



USD TRANSACTIONS NOW AVAILABLE ON THE POSB ‘ON THE GO’ APP!

You can now enjoy the convenience and efficiency of processing RTGS, ZIPIT, Airtime, TelOne, DSTV and LIT/ZOL bill payments in USD directly through the POSB ‘On the Go’ App.



POSB BUSINESS CONDITIONS (ZWL) AS AT 18 SEPTEMBER 2023

Account Type	Initial Deposit	Maintenance Fees	Minimum Balance	Withdrawals (ATM)	Withdrawals (OTC)
Individual Account	ZW\$ 10,262	ZW\$ 10,262	ZW\$ 10,262	3% min ZW\$3,848	3% min ZW\$5,131
Individual Esteem	ZW\$ 20,524	ZW\$ 20,524	ZW\$ 20,524	3% min ZW\$3,848	3% min ZW\$5,131
Individual Student Account	ZW\$ 5,131	ZW\$ 5,131	ZW\$ 5,131	3% min ZW\$2,566	3% min ZW\$3,849
Individual Farmer's Account	Nil	ZW\$ 5,131	ZW\$ 5,131	3% min ZW\$3,848	3% min ZW\$5,131
Informal traders Account	ZW\$ 7,697	ZW\$ 7,697	ZW\$ 7,697	3% min ZW\$3,848	3% min ZW\$5,131
Pensioners Account	ZW\$ 4,105	ZW\$ 4,105	ZW\$ 4,105	3% min ZW\$2,566	3% min ZW\$3,849
Senior Citizens Account	Nil	Nil	Nil	Nil	Nil
Club Account	ZW\$ 20,524	ZW\$ 20,524	ZW\$ 20,524	3% min ZW\$3,848	3% min ZW\$5,131
SME Account	ZW\$ 25,655	ZW\$ 25,655	ZW\$ 25,655	3% min ZW\$3,848	3% min ZW\$5,131
Agribusiness Account	ZW\$ 25,655	ZW\$ 25,655	ZW\$ 25,655	3% min ZW\$3,848	3% min ZW\$5,131
Church Account	ZW\$ 7,697	ZW\$ 7,697	ZW\$ 7,697	3% min ZW\$3,848	3% min ZW\$5,131
School Account	ZW\$ 7,697	ZW\$ 7,697	ZW\$ 7,697	3% min ZW\$3,848	3% min ZW\$5,131
Corporate Account	ZW\$ 51,310	ZW\$ 51,310	ZW\$ 51,310	3% min ZW\$3,848	3% min ZW\$5,131
NSSA Account (Aged 60 and above)	Nil	Nil	Nil	Nil	Nil
NSSA Account aged below 60 years	Nil	Nil	Nil	Nil	Nil
People's Choice Account	ZW\$ 5,131	ZW\$ 5,131	ZW\$ 5,131	3% min ZW\$3,848	3% min ZW\$5,131
Youth Account	ZW\$ 5,131	ZW\$ 5,131	ZW\$ 5,131	3% min ZW\$3,848	3% min ZW\$5,131

DIGITAL PLATFORMS (INTERNET AND MOBILE BANKING)	
Transaction	Fee
Balance Enquiry	ZW\$ 1,283
Mini statement	
Internal Transfers	0.5% min ZW\$5,131, max ZW\$51,310 (Individuals)
	0.5% min ZW\$10,262, max ZW\$102,600 (Individual Esteem, Agribusiness, Club, Church, School, SME, Corporate)
ZIPIT to Bank	2.5% min ZW\$5,131, no max
RTGS	1% min ZW\$12,828 max ZW\$76,965 (Individuals)
	1% min ZW\$20,524, max ZW\$128,275 (Individual Esteem, Agribusiness, Club, Church, School)
	1% min ZW\$25,655, max ZW\$153,930 (Corporate and SME)
Bill Payments	1% min ZW\$2,822, max ZW\$25,655
Airtime	ZW\$ 564

POS PURCHASE FEES			
On Us	Off Us	Purchase with Cashback	Balance enquiry and mini statement
1% min ZW\$2,566, max ZW\$51,310	1% min ZW\$3,848, max ZW\$79,965	1% of transaction & cashback amount, min ZW\$5,131, max ZW\$76,965	ZW\$2,566

OTHER CHARGES	
Transaction	Fee
Initial Card	ZW\$15,393
Card Replacement	ZW\$17,959
Card Fees (NSSA, Pensions, Social welfare, Instant card & Senior citizens)	ZW15,393
Card Fees (NSSA, Pensions, Social welfare, Instant card & Senior citizens)	ZW15,393
SMS Alerts (per month)	ZW\$4,105 per month
RTGS (individual accounts)	1% min ZW\$15,393, max ZW\$102,620
RTGS (Esteem accounts, Clubs, Church, School etc)	1% min ZW\$25,655, max ZW\$153,930
RTGS (SMEs and Corporates)	1% min ZW\$25,655, max ZW\$179,585
Internal transfer (Individuals)	1% min ZW\$6,157, max ZW\$76,965
Internal transfer (Esteem & Agribusiness)	1% min ZW\$12,828, max ZW\$128,275
Internal transfer (Corporates, Club, Church, School, SME)	1% min ZW\$15,393, max ZW\$153,930
Bank Statement (individual)	ZW\$2,566 per request
Bank Statement (Esteem, Agribusiness, School, Church)	ZW\$5,131 per request
Bank Statement (Corporates and SMEs)	ZW\$10,262 per request
SPAs	ZW\$7,697
SPAs Esteem	ZW\$12,828
Salary processing (SME & Corporates)	ZW\$2,566 internal
Salary processing (SME & Corporates)	ZW\$3,848 external
Stop order fees	ZW\$2,566
Debit orders	ZW\$2,566
Debit order penalty fees	ZW\$2,566
RTGS invalid	ZW\$5,131
RTGS Recall	ZW\$5,131
RTGS Confirmation	ZW\$5,131
PIN Re-issue	ZW\$5,131

Bank to Wallet	Fee
Bank to Wallet	2.5% min ZW\$4,105, no max
Balance Enquiry	ZW\$ 1,283
Mini statement	ZW\$ 1,283

