



2026 TARIFFS

ALL FEES ARE SUBJECT TO 17.5% VAT
ALL FUNDS TRANSFERS ARE SUBJECT TO 0.05% MRA LEVY
EFFECTIVE DATE: 16TH FEBRUARY 2026



ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE	ITEM	2026 CHARGE		
MONTHLY SERVICE/BUNDLE FEE SAVINGS ACCOUNTS		xvii Conversion Within the Same Bank	Free	LOANS		7 Leasing and Vehicle Asset Finance - Personal		xix Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free	DRAFTS AND TRANSFERS		xxii Recalled Funds:		ii Commission on Establishment - Cash Cover	1.5% per 3 months or part thereof, min MKW500,000		
1 Personal/Retail Savings Accounts		xviii Investigations Within 6 Months	Free	1 Personal Loans		i Commitment Fee	Free	xxi MRA Tax Payment	Free	1 Local - Outward		xxiii Copy of Statements:		iii Acceptance/Accepted Draft	1% per month min MK65,500		
i EasyTransact Savings Account Unbundled	2,500	xix Investigations Beyond 6 Months	\$101	i Arrangement Fee for Personal Loan/Employer Supported Loan (ESL)	2% max MK1,000,000	ii Arrangement Fee	2.5% max MK3,750,000	xxii Recalled Electronic Transfer	Free	i Funds Transfer (ATS) to Another Bank at Customer's Request Before 3pm (Inter-Bank)	1.5% min MK5,600 max MK28,000	- Copy statement per page	1,000	iv Amendment Fee	73,440		
ii EasyTransact Savings Account Bundled	Free	xx Cash withdrawal from FCDA	2% min MK19,500 max MK136,500	ii Arrangement Fee for Cash Covered Loan	2% max MK1,000,000	iii Arrangement Fee for Foreign Currency Loan	2.5% max MK3,750,000	xxiii Email Notification	Free	ii Funds Transfer (ATS) to Another Bank at Customer's Request After 3pm (Inter-Bank)	20,000	- Statement E-mailer:		v Swift/Telex/Cable on Establishment	81,360		
iii Student Account	Free	FIXED DEPOSIT/ INVESTMENT ACCOUNTS			iii Commission Fee for Manual Payday Loan	MK7,500 loans less than MK100,000 and 5% min MK100,000 for loans more than MK100,000	iv Arrangement Fee for Agribusiness Loan/Farm Infrastructure and Implement	2%	xxiv Airtime Top-up	Free	iii Funds Transfer Within NBS Bank at Customer's Request (Intra-Bank)	Free	- Statement E-mailer - Once Off	Free	vi Swift/Telex/Cable on Amendment	66,132	
iv Easy Alimi Savings	Free	i Fixed Deposit Early Cancellation:	35% of earned interest	iv Commission Fee for Instant Payday	5%	v Loan Restructuring/Rescheduling	Free	xxv Instant Funds Transfer	840	iv Cable/Telex/Swift	Free	- Statement E-mailer - More than 2 Pages Per Page	Free	vii Drawing	1.15% min MK45,500 max MK78,000		
v Diaspora Savings Account	Free	ii Withdrawal Without Notice	35% of earned interest	v Payday Loan Penalty Charge	Free	vi Loan Restructuring/Rescheduling with Arrears	135,000	xxvi Password Reset	Free	2 Foreign Transfer - Outward		- Statement E-mailer - Monthly Per Occurrence	Free	viii Extension of Tenor/Period with Cash Cover	Free		
vi Youth Transactional Account	Free	iii Replacement of Lost Deal Slip	Free	vi Default Fees for Unpaid Loan Instalment	Effective rate	vii Default Fee for Unpaid Loan Instalment	Effective rate	xxvii Cheque Book Application	Free	i Commission on Foreign Currency Payment	1.2% Min MK15,000 Max MK62,000	- Statement E-mailer - Monthly Charge for Daily Statement	Free	ix Extension of Tenor/Period with Non-Cash Cover	1% per month or part there of minimum MK78,000		
vii EasyCivil Account	1,500	CARD SERVICES			viii Collateral/Property/Security Insurance Fee	As charged by Insurance Company, depending on asset	viii Collateral/Property/Security Insurance Fee	As charged by Insurance Company, depending on asset	3 EazyMobile/EazyApp/EazyWApp		ii Swift Charge/Telex/Cable:		- All Digital Platform Statements: Mobile Apps, Wallets and WhatsApp	Free	3.2 Letters of Credit - Inwards/Export		
ix Pafupi Transactional Account	Free	1 New/Renewal/Replacement Cards		ix Credit Life Insurance	1.74%	ix Credit Life Insurance	1.74%	i Registration Fee	Free	i Commission on Foreign Currency Payment	1.2% Min MK15,000 Max MK62,000	- MT 103/pacs.008 (Customer to Customer Funds Transfer Instruction to Pay)	41,000	xxv - Mini Statement	Free	i Confirmation	1% per month or part thereof, Min MK78,000
x Tidalirane Group Transactional Account	Free	i EazyCard	7,500	x Collateral/Property/Security Insurance fee	As charged by Insurance Company	x Collateral/Property/Security Insurance fee	As charged by CRB	ii Monthly Service Fee - for bundled customers	Free	ii Swift Charge/Telex/Cable:		- MT 110 (Customer Request for Cheque or Bank Draft)	29,375	xxvi - Recalled Salary within Same Bank	Free	ii Arrangement Commission	1.15% minimum MK78,000
xi EasySave Savings Account	Free	ii VISA Red Debit Card	13,500	xi Credit Reference Bureau Fee	As charged by CRB	ii Arrangement Fee for Asset Finance	2.5% max MK3,750,000	iii Monthly Service Fee - for unbundled customers	1,250	- MT 940/camt.053 (SWIFT Statements)	10,000	- Electronic processing	1,800	3.2 Letters of Credit - Inwards/Export	Free	iii Advising/Amendment	68,970
xii Retail SME Savings Account Unbundled	Free	iii Monthly Fee	800	ii Overdrafts		iii Loan Restructuring/Rescheduling	Free	iv Balance Enquiry	Free	3 Foreign Transfer - Inward		- Bid Bonds/Other Guarantees	Free	iv Discrepant Document	66,240	iv Arrangement Commission	1.15% minimum MK78,000
xiii Retail SME Savings Account Bundled	6,000	iv VISA Silver Debit Card	15,000	i Arrangement Fee for Retail Overdraft	2.5% Maximum MK1,000,000.00	iv Loan Restructuring/Rescheduling with Arrears	1.5% of total loan	v Statement	Free	i Commission	Free	- Advance working Capital Bonds/Performance Bonds	1.5% per 6 months, Min MK148,500	v Telex/Cable/Swift	63,960	ii Courier Charges	Courier Rate after VAT
2 Business Savings Accounts		v Monthly Fee	900	ii Arrangement Fee for SME Overdraft	2.5% Maximum MK3,750,000	v Credit Life Insurance	As charged by Insurance Company	vi Funds Transfer to Accounts within NBS Bank (Intra-Bank)	Free	ii Transaction Investigation Less than 6 months	35,000	- Foreign Guarantee Issued	2%	vi Courier Charges	Courier Rate after VAT	iii Advising/Amendment	68,970
i Small and Medium Enterprise Savings Account Unbundled	Free	vi VISA Gold Debit Card	23,500	iii Arrangement Fee for Corporate Overdraft	2%	vi Credit Reference Bureau Fee	As charged by CRB	vii Funds Transfer to Other Banks (Inter-Bank)	840	iii Transaction Investigation Beyond 6 months	71,700	- Foreign Guarantee Issued	2%	i CCTV Investigation	91,000	iv Acceptance Draft	54,080
ii Small and Medium Enterprise Savings Account Bundled	16,675	vii Monthly Fee	1,000	iv Unarranged Overdraft	135,000	xii GOTV	2.25%	ix Transfer to EazyWallet	750	4 Letters of Guarantee		- Foreign Guarantee Issued	2%	ii Transaction Investigation	91,000	ii Cancellation Fee	68,750
CURRENT ACCOUNTS				v Excess Overdraft	Effective rate	xiii GOTV	2.25%	x Transfer from EazyWallet to Other Bank Wallet	750	1 Funeral Covers		- Foreign Guarantee Issued	2%	iii Transaction Investigation Beyond 6 months	71,700	iii Discrepant Document	66,240
i Silver Current Account Unbundled	Free	viii VISA Platinum Debit Card	30,000	vi Immediate Credit Facility	99,300	1 DIGITAL BANKING		xi Transfer to Other Wallet	750	i Ufulu Funeral Cover	450	- Certificate for Tax Purposes	55,200	4 Letters of Guarantee		i Establishment Fee	1.5% per 6 months, min MK135,000
ii Silver Current Account Bundled	4,500	ix Monthly Fee	1,250	3 Green Finance		1 EazyOnline - Personal		xii DSTV	900	ii Gold Ufulu Funeral Cover	2,500	- Certificate of Balance Commission	55,200	ii Arrangement Fees		ii Arrangement Fees	
Retail SME Current Account Unbundled	Free	x VISA Infinite Debit Card	150,000	i Arrangement Fee for Kuwala Energy /Renewable Energy/Green Finance	2% max MK1,000,000	i Registration Fee	Free	xiii Bill Payment	Free	iii Platinum Ufulu Funeral Cover	4,800	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Shipping Guarantee	1.5% per 6 months, Min MK148,500	ii Arrangement Fees	
Retail SME Current Account Bundled	6,600	xi Annual Fee	60,000	ii Default Fee for Unpaid Loan Instalment	Effective rate	ii Monthly Service Fee - for bundled customers	Free	xv Standing Order Establishment/ Application Within the Same Bank (Intra-Bank)	Free	iv Executive Funeral Cover Option 1	30,600 per annum	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Bid Bonds/Other Guarantees	1.5% per 6 months, Min MK148,500	- Shipping Guarantee	1.5% per 6 months, Min MK148,500
iii Gold Current Account	19,800	xii VISA Business Debit Card	23,500	iii Loan Restructuring/Rescheduling	Free	iii Monthly Service Fee - for unbundled customers	1,250	xvi Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free	v Executive Funeral Cover Option 2	40,800 per annum	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Advance working Capital Bonds/Performance Bonds	1.5% per 6 months, Min MK148,500	- Bid Bonds/Other Guarantees	1.5% per 6 months, Min MK148,500
iv Platinum Compact Current Account	15,000	xiii Monthly Fee	1,250	iv Loan Restructuring/Rescheduling	Free	iv Balance Enquiry	Free	xvii Tax Payment	Free	2 Credit Insurance		- Certificate for Audit Purpose/Balance Confirmation	55,200	- Retention Money Bonds	1.5% per 6 months, Min MK148,500	- Advance working Capital Bonds/Performance Bonds	1.5% per 6 months, Min MK148,500
v Platinum Current Account	28,000	xiv VISA Corporate Debit Card	30,000	v Loan Restructuring/Rescheduling with Arrears	1.5% of total loan	v Statement	Free	xviii Airtime Top-up	Free	i Credit Life Cover	As charged by Insurance Company	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Payment Money Bonds	1.5% per 6 months, Min MK148,500	- Retention Money Bonds	1.5% per 6 months, Min MK148,500
vi HNI Current Account	30,000	xv Annual Fee	48,000	vi Loan Restructuring/Rescheduling with Arrears	1.5% of total loan	vi Funds Transfer to Accounts within NBS Bank (Intra-Bank)	Free	1 EazyWallet		ii Property Insurance	As charged by Insurance Company	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Payment Bonds	1.5% per 6 months, Min MK148,500	- Retention Money Bonds	1.5% per 6 months, Min MK148,500
vii Ultra HNI Current Account	33,600	2 Credit Cards		vii Default Fee for Unpaid Loan Instalment	Effective rate	vii Funds Transfer to Other Banks (Inter-Bank Transfer)	840	i Registration Fee	Free	iii Retrenchment Cover	As charged by Insurance Company	- Certificate for Audit Purpose/Balance Confirmation	55,200	- Guarantee Commitment Fee	0.65% Min MK130,000	- Payment Bonds	1.5% per 6 months, Min MK148,500
viii Association/Clubs/Trusts/NGOs Current Account	14,000	i VISA Gold Credit Card	72,000	viii Construction/Building Mortgage	As charged by Property Development Partner	viii Bulk Processing FundsTransfer to Accounts within NBS Bank (Intra-Bank)	Free	ii Monthly Subscription/fees	Free	iv Mortgage Life Cover	As charged by Insurance Company	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Guarantee Commitment Fee	0.65% Min MK130,000
2 Business Current Accounts		ii Annual Fee	48,000	ix Property Valuation Fee	1.5% Min. MK136,000	ix Bulk Processing Funds Transfer to Other Banks (Inter-Bank)	900	iii Balance Enquiry	Free	1 Sundry Charges		- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i Small and Medium Enterprise Current Account Unbundled	Free	iii VISA Infinite Credit Card	150,000	4 Mortgages		x Bulk Processing to EazyWallet	Free	iv Statement	Free	i Account Closure Within 6 Months	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii Small and Medium Enterprise Current Account Bundled	26,450	iv Annual Fee	60,000	i Arrangement - Residential Mortgage Loan	2% max MK3,750,000	xi Bulk Processing to Other Wallets	750	v FundsTransfer to Accounts Within NBS Bank (Intra-Bank)	Free	ii Balance Enquiry on Enquiries Desk	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
3 Corporate Current Accounts		v Late Payment Penalty Fee	\$60	ii Arrangement Fee - Commercial Mortgage Loan	2%	xii Push to EazyWallet	Free	vi Funds Transfer to Other Banks (Inter-Bank)	840	iii Over the Counter Cash Withdraw Fee	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i Association/Clubs/Trusts/NGOs Current Account	14,000	vi Over Limit Fee	\$60	iii Arrangement Fee- Construction Mortgage Retail	2% max MK3,750,000	xiii Push to Other Wallet	750	vii Cardless Withdrawal at an ATM	750	iv Over the Counter cash withdrawals by Mobile Money agents	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii Corporate Current Account	47,500	vii ATM Cash Withdrawal International	8% of the amount withdrawn	iv Arrangement Fee- Construction Mortgage Commercial	2%	xiv SMS Alert	900	ix Push to Other Wallet	750	v Unclaimed Balance Processing from RBM Books per Drawing / Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
4 FCDA's		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	v Loan Restructuring/Rescheduling	Free	xv DSTV	720	x GOTV	2.25%	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i Monthly Service/Maintenance Fee	Free	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vi Loan Restructuring/Rescheduling with Arrears	1.5% of total loan	xvi GOTV	2.25%	xii Bill Payment	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii Postage Fee on Foreign Cheque Deposited to FCDA	\$44	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vii Default Fee for Unpaid Loan Instalment	Effective rate	xvii GOTV	2.25%	xiii Standing Order Establishment Within the Same Bank (Intra-Bank)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
iii Copy Statement (supplied by the bank) per page	Free	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	viii Construction/Building Mortgage	As charged by Property Development Partner	xviii Standing Order Establishment Within NBS Bank (Intra-Bank)	Free	xiv Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
iv Account Closure	Free	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ix Property Valuation Fee	1.5% Min. MK136,000	xviii Standing Order Establishment Within NBS Bank (Intra-Bank)	Free	xv Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
v Funds Transfer from Another Bank in Foreign Currency: Inward	Free	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	x Collateral/Property/Security Insurance Fee	As charged by Insurance Company	xviii Standing Order Establishment Within NBS Bank (Intra-Bank)	Free	xvi Transfers from EazyWallet to another EazyWallet	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
vi Funds Transfer from FCDA to Other Banks in Foreign Currency: Outward Transfers	2% Max MK150,000	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	i Credit Reference Bureau Fee	As charged by CRB	xix Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free	1 ATM SERVICES		vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
vii Funds Transfer from FCDA to MWK Account Within the Same Bank	Free	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ii Credit Reference Bureau Fee	As charged by CRB	xx MRA Tax Payment	Free	i Local		vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
viii Funds Transfer from FCDA to MWK Account of Another Bank	1.5% min MK5,600 max MK28,000	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	iii Credit Reference Bureau Fee	As charged by CRB	xxi Recalled Electronic Transfer	Free	i NBS Bank ATM Withdrawal	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ix ATS Transfer Charges:		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	iv Credit Reference Bureau Fee	As charged by CRB	xxii Email Notification	Free	ii Natswitch ATM Withdrawal	500	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
- transfer up to 3pm	15,600	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	v Credit Reference Bureau Fee	As charged by CRB	xxiii Airtime Top-up	Free	iii ATM transactions (Bill Payments)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
- transfer after 3pm	15,600	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vi Credit Reference Bureau Fee	As charged by CRB	2 EazyOnline - Corporate		iv Natswitch ATM Declined Withdrawal Due to Insufficient Funds	375	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
x Bulk Payments from FCDA Account:		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vii Credit Reference Bureau Fee	As charged by CRB	i Registration	Free	v Cardless Withdrawals at ATM	750	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
- transfer from FCDA to another bank processing salary	\$14	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	viii Credit Reference Bureau Fee	As charged by CRB	ii Monthly Service Fee	Free	vi NBS Bank ATM Balance Enquiry	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
- transfer from FCDA to another bank processing of other transactions	\$63	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ix Collateral/Property/Security Insurance Fee	As charged by Insurance Company	iii Maintenance Fee	Free	vii Natswitch ATM Balance Enquiry (Us on them ATMs)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
xi Payment via SWIFT from Vostro Account	1.2% min MK9,400 max MK56,900	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	6 Corporate Loan		iv Balance Enquiry	Free	ix International ATM Balance Enquiry	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
1 Cheque Books		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	i Commitment Fee	Free	v Statement	Free	x PIN Mailer Reproduction	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i 50 Leaves - Silver	30,000	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ii Arrangement Fee for SME/Business Loan	2.5% max MK6,250,000	vi Funds Transfer to Accounts Within the Same Bank (Intra-Bank)	Free	1 POINT OF SALE (POS) TRANSACTIONS		vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii 50 Leaves - Gold	30,000	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	iii Arrangement Fee for Agribusiness Loan	2.5% max MK10,000,000	vii Funds Transfer to Other Banks (Inter-Bank)	840	i Point Of Sale Transactions Local	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
iii 50 Leaves - Platinum	33,750	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	iv Loan Restructuring/Rescheduling	Free	viii Bulk Processing FundsTransfer to Accounts within NBS Bank (Intra-Bank)	Free	ii Point Of Sale Transactions International	6%	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
iv 100 Leaves	60,000	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	v Loan Restructuring/Rescheduling with Arrears	1.5% of total loan	ix Bulk Processing Funds Transfer to Other Banks (Inter-Bank)	840	iii Standing Order Establishment Within NBS Bank (Intra-Bank)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
v 200 Leaves	103,500	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vi Default Fee for Unpaid Loan Instalment	Effective rate	x Bulk Processing to EazyWallet	Free	2 International		vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
2 Dishonoured Cheques		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	vii Credit Life Insurance	As charged by Insurance Company	xi Bulk Processing to Other Wallet	750	i International ATM Withdrawal - Up to \$100	8%	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i Local	157,500	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	viii Credit Reference Bureau Fee	As charged by CRB	xii Push to EazyWallet	Free	ii International ATM Withdrawal - Above \$100	100% of the amount withdrawn	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii Foreign	\$99	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ix Collateral/Property/Security Insurance Fee	As charged by Insurance Company	xiii Push to Other Wallet	750	iii International ATM Declined Withdrawal Due to Insufficient Funds	\$1.50	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
3 Cheque Transaction Fees		viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	6 Corporate Loan		xiv SMS Alert	900	iv International ATM Balance Enquiry	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
i Bankers Cheque	56,250	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	i Commitment Fee	Free	xv DSTV	900	v Statement	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes	55,200	- Foreign Guarantee Issued	2%	- Foreign Guarantee Issued	2%
ii Cancellation of Bankers Cheque	48,675	viii ATM Cash Withdrawal International above \$100	100% of the amount withdrawn	ii Arrangement Fee (General)	2%	xvi GOTV	2.25%	vi Funds Transfer to Accounts Within the Same Bank (Intra-Bank)	Free	vi Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free	- Certificate for Tax Purposes					