

FDH BANK PLC TARIFFS - EFFECTIVE 1 JANUARY, 2021

TYPE OF SERVICE

FEE

TYPE OF SERVICE	FEE
1 FREE SERVICES	
- Cash Deposit	Free
- Inter-Branch Encashment	Free
- Away Branch Withdrawal	Free
- Away Branch Deposit	Free
- OneClick Registration	Free
- OneClick Monthly Fee (Personal Account)	Free
- Savings Account Monthly Fee	Free
- Transfer from FCDA to Current Account	Free
- Foreign Notes Purchase	Free
- E-Statement (Corporate Customers)	Free
- E-Statement (Personal Customers)	Free
- FDH Mobile Balance Enquiry	Free
- FDH Mobile Mini Statement	Free
- Airtel Agent Deposit	Free
- TNM Agent Deposit	Free
2 CURRENT ACCOUNTS	
i Bank Cheque	K29,700
ii Cheque Book - 50 pages	K13,200
- 100 pages	K26,200
iii Dishonoured Cheque	K79,000
iv Monthly Service Fees	
- Eagle Customers (Membership Fee)	K16,200
- Business Current	K21,300
- SME Current Account	K12,600
- NGO's, Clubs and Associations	K8,400
- Personal Current - E-Bundle Fee	K3,000
v Special Presentation/Clearance	K98,500
vi Same day value other bank's cheque (per cheque)	K44,200
vi Same day value inhouse cheque (per cheque)	K22,000
vii Mini Statement	K4,900
viii Counter Cheque	K12,600
ix Stop Payment (For Reasons other than Lost/Stolen)	K75,900
x Sweep Transactions	
- Establishment	K48,900
- Per Sweep (Monthly Fee)	K11,500
xi Unarranged Overdraft	K79,000
3 SAVINGS ACCOUNTS	
i Counter Withdrawal through withdrawal slip for amounts below K200,000	K800
ii Copy Statement (same year)	K4,950
iii Interim Statement per page	K4,950
iv Account history beyond 12 months, per page	K5,900
v Closure of Account before expiry of six months of operations	K10,450
vi Balance enquiry on enquiries desk	K500
PARTNERSHIPS, CLUBS, ASSOCIATIONS, SOLE PROPRIETORSHIPS	
i Copy Statement (per page)	K4,950
ii Interim Statement (per page)	K4,950
iii Account Closure within 6 Months	K10,450
iv Account closure above 6 months	K10,450
v Balance enquiry on enquiries desk	K500
4 EXCHANGE CONTROL	
i Application - Internal	K6,600
ii Application - RBM	K26,600
iii CD 1 Forms Customer processed	K4,500
iv Bank processed	K16,000
5 FOREIGN NOTES SALES & PURCHASES	
Commission	
- Sales	1% Min K6,000, Max K75,800
- Purchases	Free
Sales Against FCDA Balances	1% Max K33,600
6 FIXED DEPOSITS/INVESTMENTS	
i Lost Certificate	K4,800
ii Early Cancellation	25% of interest earned to date, Min K1,600.00
7 SAFE CUSTODY	
i Open Packet	K30,500 bi annually
ii Sealed Packet	K30,500 bi annually
iii Small Deed Box	K30,500 bi annually
iv Large Deed Box	K38,100 bi annually
v Inspection	K15,200 per inspection
vi Wills held on behalf of customers	K19,600 bi annually
8 STANDING ORDERS	
i Establishment (Flat Fee)	K4,950
ii Processing (Internal)	K3,300
iii Insurance Companies	2.5% of total amount (deduct from aggregate amount)
iv Processing for other banks	K4,800
v Reversal for Not Provided For (NPF) - Loans/Insurance premiums	K83,600
9 FOREIGN CURRENCY DENOMINATED ACCOUNTS (FCDA)	
a. Transfer from FCDA to Current Account (MWK) with another bank	
i Transfer Cost	1% Min K4,900 Max K38,200
ii ATS - Transfers up to 15:00hrs	K18,500
- After 15:00hrs at customer's request	K39,000
b. Payment via SWIFT from Vostro Account	
Transaction Cost	1% Min K4,900 Max K38,200
c. Transfer from FCDA to Current Account maintained with FDH Bank	
Transaction Cost	Free
d. Transfer from FCDA to other banks in foreign currency	
i Processing of salaries	
ii Transaction Cost	USD50
iii Swift Message	USD30
iv Transfer from FCDA to cash passport foreign currency	Free

e. Dishonoured Foreign Cheque	
- Our Charge	USD72
f. Returning Funds	
i Transaction Cost	USD48
ii Swift Message	USD30
g. Postage on Foreign Cheque Deposited to FCDA's	USD36
h. Certificate of Balances	
Commission	USD44
i. Copy Statement	
- Same year	USD30
Interim (1 month) statement with vouchers for inspection	
- 1 to 2 years	USD60 plus costs (recovered from remitting bank)
- Over 2 years to 7 years	USD120
j. Investigation beyond 6 Months	
- Investigation within 6 months	USD120
k. Account Closure Fee before 6 months	USD40
10 CASH PASSPORT (MASTERCARD/VISA)	
i Sale	1% Min K6,600.00
ii Purchase	1% Min K3,900, Max K58,900
iii Card Fee on issue (Once Off)	USD16
11 DRAFTS AND TRANSFERS	
i Local - Outward	
a. Commission (To any Bank within Malawi other than FDH Branches)	0.5% Min K5,000 Max K30,500
b. Cable/Telex/Swift (Within Malawi)	K19,800 Flat
c. Transfers - ATS - up 15:00hrs	K18,500
- After 15:00 at customer's request	K39,000
ii Local - Inward	
a Natswitch Processing Fees	K2,900
iii Foreign - Outward	
a. Commission	1% Min K6,710 Max K29,600
b. Postage (Swift tracers)	K4,500
c. Cables/Telex/Swift	K19,000
d. MT 110	K11,800
e. MT 112	K11,800
f. Draft Cancellation Fee	K12,800
g. Replacement Draft (Customers Request)	1% Min K25,300
h. Repurchase of Draft	1.5% Min K3,100
iv. Foreign - Inward	
a. Commission-local	1% Min K3,100 Max K31,000
b. Commission on draft repurchased	1.5% Min K4,000
12 BILLS FOR COLLECTION - FOREIGN	
i Commission	
a. Documentary	1%, Min. K26,950 Max. K61,300
b. Clean	1%, Min. K26,950 Max. K53,700
ii Telex/Swift	K42,900
iii Postage	K24,900
iv Courier Service	Courier rate after Surtax plus 25%
v Stamp Duty	Per Stamp Act
vi Bill Extension	K32,800
vii Noting & protesting charges	0.5% Min K18,500 Max K32,800 plus costs
x Delayed acceptance	K55,000
13 BILLS FOR COLLECTION - LOCAL	
i Commission	1% Min K22,700 Max K58,900
ii Daily Presentation	K13,200
iii Cheques	K24,900
14 BILLS DISCOUNTED	
i Commission	1% Min K33,600 Max K61,100
ii Stamps	Per Stamp Act
15 BILLS NEGOTIATED	
i Commission	
a. Documentary	1%, Min. K30,500 Max. K48,600
b. Clean	1%, Min. K30,500 Max. K48,600
ii Stamps	Per Stamp Act
iii Postage	K19,800
iv Courier Service	Courier rate after Surtax plus 25%
16 BILLS - SHIPPING DOCUMENTS	
i Composite Bills of Lading Requiring Release	1%, Min. K27,800 Max. K65,600
ii Delivered Against Cash Deposit or Written Undertaking to Pay	1%, Min. K27,800 Max. K65,500
iii Returned to Principals	USD92
iv Bonding/Release	1%, Min. K26,600 Max. K62,700
v Customs Bank Release (Customs Clearing Certificate)	K31,400
vi Documents Returned to Principal	K43,900
vii Delivery to Consignees (Unaccompanied by Bills)	1%, Min. K24,200 Max. K57,100
17 BILL CHARGES - SUNDRY	
i Delays on Acceptance	K54,600
ii Daily presentation	K13,800
iii Payment to Local Third Party	0.5%, Min. K17,500, Max. K29,900
iv Noting	USD 55 plus costs (recovered from remitting bank)
v Release of parcel Slip	K28,500 per release
18 LETTERS OF CREDIT	
i Outward	
a. Commission on Establishment	1.5% per month or part thereof, Min. K67,200.00 for LCs without cash upfront
establishment with cash cover	1.5% for each 3 months or part thereof, Min K64,200 for LCs with cash upfront
b. Accepted Draft	1% per month Min K50,400 for LC's without cash upfront
c. Amendment	K49,800
d. Swift/Telex/Cable on Establishment	K49,800
e. Telex/Cable on Amendment of LC	K41,600
f. Extension of period or increase	0.5% per month or part thereof for LCs without cash upfront Min K53,800
g. Drawing	1%, Min K33,000 Max. K67,100
h. Cancellation Fee	K64,300
ii Inward	
a. Confirmation	1% per month, Min. K53,700
b. Advising/Amendment	K41,900
c. Negotiation	1% Min K40,000

d. Swift	K38,000 flat
e. Courier	Courier rate after Surtax plus 25%
f. Accepted Drafts	1% Min K36,750
g. Cancellation Fee	K43,800
h. Discrepant Document	K26,200
19 LETTERS OF GUARANTEE	
i Shipping Guarantee	1% per 3 months or part thereof, Min. K70,800
ii Bid Bonds	1% per 3 months or part thereof, Min. K60,400
iii Advance Working Capital Bonds / Performance Bonds/ Retention Money Bonds/Payment Bonds and Other Guarantees	1% per 3 months or part thereof, Min. K80,500
iv Guarantees executed under company seal	1% per 3 months or part thereof, Min. K80,500
v Inward Bank Guarantee	1% per 3 months or part thereof, Min. K30,000
vi Guarantee Commitment Fee	0.5% Min K60,400
vii Foreign Guarantee Issued	1% flat Min USD100.00
viii Increase in value of Guarantee and extension in period	1% per 3 months or part thereof on the increase, Min K60,400 for bid bonds and MK80,500 for other bonds
ix Any other amendment	MK60,400.00
x Cancellation	MK60,400.00
20 LOANS AND OVERDRAFTS	
a. Processing Fees	
i Consumer Finance	1.5% of the loan amount minimum K35,000 for loans below K500,000 and K60,000 for loans above K500,000.
ii Executive Loans/Overdrafts	
- Arrangement Fees	2% Min. K75,000
- Mortgage Finance	K104,500
iii Employer Guarantee Loans	1.5% of the loan amount minimum K35,000 for loans below K500,000 and K60,000 for loans above K500,000.
iv Corporate/Business Loans and Overdrafts	
- Arrangement Fees	2% Min K109,400
- Commitment Fee on Unutilized Loan Portion	2% per annum
- Unpaid Loan Instalment	K79,000
21 SUNDRY CHARGES	
i Night Safe	K26,200
Temporary Lodgement	K26,200
Commission	K33,500 per Night/wallet
ii Preparation of Salary Deposit on behalf of Customers	
a. Manual	K5,000
b. Electronic	K900
iii Fax Charges	
a. Local	Courier/Telecom companies charge inclusive 16.5% + 50% Min. K5,800
b. International	K23,900
iv Certificate of Balance	K34,400
v Confidential Report	
a. Local	K43,700
b. Foreign	K53,900
vi Unclaimed Balance Withdrawal Processing	
Branch books	K10,700
RBM books	K18,700
vii Investigation Beyond 6 Months	K43,600
Less than 6 months	
viii Transfer Between Accounts (all transfers - not same customer)	K4,100
ix Unallocated Transfers	K13,200
x Specie Bag	K1,200
xi Treasury Bill settlement	K15,400
xii Treasury Bill bidding	
xiii Change Transaction Status Report	1% For non-FDH Bank customers K4,700
a. Local	K44,000
b. Foreign	K64,600
xiv Special Letter to Board of Registration of Contractors/ Letter of Intent	K44,000
xv Identification Letter to Bank or Reference Letter for Tenders	K22,600
xvi Replacement of Lost or Stolen Bank Cheque	K32,800
xvii Financial Guarantees	1% per 6 months, Min. K52,800
xviii Search Fees for Copies of Deposit /Withdraw Slip	K5,900
xix CCTV Investigation	K65,600
xx Tobacco Proceeds	
- Processing Fee	K3,500
xxi Recalled Salary electronic	K6,400
xxii Bancassurance: Credit Life Insurance	0.75% Min K7,000

22 FDH CASH SERVICE

Transaction fees	
i Balance enquiry	K150
ii Cash withdrawal	K350
iii Cash withdrawal on non-FDH ATM's	K300
iv PIN reset	K2,200

23 FDH MASTERCARD DEBITCARDS

i New Card	
FDH Standard card	K5,500
FDH Gold Card	K9,500
FDH Platinum Card	K13,500
ii Replacement Card	
FDH ordinary card	K6,500
FDH Gold Card	K10,500
FDH Platinum Card	K14,500
iii Renewal	
FDH ordinary card	K6,500
FDH Gold Card	K10,500
FDH Platinum Card	K14,500

24 ELECTRONIC BANKING

FDH Online, FDH OneClick	
Registration	
Service Fee (Corporate Customers)	K8,400
Service Fee (SME Customers)	K4,620
Service Fee (Personal Customers)	Free
Transfer from FDH Account to FDH Account	K250
Transfer from FDH Account to other banks	K1,200
Transfer from FDH Account to FDH Wallet	K450
E-Statement	Free

E-STATEMENT

Service Fee (Corporate Customers)	Free
Service Fee (Personal Customers)	Free

FDH MOBILE

Balance enquiry	Free
Mini statement	Free
Funds transfer from Account to own Account	K250
Funds transfer from Account to another beneficiary account (within)	K250
Funds transfer from Account to FDH Wallet	K450
Funds transfer from Account to another bank account	K1,000
Funds transfer from FDH Wallet to account	K450
Funds transfer from FDH Wallet to Non FDH Customer	K1,000
Funds transfer from FDH Wallet to another Wallet Customer	K450
Transfer from Diaspora Wallet to Ufulu Digital Account/ Wallet	K550
Hello Paisa remittances to other banks	K1,000
Airtime top ups - Self	K25
Airtime top ups - Another number	K25
Bill payments	K350
Cardless withdrawal	K450
Remittance from Wallet (Cardless redemption)	K450
Standing orders application	K4,000
Cancelling standing orders	K2,300
Cheque book application	K250
Stop Cheque payment	K75,900
Airtel Agent deposit	Free
TNM Agent deposit	Free
PIN Change and PIN reset	K165
Bank to Airtel Money/ Mpamba Transaction fee	K550

25 AGENCY BANKING

Withdrawal ranges		Fees
K50	- K1,000	K100
K1,001	- K2,500	K150
K 2,501	- K5,000	K190
K 5,001	- K10,000	K380
K10,001	- K15,000	K755
K15,001	- K20,000	K780
K20,001	- K25,000	K800
K25,001	- K30,000	K850
K30,001	- K40,000	K1,000
K40,001	- K50,000	K1,250
K50,001	- K60,000	K1,500
K60,001	- K80,000	K1,875
K80,001	- K100,000	K2,000
K100,001	- K200,000	K3,250
K200,000	- K300,000	K4,500
K300,001	- K400,000	K5,500
K400,001	- K500,000	K6,250



Our Bank • Our Future • Grow With Us