Zambia MTN MoMo Charges 2026

The complete MTN MoMo charge schedule for Zambia - withdrawal, send and bank-transfer charges by amount band. Verify current charges at **zamcalc.com/calculators/mobile-money-fees**

Withdrawal charges

AMOUNT	CHARGE
Up to K150	K2.50
K151 - K300	K5.00
K301 - K500	K10.00
K501 - K1,000	K20.00
K1,001 - K2,000	K30.00
K2,001 - K3,000	K40.00
K3,001 - K5,000	K55.00
K5,001 - K10,000	K60.00

Sending to MTN MoMo (same network)

AMOUNT	CHARGE
Up to K150	K0.74
K151 - K300	K1.30
K301 - K500	K1.60
K501 - K1,000	K3.00
K1,001 - K3,000	K6.20
K3,001 - K5,000	K10.50
K5,001 - K10,000	K12.00

Sending to other mobile networks

AMOUNT	CHARGE
Up to K150	K2.82
K151 - K300	K5.40
K301 - K500	K8.80
K501 - K1,000	K17.00
K1,001 - K3,000	K24.00
K3,001 - K5,000	K37.50
K5,001 - K10,000	K58.00

Sending to a bank account

AMOUNT	CHARGE
Up to K150	K2.50
K151 - K300	K5.00
K301 - K500	K8.00
K501 - K1,000	K15.00
K1,001 - K3,000	K20.00
K3,001 - K5,000	K30.00
K5,001 - K10,000	K50.00

Sending to a person already includes the government Mobile Money Levy in the charge shown. Withdrawals and bank transfers are not levied.

Charges change with the amount. Work out the exact charge for any amount at **zamcalc.com/calculators/mobile-money-fees**.

Source

MTN MoMo published tariffs and the ZRA Mobile Money Transaction Levy. Charges are indicative and change - always confirm with your provider.

Scan to calculate mobile money charges online

Visit **zamcalc.com** to explore other tools

For questions and feedback, email us at **contact@zamcalc.com**

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