
- CCTV Investigation External - Beyond 3 months

K96,503  
K96,503  
K96,503  
K96,503

##### Request to Investigate a Transaction:

Transaction Investigation Less than 6 months

Transaction Investigation Beyond 6 months

Search Fees for Copies of Deposit /Withdraw Slip

Free  
K77,000  
Retail 12,733

#### Report

Confidential Report / Report to Parties:

- Local
- Foreign

K63,202  
K82,107

Status Report:

- Local
- Foreign
- Certificate of Balance Commission
- Certificate Covering Interest (Paid/ Received)

K1,820  
K96,960  
K62,000  
K65,134

### SPECIALISED AND CUSTODIAL SERVICES

#### SAFE CUSTODY:

Open Packet Bi-annual

Sealed Packet Bi-annual

Small Deed Box Bi-annual

Large Deed Box Bi-annual

Inspection per Inspection

Wills Held on Behalf of Customers Bi-annual

K76,781  
K92,138  
K100,069  
K124,875  
K42,974  
K37,800

### SPECIALISED AND CUSTODIAL SERVICES

#### SAFE KEEPING FEES:

Foreign Clients Safe Keeping Fees:

- Transaction fees
- Postage fees

Domestic Clients Safe Keeping Fees:

- Transaction fees
- Domestic Clients assets worth less than 5 Billion

- Domestic Clients assets worth more than 5 Billion but less than 20 Billion

- Domestic Clients assets worth more than 20 Billion

## 2026 TARIFF

0.25% of fund value per annum ,  
Min. USD66 per month  
USD66 per transaction  
Refer to Current Charge of the  
Service Provider

K9,700  
10 basis point per annum;  
Min. K59,700/month,  
Max. K420,000/month

9 basis point per annum  
Min. K59,700/month  
Max. K1,500,000.00/month  
Negotiable

### FOREIGN NOTES SALES & PURCHASE

Foreign Notes Sales

Sales Against FCDA Balances - Transfer to Other Banks

Foreign Notes Purchase

2%, Min. K20,000; Max. K150000  
2%, Max. K180,000  
Free

### LEGAL FEES

#### Settlement Trusts (Excluding Minors):

- Acceptance Fee to Manage the Trust
- Continuing Trust Fee
- Closure of the Trust
- Withdrawal Fee (closure of an individual account within the trust)
- Disbursements to be recovered

Free  
5%, Min. K155,925; Max. K8,437,500  
0.5% quarterly, Min. K41,310

2% Min. K41,31; Max. K168,750  
All costs recoverable

#### Deceased Estates On Estate Value:

- Continuing Deceased Estate Management Fee
- Disbursement Fee for Recoveries
- Withdrawal Fee (Closure of an individual account within the deceased estate)
- Closure of the Deceased Estate

5% Min. K162,162; Max. K8,775,000  
All costs recoverable

0.5% Min. K41,31; Max. K168,750  
1% Min. K2425; Max. K175,500

#### Transfer Secretarial Services:

Register Maintenance Fee

Dividend Payments fees:

- Electronic Funds Transfer for dividends
- Cheque payment for dividends

Negotiable

K1,249/Cheque  
K1,300/Entry

Consolidation of Share Certificate

Split of Share Certificate

Replacement of Share Certificates

Change of Ownership K8,994 per new certificate issued

Blocking of Share Certificates

Taxation Fees (consultancy)

K945,911

K8,994 per new certificate issued  
K8,994 per new certificate issued  
K8,994 per new certificate issued

K8,994 per new certificate issued  
3% of taxable income Min K145,800; Max.

### AGENCY BANKING

#### AGENCY BANKING FEE

Account Opening at an Agent

Purchase of E-Value

Withdraw Using App

Withdraw Using Card

Cardless Cash Withdraw

Cash Deposit

Free ✓  
Free ✓

1% of withdrawal amount  
1% of withdrawal amount  
1% of withdrawal amount  
Free

#### WITHDRAWALS

100-2,500

2,501 -5,000

5001 -10,000

10,001 -15,000

15,001 -20,000

20,001 -25,000

25,001 -30,000

30,001 -40,000

40,001-50,000

50,001 -60,000

60,001 -80,000

80,001 -100,000

100,001 -200,000

200,001 -300,000

300,001 -400,000

400,001 -500,000

Above 500,000

K225  
K510  
K765  
K1,020  
K1,230  
K1,530  
K1,640  
K1,900  
K2,100  
K2,400  
K2,800  
K4,400  
K6,000  
K7,200  
K8,000

1.4% of withdrawal Amount