

Prepaid Account & Overdraft Facility Charges

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This sheet sets out the charges that apply to an eToll prepaid account and to the elective overdraft facility that may be added to it. All amounts are in Zambian Kwacha and are quoted excluding tax.

1 Prepaid account

The prepaid account is the standard eToll account. You fund it in advance and transact against your balance. The monthly account charge covers the AI assistant, unlimited vehicles and users, secure toll and fleet transactions, monthly statements and the cloud dashboard, automatic low-balance reminders and mobile access. There is no charge per vehicle and no charge per user.

K500.00 per account, per month

Excluding tax
No per-vehicle or per-user charge

2 Overdraft facility — elective

The overdraft facility is an optional short-term buffer on a prepaid account. It is not a loan and it is not a credit limit. It allows an account that has opted in to keep transacting for a short period after the balance falls below zero, and a service charge applies only for the days on which the account actually closes in a negative position. An account kept in credit never attracts the charge.

0.167% per day of the overdrawn amount

No monthly fee for the facility
Excluding tax

Charged on	Each day on which the account closes with a negative balance.
Maximum period	Seven consecutive days in a negative position.
After seven days	The account is blocked and remains blocked until the outstanding amount is settled. A blocked account continues to accrue the service charge.
Accrual and billing	Accrued daily and billed monthly in arrears as a separate line on your invoice.
Payment posting	Payments are posted to your statement on the day they reflect in the Dot Com Zambia PLC bank account, and the service charge is calculated on that basis.

3 How the service charge works — illustration

The figures below are examples only and are provided to show how the daily charge is calculated.

OVERDRAWN AMOUNT	SERVICE CHARGE PER DAY	DAYS IN OVERDRAFT	TOTAL SERVICE CHARGE
K10,000	K16.70	3	K50.10
K10,000	K16.70	7	K116.90
K50,000	K83.50	7	K584.50
K100,000	K167.00	7	K1,169.00

4 What the charge is not

The overdraft service charge is not a penalty and it is not interest on your account balance. It prices the short-term working capital that Dot Com Zambia PLC extends when an account continues to transact below zero, and it does not apply at all to a prepaid account that is kept in credit.