Cavmont Bank

Fees & Charges effective 1st April 2010

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 does not set out all of the charges for services in respect of deposit accounts with the Bank and that charges for services not included in this Tariff shall be disclosed on request or at the time the service is offered.

Retail Tarrif Guide

Products Name	Product Type	Segment	Sub-Segment							
				DDACC	Chq Book Fees	Interim Stament	Account Closure Fees	Inter-branch Encashment	Interest	General Fees
Current Account	Current/Chq Account	Retail	Business	ZMK50,000	ZMK150,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
			Individual	-	ZMK90,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
		Community	Business	ZMK50,000	ZMK150,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
			Individual	-	ZMK90,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
Savings Account	Savings	Retail	Business* Interest Bearing threshold	ZMK50,000	Nil	ZMK30,000	ZMK50,000	ZMK15,000	31% / Annum	
			Individual Interest Bearing threshold	-	Nil	ZMK30,000	ZMK50,000	ZMK15,000	31% / Annum	
		Community	Business* Interest Bearing threshold	ZMK50,000	Nil	ZMK30,000	ZMK50,000	ZMK15,000	31% / Annum	
			Individual Interest Bearing threshold	-	Nil	ZMK30,000	ZMK50,000	ZMK15,000	31% / Annum	
Extra Capital Account	Savings	Retail	Business*	ZMK50,000	ZMK150,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
			Individual	-	ZMK90,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
		Community	Business*	ZMK50,000	ZMK150,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
			Individual	-	ZMK90,000	ZMK30,000	ZMK75,000	ZMK15,000	31% / Annum	
Term Deposit Account	Investment Account	Retail	Business							
			Individual							
		Community	Business							
			Individual							
Pension Saving Account	Savings Account	Retail	Individual							
			Interest Bearing threshold							
		Community	Individual							
			Interest Bearing							
Savers Bonus Account	Savings Account	Retail	Individual			ZMK25,000	ZMK75,000			
		Community	Individual			ZMK20,000	ZMK50,000			
Salary Advance	Salary Advance	Retail	Individual							
		Community	Individual							
Foreign Call Account	Foreign Account	General	Business		ZMK150,000	ZMK30,000	USD 15			
			Individual		ZMK150,000	ZMK30,000	USD 15			
		Drafts Issued	Non-Customer							USD 30
			Customer							USD 20
			Negotiation Commission							1% ($10)
Safe Custody Items			Envelopes-Small							
			Small Packets							
			Small Size Boxes							
			Medium Size Boxes							
			Large Boxes							
			Overnight Boxes							
	General Services		Guarantee by Bank							1.5% (ZMK250,000)
			Authentication of Documents							ZMK50,000
			Processing Salaries							ZMK7,500/Entry
			Status Enquiry (Outside)							ZMK75,000
			Postage							ZMK10,000
			Tel./Fax/Swift Charges							ZMK40,000
			International calls							ZMK100,000
			Overseas Transfers (Swift)							ZMK150,000
			Photocopying							ZMK5,000 per copy
			Reference Letter							ZMK100,000
			Admini. Comm. Of Oaths							ZMK50,000
			Stop Payment per cheque							ZMK100,000
			Standing Orders -Internal							ZMK10,000
			Standing Orders -Outside							ZMK50,000
			Auditors Report - Cert. of Bal							ZMK150,000
			Full Report							ZMK200,000
	Outward Letters of Credit		Establishment							1.25% ($60.00)
			Drawing							0
			Amendment							20
			Extention							0.4% ($15)
			Cable charge							100
	Exports		Advisory/Amendment Comm.							1% (%50)
			Negotiation Commission							1% (30)
			Confirmation Commission							0
			Travellers Cheque							1% ($10)
	Electronic Channels	Visa Electron Card	Card Issuance							Nil
			Card Replacement							ZMK60,000
			ATM Withdrawal							ZMK5,000
			POS Transaction fee							ZMK2,500
			Balance Enquiry							ZMK1,500
			Mini Statement							ZMK1,000