

# Commissions and Charges Table

Effective from: 16/12/2025

Prices set in compliance with Notice No. 13/GBM/2017, with the changes introduced by Notice No. 19/GBM/2017  
For the complete list of the Charges and Commissions applied, refer to the Complete Price List



PRODUCT/SERVICE	PRICE LIST IN METICALS (Includes stamp duty)				
	BRANCH	ATM	eBanking /APP	*134# CURRENT ACCOUNT	MOBILE ACCOUNT
<b>2. A) CURRENT ACCOUNTS</b>					
2.1.3.2. Dormant accounts	0,00	-	-	-	-
2.1.6.2. Balance inquiries	100,00	0,00	0,00	0,00	0,00
2.1.8.2. Issue of statements	100,00	-	0,00	-	-
<b>3. B) IN-BRANCH DEPOSITS AND WITHDRAWALS</b>					
3.1.1. Cash	0,00	-	-	-	-
3.1.2. Cheques	0,00	-	-	-	-
<b>3.2 C) WITHDRAWALS</b>					
3.2.1.2. Local currency withdrawals (standard cheques)	0 00	-	-	-	-
3.2.1.3. Local currency withdrawals (counter cheques)	0,00 <sup>1</sup>	-	-	-	-
3.3.2. Issue of duplicate documents justifying debits or credits	120,00	-	0,00	-	-
<b>4.1. D) ANONYMOUS ("NO NAME")- READY-TO-USE – DEBIT CARDS</b>					
4.1.1.1. Normal issues	0,00	-	-	-	-
4.1.1.3. Urgent issues	-	-	-	-	-
4.1.1.4. Issue of duplicates	-	-	-	-	-
4.1.2. Annual fees <sup>5</sup>	402,90	-	-	-	-
<b>4.2. E) PERSONALISED "DAKI" DEBIT CARDS</b>					
4.2.1.1. Normal issues	0,00	-	0,00	-	-
4.2.1.3. Urgent issues	780,00	-	-	-	-
4.2.1.4. Issue of duplicates	408,00	-	-	-	-
4.2.2. Annual fees <sup>5</sup>	402,90	-	402,90	-	-
<b>4.3. F) "TAKO" CREDIT CARD</b>					
4.3.1.1. Normal issues	240,00	-	-	-	-
4.3.1.2. Urgent issues	780,00	-	-	-	-
4.3.1.3. Issue of duplicates	500,00	-	-	-	-
4.3.2. Annual fees <sup>5</sup>	550,00	-	-	-	-
4.3.5.2/1. Annual/monthly interest rates	49,90%/4,16%	-	-	-	-
<b>4.4. G) PREPAID "TAKO-PAGO" CARD</b>					
4.4.1.1. Normal issues	300,00	-	-	-	-
4.4.1.3. Urgent issues	-	-	-	-	-
4.4.1.4. Issue of duplicates	300,00	-	-	-	-
4.4.2. Annual fees <sup>5</sup>	0,00	-	-	-	-
<b>5. H) ATMs</b>					
5.1.2. Cash withdrawals from ATMs in Mozambique	-	9,50	-	-	-
5.2.2. Balance inquiries (printed in Mozambique)	-	0,00	-	-	-
5.2.4. Balance inquiries (printed abroad)	-	-	-	-	-
5.4. Printouts of BBAN/IBAN	-	0,00	-	-	-
5.7. PIN changes	-	0,00	-	-	-

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		BRANCHT	ATM	eBanking /APP	*134# CURRENT ACCOUNT	MOBILE ACCOUNT
<b>7. I) CHEQUES</b>						
7.1.1.	Supply of 5 regular checks	169,00	-	152,00	-	-
7.1.2.	Supply of 20 regular checks	725,00	-	657,00	-	-
7.1.3.	Supply of 41 regular checks	1.035,00	-	931,00	-	-
7.1.4.1.	Book of 41 regular checks with self-copying form	1.349,00	-	1.216,00	-	-
7.1.4.2.	Book of 80 regular checks with self-copying form	2.634,00	-	2.374,00	-	-
7.2.	Supply of a single check	395,00	-	-	-	-
7.4.1.1.	Return of check to the beneficiary	0,00	-	-	-	-
7.4.2.2.	Return of check from the OIC due to insufficient funds	270,00	-	-	-	-
7.4.2.3.	Return of check from the OIC due to technical reasons	270,00	-	-	-	-
<b>8.1. J) DOMESTIC TRANSFERS</b>						
8.1.1.2./3.	Intrabank between accounts with different accountholders	160,00	-	15,00	25,00 <sup>2</sup>	0,00 <sup>2</sup>
8.1.1.4.	Intrabank via ATM	-	25,00	-	-	-
8.1.2.1./2.	Interbank between accounts with different accountholders	450,00	-	120,00	120,00	0,00
8.1.2.3.	Interbank via ATM	-	120,00	-	-	-
<b>8.2. K) INTERNATIONAL TRANSFERS</b>						
8.2.1.	SWIFT telegraphic transfers – sent	0,25% (min. 1.303,56 máx. 19.553,40) + 3.389,26 <sup>3</sup>	-	0,09% (min. 1.303,56 máx. 13.035,60) + 3.389,26 <sup>3</sup>	-	-
8.2.2.1.1.	SWIFT telegraphic transfers – received – BCI customerst	1,00% (min. 32,59 máx. 1.278,00)	-	-	-	-
8.2.2.2.1.	SWIFT telegraphic transfers – received – OCI customers	0,25% (min. 1.955,35 máx. 19.553,40) + 1.955,34	-	-	-	-
<b>9. L) DIRECT DEBITS, STANDING INSTRUCTIONS</b>						
9.1.2.	Direct debiting of third party services	0,00	-	-	-	-
9.2.2.	Standing instructions to same bank	0,00	0,00	-	-	-
9.2.3.	Standing instructions to an OCI	0,00	0,00	-	-	-
9.3.2.	Issue of duplicate documents justifying debits and credits	120,00	-	-	-	-
<b>10.1.1. M) CREDITING OF RENTS/CONSUMER CREDIT</b>						
10.1.3.	Services set-up and organisation process	1 00%	-	-	-	-
10.1.4.2.	Monthly/annual interest rates	P_Rate_SIS + (3% - 10%) <sup>4</sup>	-	-	-	-
<b>10.2. N) MORTGAGE LOANS</b>						
10.2.1.	Loan simulations and pre-contractual information on approved conditions	0,00	-	-	-	-
10.2.3.	Services set-up and organisation process	1,5% (Min. 15.000,00)	-	-	-	-
10.2.5.2.	Monthly/annual interest rates	P_Rate_SIS + (0% - 6,5%) <sup>4</sup>	-	-	-	-

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					CURRENT ACCOUNT	MOBILE ACCOUNT
11.	O) INTERNET BANKING					
11.1.	Application for service	0,00	-	-	-	-
11.2.	Monthly/annual charges	0,00	-	-	-	-
	P) ELECTRONIC CURRENCY					
12.1.	Opening of accounts	0,00	-	-	-	-
12.11.	Transfers	-	-	-	-	0,00
13.1.	Q) IMPORT REMITTANCES					
13.1.1.	Service set-up charge	1.955,34	-	-	-	-
13.1.2.	Payments via Documentary Remittances	0,25% (min. 3.233,34 máx. 18.249,84)	-	-	-	-
13.2.	R) EXPORT REMITTANCES					
13.2.1.	Service set-up charge	0,00	-	-	-	-
13.2.2.	Payments via Documentary Remittances	0,00	-	-	-	-
14.1.	S) IMPORT DOCUMENTARY CREDIT					
14.1.1.1.	Service set-up charge	1.955,34	-	-	-	-
14.1.2.1.	BCI customers with 100% net coverage	-	-	-	-	-
14.1.3.1.	OCI customers with 100% net coverage	-	-	-	-	-
14.2.	T) EXPORT DOCUMENTARY CREDIT					
14.2.1.	Service set-up charge – BCI customers	Créditos Confirmados: 0,50% Créditos Não Confirmados: 9.367,74	-	-	-	-
14.2.2.	Service set-up charge – OCI customers	13.035,60	-	-	-	-
15.1.	U) DOMESTIC BANK GUARANTEES					
15.1.1.1.	Service set-up charge with 100% net coverage	2,25%	-	-	-	-
15.1.1.2.	Service set-up charge with part coverage	-	-	-	-	-
15.2.	V) INTERNATIONAL BANK GUARANTEES					
15.2.1.1.	Bank guarantees issued	0,75%	-	-	-	-
15.2.4.1.	Bank guarantees received	-	-	-	-	-
16.	W) OTHER					
16.1.1./2.	Letters of recommendation/creditworthiness <sup>4</sup>	3.300,00	-	-	-	-
16.2.1.	Statements of financial capacity <sup>4</sup>	4.235,24	-	-	-	-

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					CURRENT ACCOUNT
FREE SERVICES					
Deposit accounts:					
(i)	Opening of bank accounts or setting up of a deposit account				
(ii)	Bank account maintenance fees				
(iii)	Bank accounts dormant for a period of 12 months				
(iv)	Failure to comply with minimum balance requirements on current accounts				
(v)	Supply of one deposit account statement per month covering the last thirty one days, starting from date of request				
(vi)	Closure of bank accounts				
(vii)	Two in-branch balance inquiries per month				
(viii)	Two in-branch balance movements inquiries per month				
Deposits and withdrawals:					
(i)	Cash deposits in local and foreign currency				
(ii)	Cheque deposits in local and international currency				
(iii)	In-branch local currency cash withdrawals				
Bank cards:					
(i)	First normal debit card issue				
(ii)	Text alerts, in-country				
ATM, internet banking, mobile banking, POS and other electronic channel operations:					
(i)	Balance inquiries (without printouts)				
(ii)	BBAN or IBAN inquiries (without printouts)				
(iii)	Statements, mini-statements and movements (without printouts) inquiries on ATMs and POS terminals				
(iv)	First two balance printouts per month on ATMs and POS terminals				
(v)	First two balance printouts of movements per month on ATMs				
(vi)	First two balance printouts of statements and mini-statements per month on ATMs and POS terminals				
(vii)	First two withdrawals, per month, from ATMs				
(viii)	First two PIN changes per month				
POS terminals and other electronic media:					
(i)	Use of bank cards to pay for goods and services				
Cheques:					
(i)	In-branch local currency withdrawals using standard cheques				
(ii)	Return to payee of cheques ineligible for payment				
(iii)	Cancellation or voiding of cheques				

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				CURRENT ACCOUNT	MOBILE ACCOUNTS
FREE SERVICES					
Transfers between accounts in the same bank:					
(i)	Two in-branch and ATM transfers per month				
(ii)	One transfer per day, on any electronic channel				
Direct debits and standing instructions:					
(i)	Requests or authorisation for acceptance of direct debits or standing instructions				
Electronic currency:					
(i)	Opening of accounts				
(ii)	Issue of electronic currency				
(iii)	PIN changes				
(iv)	Account maintenance charges				
(v)	Closure of accounts				
(vi)	Balance inquiries – one per day				
(vii)	Dormant accounts with balances of less than MT 20 for a period of up to 6 months				
Credit operations:					
(i)	Loan simulationst				
(ii)	Pre-contractual information on approved conditions				

## Notes:

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- Commission applies for providing counter cheque, according to point 7.2.;
- Applicable on transfers from current or mobile accounts to a card account in the name of the same accountholder or a mobile account associated with another bank;
- The annual interest rate is calculated on the Mozambique Financial System's Prime Rate (P\_RATE\_SIS) plus a spread, in line with the specified maturity. The monthly interest rate is calculated by dividing the annual interest rate by 12 months;
- Applicable to individual customers. Please see full price list for corporate customers;