



# 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 |

**2. Cards services Fees and charges**

|   |                          |
|---|--------------------------|
| <b>Mastercard cash passport solutions</b> |                          |
| 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**

|  |                               |
|--|-------------------------------|
| <b>Cheques books</b>   |                               |
| 50 Leaves  | K39,675.00                    |
| 100 Leaves   | K66,528.00                    |
| 200 Leaves   | K131,673.00                   |
| <b>Dishonoured cheques</b>                                   |                               |
| Local  | K227,591.11                   |
| Foreign  | USD60 plus Agent bank charges |
| <b>Cheque transaction fees</b>                               |                               |
| 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**

|   |                          |
|---|--------------------------|
| <b>Personal loans</b>                             |                          |
| 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 K62,500,000.00                              |
| Loan restructuring/rescheduling with arrears | 2% max K62,500,000.00                              |

**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**

|  |  |
|--|--|
| 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**

|                      |               |
|----------------------|---------------|
| Unarranged overdraft | K160,998.20   |
| Excess overdraft     | Base plus 10% |
| Temporary excess     | Base plus 10% |

**Unutilized overdraft**

|                      |  |
|----------------------|--|
| 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**

|  |                       |
|--|-----------------------|
| 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**

|  |  |
|--|--|
| 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**

|  |                       |
|--|-----------------------|
| 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**

|  |  |
|--|--|
| 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 cash covered loan | 1.5% max K150,000,000.00                   |

**Loan restructuring/rescheduling**

|  |                       |
|--|-----------------------|
| 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**

|  |                       |
|--|-----------------------|
| 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               |
| Statement  | K840.00                 |
| Funds transfer to other banks (inter-bank transfer)                      | K625.00 per transaction |
| Standing order establishment within the same bank (intra-bank)           | K1,270.00               |
| Standing order establishment to other banks per transaction (inter-bank) | K2,000.00               |

**Internet Banking-Corporate**

|  |                         |
|--|-------------------------|
| Monthly service fee  | K10,890.00              |
| Funds transfer to other banks (inter-bank)                               | K700.00 per transaction |
| Standing order establishment within the same bank (intra-bank)           | K1,270.00               |
| Standing order establishment to other banks per transaction (inter-bank) | K6,985.00               |

**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 |
| Instant manual funds transfer to another bank at customers request                 | K5,500.00  |

**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**

|   |                      |
|---|----------------------|
| - 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**

|                              |                        |
|------------------------------|------------------------|
| Recalled electronic transfer | K6,875.00 per transfer |
| -Manual processing           | K6,858.00 per credit   |
| - Electronic processing      | K1,375.00 per credit   |

**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**

|                     |                       |
|---------------------|-----------------------|
| 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**

|   |                        |
|---|------------------------|
| 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**

|   |  |
|---|--|
| 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**

|  |  |
|--|--|
| - 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 |

**Note:**

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