



INVESTMENT BANK

2025 Tariffs

Effective June 2025

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

| Description | Tariffs |
|---|--|
| CATEGORY A - FREE SERVICES | |
| Balance enquiry | Free |
| Online Statements - all Accounts | Free |
| Monthly management fees - 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 |
| CATEGORY B - SERVICES WITHOUT VAT | |
| Description | |
| Prime investors accounts | |
| Withdrawal after maximum 4 withdrawals | |
| Current Accounts | |
| Cheque books | |
| - 50 pgs (personal) | K34,500 |
| - 100 pgs | K60,480 |
| - 200 pgs | K103,680 |
| Dishonored cheques | K179,206 |
| Other unpaid debits | K179,206 |
| Service fee | |
| - Corporate | K36,603 |
| Stop payment | K90,882 |
| Special presentation/Clearance | K144,000 |
| Copy statement | K1,000 |
| Counter cheque | K10,890 |
| Bank cheque | K43,200 |
| Bank cheque cancellation | K43,200 |
| Replacement of lost bank cheque | K43,200 |
| Authorised debits against uncleared balances | K95,040 |
| Immediate credit per cheque | K72,600 |
| Card services | |
| New card | 17,107 |
| Replacement | K21,296 |
| Renewal | K17,280 |
| Pin mailer reproduction | |
| Fixed deposits or investments | |
| Early cancellation | 30% of interest earned to date, min K4,000 |
| Replacement of lost deal confirmation | K8,640 |
| Withdrawal without notice | 30% of interest earned to date, min K4,800 |
| Overdrafts | |
| Unarranged overdraft charge | K146,362 |
| Excess overdraft interest rate | Base plus 10% |
| Overdraft arrangement fees | 2% min K112,200 max K150,000,000 |
| Overdraft renewal fees | 2% min K112,200 max K150,000,000 |
| Overdraft extension fees | 1.5% min K112,200 max K150,000,000 |
| Loans | |
| Arrangement fee (personal) | 2.5% max K5,000,000 |
| Arrangement fee (corporate) | 1.5% max K150,000,000 |
| Employer guaranteed loans | 2.5% max K5,000,000 |
| Deposit backed loans | 1.5% max K5,000,000 |
| Unpaid installment | K120,960 |
| Stamp duty | As per Government approved scale |
| Legal fees | Per Scale |
| Restructuring | 2% min K319,440 max K50,000,000 |
| Facility drawdown fees | |
| Facility non utilisation fees (commitment fees) | 1.5% of undrawn portion max K50,000,000 |
| Guarantees | |
| Arrangement fees | 2% arrangement fees on the facility amount |
| Shipping guarantees | 2% every six months or part thereof min K87,120 |
| Bonds/other guarantees | 2% every six months or part thereof min K104,544 |
| Inward bank guarantee | 2% every six months or part thereof min K69,696 |
| Advance working capital and performance bonds | 2.5% every six months min K100,500 |
| Foreign guarantees issued | 2% per annum |
| Extension of guarantee | 0.50% |

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| Guarantee commitment fee | 0.50% of cost |
| Sundry charges | |
| Introduction/reference letter from bank | K46,585 |
| Request to investigate a transaction (per transaction) | K26,000 - within six months; K46,000 beyond 6 months |
| Bulk payments/Salary - manual | K5,400 per credit |
| - electronic | K1,100 per credit |
| Recalled electronic transfer | K5,500 per transfer |
| Certificate of balance | K35,000 |
| Confidential report/Status enquiry | K40,000 - local; K60,000 - international |
| Fax/scan per page | K700 |
| Sweeping arrangement(establishment) | K55,902 |
| Sweeping charge | K14,500 per month |
| Tobacco proceeds processing Fee | K4,752 |
| Treasury bill bidding | 1% of the cost, max. K25,000 + settlement charges |
| Treasury bill settlement | 1% of cost and max not to exceed K20,000 |
| CCTV investigation | K60,000 |
| Investigation beyond 6 Months | K69,960 |
| Search fee for copies of statement/deposit slips per page/electronic copies | K1,300 per page |
| Letters of credit (inwards) | |
| Confirmation | 1% per month, min K57,600, Max K17,510,000 |
| Processing Commission | 1% min K55,440 max K100,000 |
| Advising/Amendment | K109,486 |
| Acceptance/negotiation | 1% min K35,000 |
| Telex/cable/swift | K35,000 |
| Courier charges | Courier rate after surtax |
| Accepted draft | 0.75% min K54,440, max K17,510,000 |
| Cancellation fees | K61,123 |
| Discrepant document | K58,000 |
| Letters of credit (outwards) | |
| Commission establishment - Non Cash Cover | 2% per month or part thereof min K60,000 |
| Commission establishment - Cash Cover | 0.75% per month or part thereof minimum K60,000 |
| Accepted draft | 1.3% min K45,600 per month |
| Amendment Fee | K50,000 |
| Swift/Telex/cable on establishment | K50,400 |
| Swift/Telex/cable on amendment | K66,528 |
| Drawing | 1.3% min K44,000; maximum K66,000 |
| Discrepant document | K50,000 |
| Cancellation | K50,000 |
| Late acceptance of discrepancies | K38,333 |
| Courier charges | Courier rate after surtax |
| Extension of tenor | 50% of establishment fees min. K87,120 |
| Increase in amount on cash covered LC | 1.5% on the increase per month or part thereof min. K79,200 |
| Foreign currency denominated | |
| Dishonoured foreign cheque | US\$60 plus agent bank charges |
| Postage on foreign cheque deposited to FCDA | US\$30 per deposit |
| Certificate of balance | US\$42 |
| Copy statement (supplied by the bank) | US\$5/page |
| Investigating within 6 months | K131,325 |
| Investigating beyond 6 months | US\$75 per investigation |
| Transfer from FCDA to other banks in foreign currency | US\$40 plus SWIFT charge |
| Transfer from FCDA to MWK a/c of another Bank | 1% min. K5,000, max. K32,000 |
| Payment via SWIFT from FCDA a/c | 1% min K4,500; max K32,500 |
| Returning Funds | US\$55 |
| SWIFT Charge | US\$35 |
| Bills for collection (foreign) | |
| Commission - Documentary Collections | 1% min K33,000 max K50,000 |
| Commission - Clean Bills | 1% min K33,000 max K45,000 |
| SWIFT/Telex | K50,578 |
| Bill Extension | K51,243 |
| Noting and protesting | USD99 plus costs |
| Delayed acceptance | K35,000 per week |
| Payment/Negotiation | 0.5% min K11,000 |
| Courier service | Courier rate |
| Stamp duty | As per Stamp Duty Act |
| Bills discounted | |

| Description | Tariffs |
|---|---------------------------------------|
| Commission | 1% min K25,500 Max K50,000 |
| Stamps | As per Stamp Duty Act |
| Bills shipping documents | |
| Composite bills of lading requiring release | 1% min K27,000, max K55,000 |
| Delivery against cash deposit | 1% min K27,000, max K55,000 |
| Returned to principals | USD50 |
| Bonding/Release | 1% min K25,000, max K55,000 |
| Customs clearing certificates | K28,000 |
| Delivery to consignees (unaccompanied by bills) | 1% min K26,000, max K55,000 |
| Payment to local third Parties | 0.5% min K18,000 max K28,500 |
| Release of parcel slips | K25,200 per release |
| Bills negotiated | |
| Commission - Clean | 1% min K27,000, max K55,000 |
| Commission - Documentary | 1% min K27,000, max K55,000 |
| Postage | 26,000 |
| Stamps | As per Stamp Duty Act |
| Courier service | Courier rate after VAT |
| Cancellation Fee | K15,000 |
| Daily presentation | K16,000 |
| Exchange control | |
| Foreign notes purchases and sales foreign currency purchases and sales | |
| Sales against FCDA balances | Free |
| Foreign transfers | |
| Commission | 1% min K15,000 max K48,000 |
| Postage (Swift tracers) | K32,846 |
| Swift Charge | K50,112 |
| Foreign inward commission | 0 |
| Mastercard Cash Passport | |
| Cash passport card issuance | USD16 |
| Cash passport sale (US\$) | 2% min K8,000 |
| Cash passport sale (EUR) | 2.5% min K8,000 |
| Cash passport purchase | 0.01 of amount purchased |
| Cash passport communication | USD16 |
| Reload fee | US\$2/EUR2.5 |
| Standing order | |
| Amendment | N/A |
| Insurance companies | 3% of total amount |
| Reversal for Not Provided For (NPF) | K63,000 per reversal |
| 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 |
| CATEGORY C - SERVICES WITH VAT | |
| Copy paper statement | K700 per page |
| Photocopying/Printing of customer documents | K700 per page |
| Foreign notes sales | 2% min K11,000, max K85,000 |
| SWIFT | K29,000 |
| Transfer to any bank within Malawi other than CDHIB branches | K500 per transaction |
| Transfer confirmation request | K2,000 |
| Standing Order, establishment | K6,996 |
| Standing Order, processing (Internal) | K1,000 |
| Standing Order, processing for other banks (per transfer) | K5,500 |
| Internet Banking monthly maintenance | K3,828 - Personal; K8,712 - Corporate |
| Transfer - internetbank | Maximum K500 |
| - | K78,408 |
| Sealed Packet bi-annually | K87,120 |
| Small Deed Box bi-annually | K87,120 |
| Large Deed Box bi-annually | K113,256 |
| Wills held on behalf of customer bi-annually | K43,560 |
| Inspection - per inspection | K34,848 |
| Open packet bi-annually | K78,408.00 |