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**

NBS Bank
Your Caring Bank
A member of the NICO Group

ITEM		2026 CHARGE
	MONTHLY SERVICE/BUNDLE FEE	
	SAVINGS ACCOUNTS	
1	**Personal/Retail Savings Accounts**	
i	EazyTransact Savings Account Unbundled	Free
ii	EazyTransact Savings Account Bundled	2,500
iii	Student Account	Free
iv	Eazy Alimi Savings	Free
v	Diaspora Savings Account	Free
vi	Youth Transactional Account	Free
vii	EazyCivil Account	1,500
ix	Pafupi Transactional Account	Free
x	Tidalirane Group Transactional Account	Free
xi	EazySave Savings Account	Free
xii	Retail SME Savings Account Unbundled	Free
xiii	Retail SME Savings Account Bundled	6,000
2	**Business Savings Accounts**	
i	Small and Medium Enterprise Savings Account Unbundled	Free
ii	Small and Medium Enterprise Savings Account Bundled	16,675
	CURRENT ACCOUNTS	
1	**Personal/Retail Current Accounts**	
i	Silver Current Account Unbundled	Free
ii	Silver Current Account Bundled	4,500
	Retail SME Current Account Unbundled	Free
	Retail SME Current Account Bundled	6,600
iii	Gold Current Account	19,800
iv	Platinum Compact Current Account	15,000
v	Platinum Current Account	28,000
vi	HNI Current Account	30,000
vii	Ultra HNI Current Account	33,600
viii	Association/Clubs/Trusts/NGOs Current Account	14,000
2	**Business Current Accounts**	
i	Small and Medium Enterprise Current Account Unbundled	Free
ii	Small and Medium Enterprise Current Account Bundled	26,450
3	**Corporate Current Accounts**	
i	Association/Clubs/Trusts/NGOs Current Account	14,000
ii	Corporate Current Account	47,500
4	**FCDAs**	
i	Monthly Service/Maintenance Fee	Free
ii	Postage Fee on Foreign Cheque Deposited to FCDA	$44
iii	Copy Statement (supplied by the bank) per page	Free
iv	Account Closure	Free
v	Funds Transfer from Another Bank in Foreign Currency: Inward	Free
vi	Funds Transfer from FCDA to Other Banks in Foreign Currency: Outward Transfers	2% Max MK150,000
vii	Funds Transfer from FCDA to MWK Account Within the Same Bank	Free
viii	Funds Transfer from FCDA to MWK Account of Another Bank	0.5% min MK5,600 max MK28,000
ix	ATS Transfer Charges:	
	- transfer up to 3pm	15,600
	- transfer after 3pm	15,600
x	Bulk Payments from FCDA Account:	
	- transfer from FCDA to another bank processing salary	$14
	- transfer from FCDA to another bank processing of other transactions	$63
xi	Payment via SWIFT from Vostro Account	1.2% min MK9,400 max MK56,900
xii	Returning Funds	$31
xiii	SWIFT Charge	$38
xiv	Certificate of Balances	$47
xv	Interim Statement per Page with Vouchers for Inspection	Free
xvi	Interim Statement per Page	Free
xvii	Conversion Within the Same Bank	Free
xviii	Investigations Within 6 Months	Free
xix	Investigations Beyond 6 Months	$101
xx	Cash withdrawal from FCDA	2% min MK19,500 max MK136,500
	FIXED DEPOSIT/ INVESTMENT ACCOUNTS	
i	Fixed Deposit Early Cancellation:	35% of earned interest
ii	Withdrawal Without Notice	35% of earned interest
iii	Replacement of Lost Deal Slip	Free
	CARD SERVICES	
1	**New/Renewal/Replacement Cards**	
i	EazyCard	7,500
ii	VISA Red Debit Card	13,500
iii	Monthly Fee	800
iv	VISA Silver Debit Card	15,000
v	Monthly Fee	900
vi	VISA Gold Debit Card	23,500
vii	Monthly Fee	1,000
viii	VISA Platinum Debit Card	30,000
ix	Monthly Fee	1,250
x	VISA Infinite Debit Card	150,000
xi	Annual Fee	60,000
xii	VISA Business Debit Card	23,500
xiii	Monthly Fee	1,250
xiv	VISA Corporate Debit Card	30,000
xv	Annual Fee	48,000
2	**Credit Cards**	
i	VISA Gold Credit Card	72,000
ii	Annual Fee	48,000
iii	VISA Infinite Credit Card	150,000
iv	Annual Fee	60,000
v	Late Payment Penalty Fee	$60
vi	Over Limit Fee	$60
vii	ATM Cash Withdrawal International	8%
viii		
	Cash Passports/Mastercards	
3	New Card Cost	$30
i	Purchase Fee	6%
ii	Reload Fee (MasterCard) USD	6%
iii	Reload Fee (MasterCard) EURO	6%
iv		
	CHEQUE SERVICES	
1	**Cheque Books**	30,000
i	50 Leaves - Silver	30,000
ii	50 Leaves - Gold	33,750
iii	50 Leaves - Platinum	60,000
iv	100 Leaves	103,500
v	200 Leaves	
2	**Dishonoured Cheques**	157,500
i	Local	$99
ii	Foreign	
3	**Cheque Transaction Fees**	56,250
i	Bankers Cheque	48,675
ii	Cancellation of Bankers Cheque	64,000
iii	Replacement of Bankers Cheque	Free
iv	Counter Cheque	Free
v	Counter Leaf for Adminstrator General	139,150
vi	Special Cheque Presentation/Clearance	
vii	Same Day Value/Immediate Credit of Cheque (Deposited Cheque)	72,000

ITEM		2026 CHARGE
	LOANS	
1	**Personal Loans**	
i	Arrangement Fee for Personal Loan/Employer Supported Loan (ESL)	2% max MK1,000,000 2% max MK1,000,000
ii	Arrangement Fee for Cash Covered Loan	MK7,500 loans less than
iii	Commission Fee for Manual Payday Loan	MK100,000 and 5% min MK10,000 for loans more than MK100,000 5%
iv	Commission Fee for Instant Payday	Free
v	Payday Loan Penalty Charge	Effective rate
vi	Default Fees for Unpaid Loan Instalment	Free
vii	Loan Restructuring/Rescheduling	1.5% of total loan
viii	Loan Restructuring/Rescheduling With Arrears	1.74%
ix	Credit Life Insurance	As charged by Insurance Company
x	Collateral/Property/Security Insurance fee	As charged by CRB
xi	Credit Reference Bureau Fee	
2	**Overdrafts**	2.5% Maximum MK1,000,000.00
i	Arrangement Fee for Retail Overdraft	2.5% Maximum MK3,750,000
ii	Arrangement Fee for SME Overdraft	2%
iii	Arrangement Fee for Corporate Overdraft	135,000
iv	Unarranged Overdraft	Effective rate
v	Excess Overdraft	99,300
vi	Immediate Credit Facility	
3	**Green Finance**	2% max MK1,000,000
i	Arrangement Fee for Kuwala Energy /Renewable Energy/Green Finance	Effective rate
ii	Default Fee for Unpaid Loan Instalment	Free
iii	Loan Restructuring/Rescheduling	
iv	Loan Restructuring/Rescheduling with Arrears	1.5% of total loan
v	Collateral/Property/Security Insurance Fee	As charged by Insurance Company As charged by CRB
vi	Credit Reference Bureau Fee	
4	**Mortgages**	2% max MK3,750,000
i	Arrangement - Residential Mortgage Loan	2%
ii	Arrangement Fee - Commercial Mortgage Loan	2% max MK3,750,000
iii	Arrangement Fee- Construction Mortgage Retail	2%
iv	Arrangement Fee- Construction Mortgage Commercial	Free
v	Loan Restructuring/Rescheduling	1.5% of total loan
vi	Loan Restructuring/Rescheduling with Arrears	Effective rate
vii	Default Fee for Unpaid Loan Instalment	As charged by Property Development
viii	Construction/Building Mortgage Development Fee	Partner 1.5% Min. MK136,000
ix	Property Valuation Fee	As charged by Insurance Company
x	Collateral/Property/Security Insurance Fee	As charged by CRB
i	Credit Reference Bureau Fee	
5	**Business Loans**	Free
i	Commitment Fee	2.5% max MK6,250,000
ii	Arrangement Fee for SME/Business Loan	2.5% max MK10,000,000
iii	Arrangement Fee for Agribusiness Loan	Free
iv	Loan Restructuring/Rescheduling	1.5% of total loan
v	Loan Restructuring/Rescheduling with Arrears	Effective rate
vi	Default Fee for Unpaid Loan Instalment	As charged by Insurance Company
vii	Credit Life Insurance	As charged by CRB
viii	Credit Reference Bureau Fee	
ix	Collateral/Property/Security Insurance Fee	As charged by Insurance Company
6	**Corporate Loan**	Free
i	Commitment Fee	2%
ii	Arrangement Fee (General)	2%
iii	Arrangement Fee for Foreign Currency Loan	2%
iv	Arrangement Fee for Agribusiness Loan	2%
v	Arrangement Fee for Cash Covered Loan	Free
vi	Loan Restructuring/Rescheduling	135,000
vii	Loan Restructuring/Rescheduling with Arrears	Effective rate
viii	Default Fee for Unpaid Loan Instalment	As charged by CRB
ix	Credit Reference Bureau Fee	
x	Collateral/Property/Security Insurance Fee	As charged by Insurance Company

ITEM		2026 CHARGE
7	**Leasing and Vehicle Asset Finance - Personal**	Free
i	Commitment Fee	2.5% max MK3,750,000
ii	Arrangement Fee	2.5% max MK3,750,000
iii	Arrangement Fee for Foreign Currency Loan	
iv	Arrangement Fee for Agribusiness Loan/Farm Infrastructure and Implement	2% Free
v	Loan Restructuring/Rescheduling	135,000
vi	Loan Restructuring/Rescheduling with Arrears	Effective rate
vii	Default Fee for Unpaid Loan Instalment	As charged by Insurance Company,
viii	Collateral/Property/ Security Insurance Fee	depending on asset 1.74%
ix	Credit Life Insurance	As charged by CRB
x	Credit Reference Bureau Fee	
8	**Civil Servants Loans**	2% max MK1,000,000
i	Arrangement Fee	2.5% max MK3,750,000
ii	Arrangement Fee for Asset Finance	Free
iii	Loan Restructuring/Rescheduling	1.5% of total loan
iv	Loan Restructuring/Rescheduling with Arrears	As charged by Insurance Company
v	Credit Life Insurance	As charged by CRB
vi	Credit Reference Bureau Fee	
	DIGITAL BANKING	
1	**EazyOnline - Personal**	Free
i	Registration Fee	Free
ii	Monthly Service Fee - for bundled customers	1,250
iii	Monthly Service Fee - for unbundled customers	Free
iv	Balance Enquiry	Free
v	Statement	Free
vi	FundsTransfer to Accounts within NBS Bank (Intra-Bank)	840
vii	Funds Transfer to Other Banks (Inter-Bank Transfer)	
viii	Bulk Processing FundsTransfer to Accounts within NBS Bank (Intra-Bank)	Free
ix	Bulk Processing Funds Transfer to Other Banks (Inter-Bank)	900 Free
x	Bulk Processing to EazyWallet	750
xi	Bulk Processing to Other Wallets	Free
xii	Push to EazyWallet	750
xiii	Push to Other Wallet	Free
xiv	SMS Alert	720
xv	DSTV	2.25%
xvi	GOTV	Free
xvii	Bill Payment	
xviii	Standing Order Establishment Within NBS Bank (Intra-Bank)	Free
xix	Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free
xx	MRA Tax Payment	Free
xxi	Recalled Electronic Transfer	Free
xxii	Email Notification	Free
xxiii	Airtime Top-up	840
xxiv	Instant Funds Transfer	Free
xxv	Password Reset	Free
xxvi	Cheque Book Application	
3	**EazyMobile/EazyApp/EazyWApp**	Free
i	Registration Fee	Free
ii	Monthly Service Fee - for bundled customers	1,250
iii	Monthly Service Fee - for unbundled customers	Free
iv	Balance Enquiry	Free
v	Statement	Free
vi	FundsTransfer to Accounts within NBS Bank (Intra-Bank)	840
vii	Funds Transfer to Other Banks (Inter-Bank)	750
viii	Cardless Withdrawal at an ATM	Free
ix	Transfer to EazyWallet	750
x	Transfer from EazyWallet to Other Bank Wallet	750
xi	Transfer to Other Wallet	900
xii	DSTV	2.25%
xiii	GOTV	Free
xiv	Bill Payment	
xv	Standing Order Establishment/ Application Within the Same Bank (Intra-Bank)	Free
xvi	Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free
xvii	Tax Payment	Free
xviii	Airtime Top-up	Free
4	**EazyWallet**	Free
i	Registration Fee	Free
ii	Monthly Subscription/fees	Free
iii	Balance Enquiry	Free
iv	Statement	840
v	FundsTransfer to Accounts Within NBS Bank (Intra-Bank)	750
vi	Funds Transfer to Other Banks (Inter-Bank)	Free
vii	Cardless Withdrawal at an ATM	750
viii	Push to EazyWallet	900
ix	Push to Other Wallet	2.25%
x	DSTV	Free
xi	GOTV	
xii	Bill Payment	Free
xiii	Standing Order Establishment Within the Same Bank (Intra-Bank)	Free
xiv	Standing Order Establishment to Other Banks per Transaction (Inter-Bank)	Free
xv	Transfers from EazyWallet to another EazyWallet	
	ATM SERVICES	
1	**Local**	Free
i	NBS Bank ATM Withdrawal	500
ii	Natswitch ATM Withdrawal	Free
iii	ATM transactions (Bill Payments)	375
iv	Natswitch ATM Declined Withdrawal Due to Insufficient Funds	750
v	Cardless Withdrawals at ATM	Free
vi	NBS Bank ATM Balance Enquiry	Free
vii	Natswitch ATM Balance Enquiry (Us on them ATMs)	Free
viii	International ATM Balance Enquiry	Free
ix	PIN Mailer Reproduction	
x	ATM Withdrawal Surcharge - other bank cards on NBS Bank ATM	350
2	**International**	
i	International ATM Withdrawal	8% of the amount withdrawn
ii	International ATM Declined Withdrawal Due to Insufficient Funds	$1.50
	POINT OF SALE (POS) TRANSACTIONS	Free
i	Point Of Sale Transactions Local	6%
ii	Point Of Sale Transactions International	6%
iii	Online Transaction	

ITEM		2026 CHARGE
	DRAFTS AND TRANSFERS	
1	Local - Outward	
i	Funds Transfer (ATS) to Another Bank at Customer's Request Before 3pm (Inter-Bank)	1.5% min MK5,600 max MK28,000
ii	Funds Transfer (ATS) to Another Bank at Customer's Request After 3pm (Inter-Bank)	20,000
iii	Funds Transfer Within NBS Bank at Customers Request (Intra-Bank)	Free
iv	Cable/Telex/Swift	Free
2	**Foreign Transfer - Outward**	1.2% Min MK15,000
i	Commission on Foreign Currency Payment	Max MK62,000
ii	Swift Charge/Telex/Cable:	
	- MT 103/pacs.008 (Customer to Customer Funds Transfer Instruction to Pay)	41,000
	- MT 110 (Customer Request for Cheque or Bank Draft)	29,375 10,000
	- MT 940/camt .053 (SWIFT Statements)	
3	**Foreign Transfer - Inward**	Free
i	Commission	
	BANCASSURANCE	
1	**Funeral Covers**	450
i	Ufulu Funeral Cover	2,500
ii	Gold Ufulu Funeral Cover	4,800
iii	Platinum Ufulu Funeral Cover	30,600 per annum
iv	Executive Funeral Cover Option 1	40,800 per annum
v	Executive Funeral Cover Option 2	
2	**Credit Insurance**	As charged by Insurance Company
i	Credit Life Cover	As charged by Insurance Company
ii	Property Insurance	As charged by Insurance Company
iii	Retrenchment Cover	As charged by Insurance Company
iv	Mortgage Life Cover	
	SUNDRY AND ADMINISTRATIVE CHARGES	
1	**Sundry Charges**	Free
i	Account Closure Within 6 Months	Free
ii	Balance Enquiry on Enquiries Desk	Free
iii	Over the Counter Cash Withdraw Fee	
iv	Over the Counter cash withdrawals by Mobile Money agents	Free
v	Unclaimed Balance Processing from RBM Books per Drawing / Drawing Against Unclaimed Balances	Free
vi	Unclaimed Balance Processing from Service Centre Books/ Drawing Against Unclaimed Balances	Free Free
vii	Dormant Account Activation	2%, Min MK18,750 Max MK109,400
viii	Commission on Forex	Free
ix	Change Transaction (For Non-customers)	40,000
x	Reference Letter Local - SME	40,000
xi	Reference Letter Local - Corporate	73,680
xii	Reference Letter International	4,000
xiii	Bank Reference Form (Contractors)	Free
xiv	Over the Counter (OTC) Bill Payment	
xv	Retail Sweep Transactions:	65,780
	- Establishment	Free
	- Amendment/Cancellation	3,500
xvi	Transaction Fee per Sweep	
xvii	Corporate Sweep Transactions:	75,000
	- Establishment	Free
	- Amendment/Cancellation	3,500
	- Transaction Fee per Sweep	Free
	- Sweep Transactions Monthly Fee	1,000
xviii	Interim Statement - printing per Page	143,750
xix	Stop Payment	7,500
xx	Express Service	
xxi	Standing Orders/ Direct Debits:	8,700
	- Establishment	1,600
	- Processing (Internal)	9,500
	- Processing for Other Banks (Per Transaction)	Free
	- Standing Order Amendment/Cancellation	1,600
	- Direct Debits Within the Bank Per Debit	
	- Tobacco Proceeds Processing Fee/Seller Sheet (Tobacco Farmers)	4,700 4,300
	- Tobacco Proceeds Stop Order - Local	2,300
	- Account Number Confirmation to AHL	

ITEM		2026 CHARGE
xxii	Recalled Funds:	Free
	- Recalled Electronic Transfer	
xxiii	Copy of Statements:	1,000
	- Copy statement per page	
xxiv	Statement E-mailer:	Free
	- Statement E-mailer - Once Off	Free
	- Statement E-mailer - More than 2 Pages Per Page	Free
	- Statement E-mailer -Monthly Per Occurrence	Free
	- Statement E-mailer -Monthly Charge for Daily Statement	
	- All Digital Platform Statements: Mobile Apps, Wallets and WhatsApp	Free
	- Mini Statement	Free
xxv	Salary Processing Fees	7,500
	- Manual Processing	1,800
	- Electronic processing	Free
	- Recalled Salary within Same Bank	Free
xxvi	Balance Enquiry	
2	**Administrative Charges**	
2.1	Investigations	91,000
i	CCTV Investigation	35,000
ii	Transaction Investigation Less than 6 months	71,700
iii	Transaction Investigation Beyond 6 months	
2.2	Reports	
i	Special Letters to Banks and Auditors/Letter of Intent/to Board of Registration of Contractors	77,500
ii	Confidential Report:	63,360
	- Local	82,080
	- Foreign	
iii	Status Report:	70,950
	- Local	95,760
	- Foreign	
iv	Certificates:	55,200
	- Certificate for Tax Purposes	55,200
	- Certificate of Balance Commission	55,200
	- Certificate for Audit Purpose/Balance Confirmation	55,200
	- Certificate Covering Interest (Paid/ Received)	
	SAFE CUSTODY	68,750
i	Open Packet Bi-annual	75,000
ii	Sealed Packet Bi-annual	87,500
iii	Small Deed Box Bi-annual	100,000
iv	Large Deed Box Bi-annual	35,000
v	Inspection per Inspection	40,000
iv	Wills Held on Behalf of Customers Bi-annual	
	TRADE SERVICES	
1	**Bills for Collection - Foreign/Outward**	1.2% Max MK72,000
i	Commission:	1.2% Max MK72,000
	- Documentary collections	66,000
	- Commission on clean bill	63,000
ii	Swift Charge/Telex	71,000
iii	Bill Extension	80,000
iv	Delayed Acceptance	80,000
v	Stop Payment	$94 plus costs (recovered from remitting bank)
vi	Bill Returned Unpaid on Due date	
vii	Noting and Protesting Charges	39,100
viii	Postage	Courier rate plus VAT
ix	Courier Charge	As per stamp act
x	Stamp Duty	
2	**Bills Shipping Documents**	1% Max MK87,500
i	Composite Bills of Lading Requiring Release	
ii	Delivered Against Cash Deposit or Written Undertaking to Pay	1% Max MK87,500 75,000
iii	Documents returned to Principals	1% Max MK87,500
iv	Bonding/Release	1% Max MK87,500
v	Customs Bank Release (Customs Clearing Certificate)	1.15% Max K75,000
vi	Delivery to Consignees (Unaccompanied by Bills)	1% Max MK40,000
vii	Payment to Local Third Parties	35,000
viii	Release of Parcel Slips	
3	**Letters of Credit**	
3,1	Letters of Credit - Outwards/Imports Commission on Establishment/Arrangement Non Cash Cover	1.5% per month 1% per month thereof, min MWK500,000 1.5% per 3 months

ITEM		2026 CHARGE
ii	Commission on Establishment - Cash Cover	1% per month thereof, min MWK500,000 1% per month min MK65,500
iii	Acceptance/Accepted Draft	73,440
iv	Amendment Fee	81,360
v	Swift/Telex/Cable on Establishment	66,132
vi	Swift/Telex/Cable on Amendment	1.15% min MK45,500 max MK78,000
vii	Drawing	Free
viii	Extension of Tenor/Period with Cash Cover	1% per month or part there of minimum MK78,000
ix	Extension of Tenor/Period with Non-Cash Cover	
3.2	Letters of Credit - Inwards/Export	1% per month or part thereof,
i	Confirmation	Min MK78,000 1.15% minimum MK78,000
ii	Arrangement Commission	68,970
iii	Advising/Amendment	1.5% min MK65,500
iv	Acceptance/Negotiation/Appraisal per Submission	63,960
v	Telex/Cable/Swift	Courier Rate after VAT
vi	Courier Charges	54,080
vii	Accepted Draft	68,750
viii	Cancellation Fee	66,240
ix	Discrepant Document	
4	**Letters of Guarantee**	1.5% per 6 months, min MK135,000
i	Establishment Fee	
ii	Arrangement Fees	1.5% per 6 months, Min MK148,500
	- Shipping Guarantee	1.5% per 6 months, Min MK148,500
	- Bid Bonds/Other Guarantees	1.5% per 6 months,
	- Advance working Capital Bonds/ Performance Bonds	Min MK148,500 1.5% per 6 months, Min MK148,500
	- Retention Money Bonds	1.5% per 6 months, Min MK148,500
	- Payment Bonds	0.65% Min MK130,000
	- Guarantee Commitment Fee	2%
	- Foreign Guarantee Issued	As applicable to Issuance.
iii	Extension/Ammendment of Guarantee	Processing fee for Issuance = 2% Min MK128,250)
iv	Guarantee Executed Under Company Seal/MRA Guarantee	1.5% per 6 months, Min MK148,500
	EXCHANGE CONTROL	Free
i	Application - Local	Free
ii	Application - RBM	Free
iii	Exchange Control Application - Prepayment	Free
iv	CD 1 Forms Customer Processed	Free
v	CD 1 Forms Bank Processed	
	FOREIGN NOTES SALES AND PURCHASE	% Min, MK20,000 Max MK115,000
i	Foreign Notes Sales	2% Min. K20,000 equivalent
ii	Sales Against FCDA Balances - Transfer to Other Banks	Max. K150,000 Free
iii	Foreign Notes Purchase	
	AGENCY BANKING	
1	**Agency Banking Fees**	Free
i	Account Opening at an Agent	Free
ii	Cash Deposit	
2	**Withdrawals**	198
i	100 - 2,500	308
ii	2,501 - 5,000	660
iii	5001 - 10,000	1,188
iv	10,001 - 15,000	1,265
v	15,001 - 20,000	1,293
vi	20,001 - 25,000	1,320
vii	25,001 - 30,000	1,650
viii	30,001 - 40,000	1,870
ix	40,001- 50,000	2,200
x	50,001 - 60,000	2,750
xi	60,001 - 80,000	2,970
xii	80,001 - 100,000	4,950
xiii	100,001 - 200,000	7,200
xiv	200,001 - 300,000	8,200
xv	300,001 - 400,000	9,000
xvi	400,001 - 500,000	20,400
xvii	Above 500,000	