

TARIFFGUIDE

EFFECTIVE 1st JANUARY 2014



Cavmont Bank

NOTE:

The Bank reserves the right to amend or vary any charges from time to time.

This will be advised by way of revised Tariff leaflets when necessary and will be available in all branches. This Tariff Guide does not set out all of the charges for services in respect of deposit accounts with the Bank. Charges for services not included in this Tariff shall be disclosed on request or at the time the service is offered.

CURRENT ACCOUNT

	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
	Cheque Book Fees	50 Forms:	K 90.00	100 Forms:
Interim Statement	K 30.00	K 30.00	K 30.00	K 30.00
Account Closure Fees	K 75.00	K 75.00	K 75.00	K 75.00
Activity Fees Per Debit Entry	K 3.00	K 3.00	K 3.00	K 3.00
Ledger/ Maintenance Fee	K 60.00	K 150.00	K 50.00	K 100.00

CORPORATE CURRENT ACCOUNT

Minimum Balance	Nil
Monthly Maintenance Fee	K 150.00
Activity Fee Per Debit Entry	K 3.00 per debit entry
Opening Balance	K 1,000.00
Stop Payment Per Cheque	K 100.00
Unpaid Due to Lack of Funds	Charged as per Bank of Zambia regulation
Cheque Books - 50 Forms	K 90.00
Cheque Books - 100 Forms	K 150.00
Deposit Books	Free

SAVINGS ACCOUNT

	SAVINGS ACCOUNT			
	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
Account Closure Fees	K 50.00	K 50.00	K 50.00	K 50.00
Ledger/ Maintenance Fee	K 25.00	K 25.00	K 25.00	K 25.00
Below Minimum Balance	K 20.00	K 20.00	-	-
Excess Withdrawal Fee Per Entry	K 25.00	K 25.00	K 25.00	K 25.00
Opening Balance	K 40.00	K 200.00	K 25.00	K 200.00
Minimum Balance	K 500.00*	K 600.00*	K 500.00*	K 500.00*
Activity Fee	K 2.00	K 2.00	K 2.00	K 2.00

*Interest Bearing Threshold

EXTRA CAPITAL ACCOUNT

	EXTRA CAPITAL ACCOUNT			
	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
Cheque Book Fees	50 FORMS:	K 90.00	100 FORMS:	K 150.00
Interim Statement	K 30.00	K 30.00	K 30.00	K 30.00
Account Closure Fees	K 75.00	K 75.00	K 75.00	K 75.00
Below Minimum Balance	K 25.00	K 25.00	K 25.00	K 25.00
Excess Withdrawal Per Entry	K 25.00	K 25.00	K 25.00	K 25.00
Activity Fees Per Debit Entry	K 3.00	K 3.00	K 3.00	K 3.00
Opening/ Minimum Balance	K1,000.00	K1,000.00	K1,000.00	K1,000.00

TERM DEPOSIT ACCOUNT

	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
Opening/ Minimum Balance	K 500.00	K 2,000.00	K 500.00	K 2,000.00
Breaking of Deposits	K 75.00*	K 75.00*	K 75.00*	K 75.00*
Formula	Principal x Number of Days left to Maturity x Interest Rate X Base Rate /365			

*Plus penalty on portion of Interest

PENSION SAVINGS ACCOUNT

	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
Opening Balance	K 10.00		K 10.00	
Minimum Balance	K 500.00*		K 500.00*	
Monthly Statement	Free		Free	

*Interest bearing threshold

SAVERS BONUS ACCOUNT

	RETAIL		COMMUNITY	
	Individual	Business	Individual	Business
Interim Statement	K 25.00		K 25.00	
Account Closure Fees	K 75.00		K 50.00	
Ledger/ Maintenance Fee	K 10.00		K 10.00	
Below Minimum Balance	K 20.00		-	
Excess Withdrawal Per Entry	K 20.00		K 20.00	
Opening/ Minimum Balance	K 500.00		K 500.00	

SALARY ACCOUNT

	RETAIL	COMMUNITY
Interim Statement	K 30.00	K 30.00
Account Closure fees	K 75.00	K 75.00
Opening Balance	K 30.00	K 30.00
Leger/Maintanance Fee	K 20.00	K 20.00
Salary Advance Fee (Per Month)	2.5% Fee of Amount Borrowed. Min K 30.00	

CHURCH ACCOUNT

	RETAIL	COMMUNITY
Opening / Minimum Balance	K 2,000.00	
Cheque Book Fees	50 FORMS: K 90.00	100 FORMS: K 150.00
Interim Statement	K 30.00	
Ledger/ Maintenance Fee	Free	

FOREIGN CURRENCY ACCOUNT

	RETAIL	COMMUNITY
	Individual	Business
Cheque Book Fees	50 FORMS: K 90.00	100 FORMS: K 150.00
Interim Statement	K 30.00 Equivalent	K 30.00 Equivalent
Account Closure Fees	\$ 15.00	\$ 15.00
Ledger/ Maintenance Fee	\$ 10.00	\$ 10.00
Cash Withdrawal Charge	1% (Min US\$10)	

FOREIGN CURRENCY CHARGES

DRAFT ISSUED

Foreign Draft (Non - Customers)	K 170
Foreign Draft (Customers)	K 120
Negotiation/ Collection Commission	1% (Min. US\$ 10)
Foreign Drafts/ Cheques Purchased Commission	1% (Min. US\$ 10)

OUTWARD LETTERS OF CREDIT (IMPORT)

Establishment	1.25% Per Quarter (Min. K 350)
Drawing	0.75%
Amendments	K 120
Extension	0.4% Monthly (Min. K 90)
Cable Charge	K 570

EXPORTS

Advisory/ Advisory Commission	1% (Min. K 300)
Negotiation Commission	1% (Min. K 180)
Confirmation Commission	1%

SWIFT TRANSFER

Commission	1% (Min. K 180 Max. K 860)
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FOREIGN DRAFTS/CHEQUES PURCHASED

Commission	1% (Min. US\$ 10)
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CHEQUE BOOKS

50 Leaves	K 90.00 Equivalent
100 Leaves	K 150.00 Equivalent
Deposit Books	Free

The following charges apply to all sectors of business.

GENERAL FEES

GENERAL

Authentication of Documents	K 50.00
Processing Salaries	K 7.50 /Entry
Outward Status Enquiry	K 75.00
Postage	K 10.00
Tel./Fax/Swift Charges	K 40.00
International Calls	K 100.00
Overseas Transfers (Swift)	K 150.00
Photocopying	K 5.00
Reference Letter	K 100.00
Commissioner of Oaths	K 50.00
Stop Payment Per Cheque	K 100.00
Standing Orders - Internal	K 50.00
Standing Orders - Outside	K 100.00
Letter of Recommendation	K 90.00
Issuance of Manager's Cheque	K 50.00
Certification of Document	K 200.00
Reply to Audit Report	K 200.00
Auditors Certification of Balance	K 150.00
Transfer to other Banks	K 50.00
DDACC*1	K 50.00
RTGS*2	K 50.00
Penalty on unpaid Direct Debit (DDACC*1)	As per Bank of Zambia Regulation
Company Search	Nil
Across the Counter Charge for Personal Accounts	K 15.00

VISA ELECTRON CARD

Card Issuance	Free
Card Replacement	K 60.00
ATM Withdrawal	K 5.00
ATM Withdrawal Fee (Other Banks)	K 10.00
POS*3 Transaction Fee	2.50 Ngwee
Balance Enquiry	K 50
Mini Statement (From ATM)	K 1.50

*1 Direct Debit and Credit Clearing

*2 Real Time Gross Settlement

*3 Point of Sale

GENERAL FEES CONTD.

TREASURY BILLS

i. K30,000 to K100,000 Min.	Min. K150.00 VAT exclusive
ii. K100,000 to K200,000	Min. K200.00 VAT exclusive
iii. K200,000 to K300,000	Min. K300.00 VAT exclusive
iv. Above K300,000	Min. K500.00 VAT exclusive

STATEMENTS

Monthly Statement	Free
Interim Statement	K 30.00
Duplicate Statement	K 30.00

SAFE CUSTODY

Overnight Boxes	K 100.00
Envelopes 6 Monthly	K 70.00
Small Packet 6 Monthly	K 10.00
Small Size Boxes 6 Monthly	K 150.00
Medium Size Boxes 6 Monthly	K 200.00
Large Boxes 6 Monthly	K 500.00

LOANS AND ADVANCES

Lending Rates	BPR + Margin
Facility Fee	3% (Min. K300.00)
Unauthorised O/D Excess Fees	K 300.00
Encashment against Uncleared Effects	3% (Min. K300.00)
Renewal Fee (at Annual Review)	3% (Min. K300.00)

BANK GUARANTEES

Issuance Cheque Guarantees	2% of the Amount Per Quarter (Min. K300.00)
Tender/ Bid Bonds	2% of the Amount Per Quarter (Min. K300.00)
Guarantee by Bank	2% of the Amount Per Quarter (Min. K300.00)
Performance Guarantees	2% of the Amount Per Quarter (Min. K300.00)
Advance Payment Guarantees	2% of the Amount Per Quarter (Min. K300.00)

GENERAL FEES CONTD.

Payment Guarantees	2% of the Amount Per Quarter (Min. K300.00)
Retention Guarantees	2% of the Amount Per Quarter (Min. K300.00)
Cheque Guarantees	2% of the Amount Per Quarter (Min. K300.00)
Warehouse Bonds	2% of the Amount Per Quarter (Min. K300.00)
Customs & Excise Bond	2% of the Amount Per Quarter (Min. K300.00)

VISION

'To be a world class bank rated amongst the best in Zambia with a focus on partnering with all our stakeholders.'

MISSION

'To provide tailored, convenient banking products and services through outstanding customer service.'

VALUES

Teamwork

Excellence

Learning

Passion

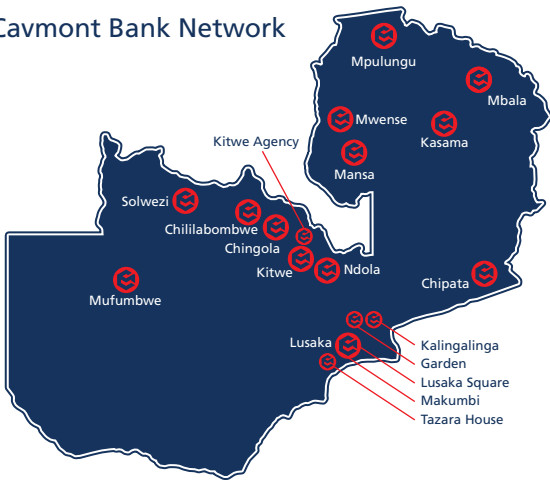
Integrity

Innovation

Effective Stakeholders Engagement

Diversity

The Cavmont Bank Network



HEAD OFFICE

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Tel: +260 211 360 023/24 Fax: +260 211 258 085
contact@cavmont.com.zm www.cavmont.com.zm

EMERGENCY NUMBERS

Toll free: 08001 333 4444 | MTN: +260 962 222666

LUSAKA PROVINCE

MAKUMBI COMMERCIAL BRANCH

Plot No. 2374
Thabo Mbeki Road
Tel: +260 211 360311
Fax: +260 211 258090

LUSAKA SQUARE BRANCH

Anchor House,
Sapele Road
Tel: +260 211 229508/224280
Fax: +260 211 227190/227187

TAZARA BRANCH

Tazara House
Cnr. Independence Ave./
Dedan Kimathi
Tel: + 260 211 227468/224466
Fax: +260 211 22746

KALINGALINGA BRANCH

Plot No. B4/29/146
Kamloops Road
Tel: +260 211 260498
Fax: +260 211 260478

GARDEN BRANCH

Plot No. 39, Katima Mulilo
Tel: +260 211 220851
Fax: +260 211 220849

EASTERN PROVINCE

CHIPATA BRANCH

Plot No. 4769
Lunkhwaka Road
Tel: +260 216 223702/01
Fax: +260 216 223702

COPPERBELT PROVINCE

NDOLA BRANCH

Z-Mart Mall Shop No 7
President Avenue
Tel: +260 212 611031
Fax: + 260 212 612032

KITWE BRANCH

33 Ebenezer Centre
Independence Way
Tel: +260 212 225061/3
Fax: +260 212 225066

KITWE AGENCY

Plot No. 1306
Chibuluma Road,
Industrial Area
PO Box 22961 Kitwe
Tel: +260 212 212201
Fax: +260 212 212202

CHINGOLA BRANCH

ZRA Building, Stand No. 11
Kitwe Road
Tel: +260 212 312872/310478
Fax: +260 212 312938
Kitwe Agency

CHILILABOMBWE BRANCH

Plot No 151Buntungwa Road,
Industrial Area
P.O Box 210054,
Chililabombwe
Tel: +260 212 380956
Fax: +260 212 380959

LUAPULA PROVINCE

MANSA BRANCH

Plot No. 335
Cnr. President/Chitimukulu Road
Tel: +260 212 821978
Fax: +260 212 821979

MWENSE BRANCH

Office #5
Community Development Block
Tel: +260 212 970002

NORTHERN PROVINCE

MBALA BRANCH

Stand No. 195
Independence Avenue
Tel: +260 214 450185/450212
Fax: +260 214 450060

MPULUNGU BRANCH

Harbour Road
Tel: +260 214 455013
Fax: +260 214 455013

KASAMA BRANCH

Shoprite Centre
Plot No. 7
Mbala Road
Tel: +260 2114 222609
Fax: +260 214 222612

NORTH WESTERN PROVINCE

SOLWEZI BRANCH

Plot No. 36
Solwezi/Chingola Road
Tel: +260 218 821724
Fax: +260 218 821370

MUFUMBWE BRANCH

Council Building
Plot No.1
Mutanda-Chavuma Road
Tel: +260 08 253001
Fax: +260 08 253060