



2026 Tariffs

Effective April 2026

(Published pursuant to the Financial Services Act and Banking and Banking Act of the Laws of Malawi)

Note:

The tariffs highlighted in "red" are subject to 17.50% VAT in compliance with Value Added Tax (Amendment) Bill 2021. All electronic money transfers are subject to 0.05% levy

1. Free services	
Balance enquiry	Free
Online statements - all accounts	Free
Monthly management fees	Free
Prime Investors/Smart Savers Accounts/ Current Account - Personal and NGOs	Free
Withdrawals at all Banking Centres	Free
Transfer from FCDA to MWK a/c within bank	Free
Foreign notes purchases	Free
Internet Banking - registration, balance enquiry, statement and transfer within CDH Investment Bank	Free
Transfer within bank (same customer - manual)	Free
Transfer within bank (other customer - manual)	Free
Account opening	Free
Closing an account	Free
Amendment or cancellation of standing order	Free
Transfer of funds between accounts domiciled in same financial institution	Free
Processing exchange control forms	Free
Replacement of PIN mailer of ATM cards	Free
Standing order establishment within the same bank (intra-bank)	Free
Standing order establishment to other banks per transaction (inter-bank)	Free

2. Cards services		Fees and charges
Mastercard cash passport solutions		
Cash Passport Sale USD	2% min	K8,000.00
Cash Passport Sale EURO	2.5% min	K8,000.00
New Card Cost (Once off) /Issuance	USD16	
Cash Passport Communication	USD16	
Purchase Fee	0.01 of amount purchased	
Additional Card Fee (MasterCard)		
Reload Fee (MasterCard) USD	USD2	
Reload Fee (MasterCard) EURO	EUR2.7	

3. Cheques		Fees and charges
Cheques books		
50 Leaves		K39,675.00
100 Leaves		K66,528.00
200 Leaves		K131,673.00
Dishonoured cheques		
Local		K227,591.11
Foreign		USD60 plus Agent bank charges
Cheque transaction fees		
Bankers cheque		K54,864.00
Cancellation of bankers cheque		K54,864.00
Replacement of bankers cheque		K54,864.00
Counter cheque		K13,830.30
Special cheque presentation/clearance		K144,000.00
Same day value/immediate credit of cheque (deposited cheque)		K92,202.00

4. Loans		Fees and charges
Personal loans		
Arrangement fee for local loan	2.5% max	K6,250,000.00
Arrangement fee for share purchase loan	2.5% max	K6,250,000.00
Arrangement fee for Employer Supported Loan (ESL)	2.5% max	K6,250,000.00

Arrangement fee for Employer Guaranteed Loan	2.5% max	K6,250,000.00
Arrangement fee for Cash Covered Loan	1.5% max	K150,000,000.00
Default fees for Unpaid Loan Instalment	50% of the installment amount, maximum	K153,619.20
Loan restructuring/rescheduling	2% max	62,500,000.00
Loan restructuring/rescheduling with arrears	2% max	62,500,000.00
Overdrafts		
Arrangement fee for retail overdraft	2% max	K187,500,000.00
Arrangement fee for SME overdraft	2% max	K187,500,000.00
Arrangement fee for corporate overdraft	2% max	K187,500,000.00
Renewal of overdraft	2% max	K187,500,000.00
Commitment fee-SME	1.5% of undrawn portion max	K62,500,000.00
Commitment fee-Business and Commercial	1.5% of undrawn portion max	K62,500,000.00
Commitment fee-Corporate	1.5% of undrawn portion max	K62,500,000.00
Overdraft extension fees	2% max	K187,500,000.00
Unarranged overdraft		K160,998.20
Excess overdraft	Base plus 10%	
Temporary excess	Base plus 10%	
Unutilized overdraft	1.5% of undrawn portion max	K62,500,000.00

SME loans		
Commitment fee	1.5% of undrawn portion max	K62,500,000.00
Arrangement fee (general)	1.5% max	K180,000,000.00
Arrangement fee for cash covered loan	1.5% max	K180,000,000.00
Loan restructuring/rescheduling	2% max	K62,500,000.00
Loan restructuring/rescheduling with arrears	2% max	K62,500,000.00
Default fee for unpaid loan instalment	50% of the installment amount, maximum	K153,619.20

Corporate loans		
Commitment fee	1.5% of undrawn portion max	K62,500,000.00
Arrangement fee (general)	1.5% max	K180,000,000.00
Arrangement fee for cash covered loan	1.5% max	K150,000,000.00
Loan restructuring/rescheduling	2% max	K62,500,000.00
Default fee for unpaid loan instalment	50% of the installment amount, maximum	K153,619.20
Leasing and vehicle asset finance		
Commitment fee	1.5% of undrawn portion max	K62,500,000.00
Arrangement fee (general)	1.5% max	K180,000,000.00
Arrangement fee for agribusiness loan/farm infrastructure and implement	1.5% max	K180,000,000.00

Loan restructuring/rescheduling	2% max	K62,500,000.00
Loan restructuring/rescheduling with arrears	2% max	K62,500,000.00
Default fee for unpaid loan instalment	50% of the installment amount, maximum	K153,619.20
Civil servants loans		
Arrangement fee (general)	2.5% max	K6,250,000.00
Arrangement fee for asset finance	2.5% max	K6,250,000.00
Loan restructuring/rescheduling	2% max	K62,500,000.00
Loan restructuring/rescheduling with arrears	2% max	K62,500,000.00

5. Electronic and digital banking services		Fees and charges
Electronic funds transfers (eft) system		
Internet banking		
Internet Banking-Personal		
Monthly service fee		K4,785.00
Funds transfer to other banks (inter-bank transfer)		K625.00 per transaction
Internet Banking-Corporate		
Monthly service fee		K10,890.00
Funds transfer to other banks (inter-bank)		K700.00 per transaction

6. Drafts and transfers		Fees and charges
Local - outward		
Funds Transfer (ATS) to another bank at customer's request before 3pm (Inter-Bank)		K14,000.00
Funds Transfer (ATS) to another bank at customer's request after 3pm (Inter-Bank)		K59,000.00

Foreign transfer (Telegraphic Transfers)		
Foreign Transfer Outward (Telegraphic Transfers)		
Commission on foreign currency payment	1% max	K50,000.00
Swift charge/telex/cable:		K50,000.00
- MT 112 (stop payment)		K27,000.00
- MT 940 / camt .053 (SWIFT Statements)		K36,830.00
Postage (swift tracers)		K41,714.42

7. Sundry and administrative charges		Fees and charges
Sundry		
Swift/ scan per page		K889.00
Transfer confirmation request fee		K2,540.00
Reference letter local SME		K51,243.50
Reference letter local corporate		K59,162.95
Reference letter international		K59,162.95
Bank reference form (contractors)		K59,162.95
Transaction fee per sweep		K18,125.00 per month
- Establishment		K70,995.54
- Sweep transactions monthly fee		K18,125.00 per month
- Processing insurance company's premiums		3% of total amount
- Reversal of not provided for (NPF) loans /insurance premiums [per reversal]		K78,750.00
- Tobacco proceeds processing fee/ seller sheet (tobacco farmers)		K5,940.00
- Recalled electronic transfer		K6,875.00 per transfer
- Bulk payment- manual processing		K6,875.00 per transfer
- Bulk payment - electronic processing		K1,375.00 per credit
Statement		K840.00

Administrative charges	
Investigations	
CCTV Investigations:	
- CCTV investigation internal - less than 3 months	K76,200.00
- CCTV investigation internal - beyond 3 months	K76,200.00
- CCTV investigation external - less than 3 months	K88,849.20
- CCTV investigation external - beyond 3 months	K88,849.20
Request to Investigate a Transaction:	
Transaction investigation less than 6 months	K32,500.00
Transaction investigation beyond 6 months	K57,500.00
Search fees for copies of deposit / withdraw slip	K1,625.00 per page
Report	
Special letters to banks and auditors/ letter of intent/to board of registration of contractors	
Confidential report / report to parties:	
- Local	K50,000.00
- Foreign	K75,000.00
- Certificate of balance commission	K44,450.00

8. Specialised and custodial services		Fees and charges
Safe custody:		
Open packet bi-annual		K98,010.00
Sealed packet bi-annual		K108,900.00
Small deed box bi-annual		K108,900.00
Large deed box bi-annual		K141,570.00
Inspection per inspection		K43,560.00
Wills held on behalf of customers bi-annual		K54,450.00

9. Trade services		Fees and charges
Bills for collection - foreign/outward		
Commission:		
- Documentary collections		1% max K50,000.00
- Commission on clean bill		1% max K45,000.00
Swift charge/telex		K50,578.00
Bill extension		K51,243.00
Delayed acceptance		K35,000 per week
Noting and protesting charges		USD99 plus costs
Payment/negotiation		0.5% max K50,000.00
Courier charge		Courier rate
Stamp duty		As per Stamp Duty Act

Bills discounted		
Commission		1% max K50,000.00
Noting and protesting charges		
Stamp duty		As per Stamp Duty Act

Bills negotiated		
Commission - clean		1% max K55,000.00
Commission - documentary		1% max K55,000.00
Cancellation fee		K18,750.00
Daily presentation		K17,600.00
Postage		K26,000.00
Stamps		As per Stamp Duty Act
Courier service		Courier rate after VAT

Bills shipping documents		
Composite bills of lading requiring release		1% max K55,000.00
Delivered against cash deposit or written undertaking to pay		1% max K55,000.00
Documents returned to principals		USD50
Bonding/release		1% max K55,000.00
Customs bank release (customs clearing certificate)		K28,000.00

Delivery to consignees (unaccompanied by bills)		1% max K55,000.00
Payment to local third parties		0.5% max K28,000.00
Release of parcel slips		K25,200.00 per release

Letters of credit	
Letters of credit (Outwards) / Imports	
Commission on establishment/ arrangement - non cash cover	2% per month
Commission on establishment - cash cover	0.75% per month
Acceptance/accepted draft	1.3% per month
Amendment fee	K63,500.00
Swift/telex/cable on establishment	K64,008.00
Swift/telex/cable on amendment	K66,528.00
Drawing	1.3% max K82,500.00
Discrepant document	K63,500.00
Cancellation	K63,500.00
Late acceptance of discrepancies/ delayed acceptance of drawing	K48,682.91
Courier charges	Courier rate after surtax
Extension of tenor/period with cash cover	50% of establishment fees
Extension of tenor/period with non-cash cover	1.5% on the increase per month or part thereof

Letters of credit (Inwards)/ Export	
Confirmation	1% per month, max K21,887,500.00
Arrangement commission	1% , max K125,000.00
Advising/amendment	K125,908.90
Acceptance/negotiation/appraisal per submission	1%
Telex/cable/swift	K44,450.00
Courier charges	Courier rate after surtax
Accepted draft	0.75% max K21,887,500.00
Cancellation fee	K67,235.30
Discrepant document	K73,660.00

Standby letters of credit	
Establishment fee - corporate	2% per month or part thereof min K75,000
Establishment fee - business	2% per month or part thereof min K75,000.00

Letters of guarantees	
Arrangement Fee-Business/SME:	2% arrangement fees on the facility amount
- Shipping guarantee	2% every six months or part thereof
- Bid bonds/other guarantees	2% every six months or part thereof
- Advance working capital bonds/ performance bonds	2.5% every six months
- Guarantee commitment fee	0.50% of cost
- Foreign guarantee issued with cash cover	2% per annum
- Foreign guarantee issued without cash cover	2% per annum
Arrangement fees-corporate:	2% arrangement fees on the facility amount
- Shipping guarantee	2% every six months or part thereof, min K108,900.00

- Bid bonds/other guarantees	2% every six months or part thereof, min K130,680.00
- Advance working capital bonds/ performance bonds	2.5% every six months, min K125,625.00
- Guarantee commitment fee	0.50% of cost
- Foreign guarantee issued with cash cover	2% per annum
- Foreign guarantee issued without cash cover	2% per annum
- Retention money bonds	2% every six months or part thereof, min K130,680.00
- Payment bonds	2% every six months or part thereof, min K130,680.00
- Other guarantees	2% every six months or part thereof, min K130,680.00
Inward local bank guarantee	2% every six months or part thereof min K87,120.00
Extension/amendment of guarantee	0.50%
Central Securities Depository (CSD)	
Bidding	1% of cost and max K31,250.00 and settlement charges
Treasury bill settlement per bid	1% of cost and max not to exceed K25,000.00
Foreign notes sales & purchase	
Foreign notes sales	2% max K106,250.00

10. Legal fees		Fees and charges
Below K50,000.00		Per scale
K50,000.00 but not K500,000.00		Per scale
K500,000.00 but not K1,000,000.00		Per scale
K1,000,000.00 but not K5,000,000.00		Per scale
above K5,000,000.00		Per scale
Investment Banking		
Retainer/engagement fees		Negotiable
Commitment fees		Negotiable
Success fees		Negotiable
Transaction expenses		On account of the client
Annual management fees		Negotiable
Annual bank agency fees		Negotiable
Arrangement fees		Negotiable

11. Other fees		Fees and charges
Credit reference bureau fee		Charged as per CRB charges
Personal Property Security Registry (PPSR) processing fee and stamp duty		As per Government approved scale
Stamp duty		As per Government approved scale

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