# Mobile money charges

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What it costs to send, pay and cash out with mobile money in Zambia: the network's own fee, plus the government levy on transfers.

### Government levy (ZRA): on sending, bills and bank-to-wallet, not on cash out

| Amount | Levy |
|---|---|
| K0 to K150 | K0.32 |
| K150.01 to K300 | K0.40 |
| K300.01 to K500 | K0.80 |
| K500.01 to K1,000 | K2.00 |
| K1,000.01 to K3,000 | K4.00 |
| K3,000.01 to K5,000 | K7.50 |
| K5,000.01 to K10,000 | K8.00 |
| Over K10,000 | K10.00 |

### Airtel Money fees (*115#), levy not included

| Amount | Same network | Other network or bank | Cash out |
|---|---|---|---|
| K0 to K150 | K0.42 | K2.50 | K2.50 |
| K150.01 to K300 | K0.90 | K5.00 | K5.00 |
| K300.01 to K500 | K0.80 | K10.00 | K10.00 |
| K500.01 to K1,000 | K1.00 | K14.50 | K20.00 |
| K1,000.01 to K3,000 | K2.00 | K19.20 | K35.00 |
| K3,000.01 to K5,000 | K3.00 | K29.00 | K55.00 |
| K5,000.01 to K10,000 | K4.00 | K48.50 | K60.00 |

### Zamtel Money fees (*115#), levy not included

| Amount | Same network | Other network or bank | Cash out |
|---|---|---|---|
| K0 to K150 | K0.50 | K3.00 | K2.50 |
| K150.01 to K300 | K1.00 | K5.00 | K5.00 |
| K300.01 to K500 | K1.00 | K10.00 | K10.00 |
| K500.01 to K1,000 | K1.50 | K15.00 | K20.00 |
| K1,000.01 to K3,000 | K3.00 | K20.00 | K55.00 |
| K3,000.01 to K5,000 | K4.00 | K30.00 | K60.00 |
| K5,000.01 to K10,000 | K5.50 | K50.00 | K60.00 |

- MTN MoMo publishes no fee table (only that bills are paid with no extra fee): check *303# before you send.
- Where a network's cash-out bands differ from its sending bands, the fee shown is the one for the top of the amount band.

**Sources.** Zambia Revenue Authority, June 2026: https://www.zra.org.zm/wp-content/uploads/2026/06/Mobile-Money-Transaction-Levy.pdf · Airtel Money tariff guide, from 4 January 2026: https://cdn-webportal.airtelstream.net/website/zambia/assets/pdf/AM-Tariff-Guides-Jan-2026... · Zamtel Money tariff guide 2025: https://www.zamtel.zm/docs/Zamtel-Money-Tariff-Guide-2025.pdf
Work out your own figures with the calculator: https://taptiptools.com/zambia/mobile-money-fees-calculator