

# Commercial and Investment Bank

## Table of Commissions and Charges



**30**  
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Effective Date: March 16, 2026

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 METICAIS (includes Stamp Duty) |     |               |                 |                |
|---|--|-----|---------------|-----------------|----------------|
|   | BRANCH                                       | ATM | EBANKING /APP | *134#           |                |
|   |  |     |               | CURRENT ACCOUNT | MOBILE ACCOUNT |
| <b>A) CURRENT ACCOUNT</b>   |  |     |               |                 |                |
| 2.1.3.2. Account Inactivity <sup>(1)</sup>                                  | 75.00  | -   | -             | -               | -              |
| 2.1.6.2. Balance Inquiry  | -  | -   | -             | -               | -              |
| 2.1.8.2/4 Statement Printing <sup>(2)</sup>                                 | 100.00                                       | -   | 0.00          | -               | -              |
| <b>B) SAVINGS ACCOUNT</b>   |  |     |               |                 |                |
| 2.2.3.2. Account Inactivity   | 0.00   | -   | -             | -               | -              |
| 2.2.6.2. Balance Inquiry  | -  | -   | -             | -               | -              |
| 2.2.8.2/4 Statement Printing <sup>(3)</sup>                                 | -  | -   | -             | -               | -              |
| <b>C) DEPOSITS AND WITHDRAWALS AT THE COUNTER</b>                           |  |     |               |                 |                |
| 3.2.1.2. Withdrawal of MN with a regular check                              | Grátis                                       | -   | -             | -               | -              |
| 3.2.1.3. Withdrawal of MN with a single check                               | 0.00   | -   | -             | -               | -              |
| 3.3.2. Issuance of a duplicate of a supporting document for debit or credit | 120.00                                       | -   | 0.00          | -               | -              |
| <b>D) NON-PERSONALIZED DEBIT CARD</b>                                       |  |     |               |                 |                |
| 4.1.1.2. Standard issuance  | 0.00   | -   | -             | -               | -              |
| 4.1.1.3. Urgent   | -  | -   | -             | -               | -              |
| 4.1.1.4. Duplicate  | -  | -   | -             | -               | -              |
| 4.1.2. Annual fee   | 402.90                                       | -   | -             | -               | -              |
| <b>E) CUSTOMIZED DEBIT CARD</b>   |  |     |               |                 |                |
| 4.2.1.2. Standard issuance  | 0.00   | -   | -             | -               | -              |
| 4.2.1.3. Urgent   | 780.00                                       | -   | -             | -               | -              |
| 4.2.1.4. Duplicate  | 408.00                                       | -   | -             | -               | -              |
| 4.2.2. Annual fee   | 402.90                                       | -   | 402.90        | -               | -              |
| <b>F) CREDIT CARD – TAKO CARD</b>   |  |     |               |                 |                |
| 4.2.1.2. Standard Issue   | 240.00                                       | -   | -             | -               | -              |
| 4.2.1.3. Urgent   | 780.00                                       | -   | -             | -               | -              |
| 4.2.1.4. Duplicate Issue  | 500.00                                       | -   | -             | -               | -              |
| 4.2.2. Annual Fee   | 550.00                                       | -   | -             | -               | -              |
| 4.3.5.1./2 Monthly Interest Rate  | 49.90%/4.16%                                 | -   | -             | -               | -              |
| <b>G) PREPAID CARD - TAKO-PAGO CARD</b>                                     |  |     |               |                 |                |
| 4.2.1.2. Standard issuance  | 300.00                                       | -   | -             | -               | -              |
| 4.2.1.3. Urgent   | -  | -   | -             | -               | -              |
| 4.2.1.4. Duplicate  | 300,00                                       | -   | -             | -               | -              |
| 4.2.2 Annual fee  | 0,00   | -   | -             | -               | -              |
| <b>H) ATM</b>   |  |     |               |                 |                |
| 5.1.2. Cash withdrawal at ATM in the country <sup>(4)</sup>                 | 0.00   | -   | -             | -               | -              |
| 5.1.3. Cash withdrawal at ATM in the country                                | 9.50   | -   | -             | -               | -              |
| 5.2.3. Balance inquiry with printout in the country                         | Free   | -   | -             | -               | -              |
| 5.2.4. Balance inquiry with printout abroad                                 | Free   | -   | -             | -               | -              |
| 5.4.2. NIB/IBAN printing  | 0.00   | -   | -             | -               | -              |
| 5.7.2. PIN change   | -  | -   | -             | -               | -              |

| PRODUCT / SERVICE                              |   | PRICE LIST IN METICAIS (includes Stamp Duty)           |                       |  |                      |                     |
|--|---|--|-----------------------|--|----------------------|---------------------|
|  |   | BRANCH   | ATM                   | EBANKING /APP  | *134#                |                     |
|  |   |  |                       |  | CURRENT ACCOUNT      | MOBILE ACCOUNT      |
| <b>I) CHECKS</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.   | Book of 41 regular checks with self-copying form                          | 1.349,00   | -                     | 1,216.00   | -                    | -                   |
| 7.1.5.   | 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./7.4.2.1.                              | Return of check to the beneficiary  | 0.00   | -                     | 0.00   | -                    | -                   |
| 7.4.2.2  | Return of check from an OIC due to insufficient funds                     | 270.00   | -                     | -  | -                    | -                   |
| 7.4.2.3  | Return of check from an OIC due to technical reasons                      | 270.00   | -                     | -  | -                    | -                   |
| <b>J) NATIONAL TRANSFERS</b>                   |   |  |                       |  |                      |                     |
| 8.1.1.3.                                       | Intrabank transfer between accounts (same/different account holders)      | 160.00   | -                     | 15.00 <sup>(5)</sup>                                       | 25.00 <sup>(5)</sup> | 0.00 <sup>(3)</sup> |
| 8.1.1.4.                                       | Intrabank transfer via ATM  | -  | 25.00 <sup>(5)</sup>  | -  | -                    | -                   |
| 8.1.2.2.                                       | Interbank transfer between accounts (same/different account holders)      | 450.00   | 120.00 <sup>(6)</sup> | 120.00 <sup>(6)</sup>                                      | 120.00               | 0.00                |
| 8.1.2.3.                                       | Interbank transfer via ATM  | -  | 120.00                | -  | -                    | -                   |
| <b>K) INTERNATIONAL TRANSFERS</b>              |   |  |                       |  |                      |                     |
| 8.2.1.1.                                       | Telegraphic/Swift transfer sent   | 0.25%<br>(min.1,303.56 max.<br>19,553.40)<br>+3,386.70 | -                     | 0,09% (min.<br>1.303,56<br>max.<br>13.035,60)<br>+3.386,70 | -                    | -                   |
| 8.2.2.1.1.                                     | Telegraphic/Swift transfer received. Bank Client                          | 1,00% (min. 32,59<br>máx. 1.278,00 )                   | -                     | -  | -                    | -                   |
| 8.2.2.2.1.                                     | Telegraphic/Swift transfer received. ICO Client.                          | 0.25% (min. 1.955,35<br>max. 19.553,40)                | -                     | -  | -                    | -                   |
| <b>L) DIRECT DEBITS, STANDING INSTRUCTIONS</b> |   |  |                       |  |                      |                     |
| 9.1.1.   | Payment for third-party services by direct debit                          | 0.00   | -                     | -  | -                    | -                   |
| 9.2.2.   | Standing instruction for the same bank                                    | 160.00   | -                     | -  | -                    | -                   |
| 9.2.3.   | Standing instruction for OIC (International Credit Institution)           | 450.00   | -                     | -  | -                    | -                   |
| 9.3.2.   | Issuance of a duplicate debit and credit justification document           | 120.00   | -                     | -  | -                    | -                   |
| <b>M) INCOME CREDIT – BCI CONSUMER CREDIT</b>  |   |  |                       |  |                      |                     |
| 10.1.3.  | Establishment of services and process organization                        | 1.00%  | -                     | -  | -                    | -                   |
| 10.1.5.2.                                      | Monthly/Annual Interest Rate  | -/P_Rate_SIS<br>+ 3.00% - 10.00%                       | -                     | -  | -                    | -                   |
| <b>N) HOUSING/CONSTRUCTION LOAN</b>            |   |  |                       |  |                      |                     |
| 10.1.1./10.1.2.                                | Credit simulation and pre-contractual information on approved conditions. | Free   | -                     | -  | -                    | -                   |
| 10.1.3.  | Establishment of services and process organization                        | 1.5% (Min. 15.000.00)                                  | -                     | -  | -                    | -                   |
| 10.1.4.1./<br>10.1.4.2                         | Monthly/Annual Interest Rate  | -/P_Rate_SIS<br>+ 6.50 pp                              | -                     | -  | -                    | -                   |
| <b>O) INTERNET BANKING</b>                     |   |  |                       |  |                      |                     |
| 11.1.  | Service Subscription  | 0.00   | -                     | -  | -                    | -                   |
| 11.2.  | Monthly/annual fee  | 0.00   | -                     | -  | -                    | -                   |
| <b>P) ELECTRONIC CURRENCY</b>                  |   |  |                       |  |                      |                     |
| 12.1.  | Account opening   | 0.00   | -                     | -  | -                    | -                   |
| 12.11.   | Transfer  | -  | -                     | -  | -                    | 0.00                |

| PRODUCT / SERVICE   | PRICE LIST IN METICAIS (includes Stamp Duty)   |     |               |                 |                |
|---|--|-----|---------------|-----------------|----------------|
|   | BRANCH   | ATM | EBANKING /APP | *134#           |                |
|   |  |     |               | CURRENT ACCOUNT | MOBILE ACCOUNT |
| <b>Q) IMPORT SHIPMENTS</b>                                |  |     |               |                 |                |
| 13.1.1. Service Constitution                              | 1,955.34   | -   | -             | -               | -              |
| 13.2.1. Payments via Documentary Remittances              | 0.25% (min. 3,233.34 max. 18,249.84)   | -   | -             | -               | -              |
| <b>R) EXPORT SHIPMENTS</b>                                |  |     |               |                 |                |
| 13.1.1. Service Constitution                              | 0.00   | -   | -             | -               | -              |
| 13.1.2. Payments via Documentary Remittances              | 0.00   | -   | -             | -               | -              |
| <b>S) IMPORT DOCUMENTARY CREDIT</b>                       |  |     |               |                 |                |
| 14.1.1.1. Service Constitution                            | 1.955,34   | -   | -             | -               | -              |
| 14.1.2.1. Bank clients with 100% net coverage.            | -  | -   | -             | -               | -              |
| 14.1.3.1. ICO clients with 100% net coverage              | -  | -   | -             | -               | -              |
| <b>T) EXPORT DOCUMENTARY CREDIT</b>                       |  |     |               |                 |                |
| 14.2.1. Service Setup - Bank Clients                      | Confirmed Credits:<br>0.50%  | -   | -             | -               | -              |
|   | Unconfirmed Credits:<br>9,367.74   | -   | -             | -               | -              |
| 14.2.2. Service Establishment - OIC Clients               | 13.035,60  | -   | -             | -               | -              |
| <b>U) NATIONAL BANK GUARANTEES</b>                        |  |     |               |                 |                |
| 15.1.1.1. Service Establishment with 100% net coverage    | 2.25%<br>per quarter or<br>fraction  | -   | -             | -               | -              |
| 15.1.1.2. Service Establishment with Partial Coverage     | -  | -   | -             | -               | -              |
| <b>V) INTERNATIONAL BANK GUARANTEES</b>                   |  |     |               |                 |                |
| 15.2.1.1. Bank guarantees issued                          | 0.75%  | -   | -             | -               | -              |
| 15.2.1.2. Bank guarantees received                        | -  | -   | -             | -               | -              |
| <b>W) OTHERS</b>  |  |     |               |                 |                |
| 16.1. Letter of recommendation/Certificate of Suitability | 750.00   | -   | -             | -               | -              |
| 16.2. Declaration of financial capacity                   | 800.00   | -   | -             | -               | -              |
| <b>FREE SERVICES</b>                                      |  |     |               |                 |                |
| <b>Regarding the deposit account</b>                      |  |     |               |                 |                |
| (i)   | Opening a bank account or establishing a bank deposit  |     |               |                 |                |
| (ii)  | Maintaining the bank account   |     |               |                 |                |
| (iii)   | Bank account inactivity for a period of 12 months  |     |               |                 |                |
| (iv)  | Failure to maintain a minimum balance in current accounts  |     |               |                 |                |
| (v)   | Provision of a bank statement once a month, covering the last thirty-one days from the date of the request |     |               |                 |                |
| (vi)  | Closing a bank account   |     |               |                 |                |
| (vii)   | Balance inquiry, twice a month, at the branch  |     |               |                 |                |
| (viii)  | Transaction history inquiry, twice a month at the branch   |     |               |                 |                |
| <b>Regarding deposits and withdrawals</b>                 |  |     |               |                 |                |
| (i)   | Cash deposit, in national and foreign currency   |     |               |                 |                |
| (ii)  | Check deposit, in national and foreign currency  |     |               |                 |                |
| (iii)   | Cash withdrawal, in national currency at the counter   |     |               |                 |                |
| <b>Regarding bank cards</b>                               |  |     |               |                 |                |
| (i)   | First regular debit card issuance  |     |               |                 |                |
| (ii)  | Alert via text message, within the country   |     |               |                 |                |

| PRODUCT / SERVICE   | PRICE LIST IN METICAIS (includes Stamp Duty)   |     |               |                 |
|---|--|-----|---------------|-----------------|
|   | BRANCH   | ATM | EBANKING /APP | *134#           |
|   |  |     |               | CURRENT ACCOUNT |
| <b>Regarding transactions made through ATMs, Internet Banking, Mobile Banking, POS and other electronic channels.</b> |  |     |               |                 |
| (i)   | Balance inquiry without printing   |     |               |                 |
| (ii)  | NIB or IBAN inquiry without printing   |     |               |                 |
| (iii)   | Inquiry of statements, mini-statements and transactions without printing at ATMs and POS terminals |     |               |                 |
| (iv)  | First two printouts per month of balance at ATMs and POS terminals                                 |     |               |                 |
| (v)   | First two printouts per month of ATM transactions  |     |               |                 |
| (vi)  | First two printouts per month of statements and mini-statements at ATMs and POS terminals          |     |               |                 |
| (vii)   | First two ATM withdrawals per month  |     |               |                 |
| (viii)  | First two PIN changes per month  |     |               |                 |
| <b>Regarding POS and other electronic means</b>   |  |     |               |                 |
| (i)   | Using a bank card to pay for goods and services.   |     |               |                 |
| <b>Regarding checks</b>   |  |     |               |                 |
| (i)   | Withdrawal of national currency with a regular check at the bank branch counter                    |     |               |                 |
| (ii)  | Return to the beneficiary of a check that does not meet the conditions for payment                 |     |               |                 |
| (iii)   | Cancellation or revocation of a check  |     |               |                 |
| <b>Regarding transfers between accounts at the same institution.</b>  |  |     |               |                 |
| (i)   | Performing two transfers per month, one at a counter and one at an ATM.                            |     |               |                 |
| (ii)  | Performing one transfer per day through electronic channels, regardless of the channel used.       |     |               |                 |
| <b>Regarding direct debits and standing instructions</b>  |  |     |               |                 |
| (i)   | Request or authorization for direct debits or standing instructions.                               |     |               |                 |
| <b>Regarding Electronic Money</b>   |  |     |               |                 |
| (i)   | Account opening  |     |               |                 |
| (ii)  | Electronic money issuance  |     |               |                 |
| (iii)   | PIN change   |     |               |                 |
| (iv)  | Account maintenance  |     |               |                 |
| (v)   | Account closure  |     |               |                 |
| (vi)  | Balance inquiry once a day   |     |               |                 |
| (vii)   | Account inactivity when the balance is less than 20 MT for a period of up to 6 months              |     |               |                 |
| <b>Regarding Credit Operations</b>  |  |     |               |                 |
| (i)   | Loan simulation  |     |               |                 |
| (ii)  | Pre-contractual information on approved conditions   |     |               |                 |

### Notes:

<sup>1</sup>Account Inactivity Fee applicable (after 24 months).

<sup>2</sup>Statement covering the period from 0 to 3 months (individuals) and daily (companies).

<sup>3</sup>Statement covering the period from 0 to 3 months (individuals) and daily (companies).

<sup>4</sup>The first two withdrawals per month in the country are free.

<sup>5</sup>Retail customers are exempt from this fee.

<sup>6</sup>Retail customers are exempt from fees on instant transfers up to 200,000.00 MZN.

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