



CUSTOMER GUIDE

**MZ Bank**

## Using the Website

For all MZ Bank customers. Deposits, withdrawals, and transfers are handled through the Discord bot.

A walkthrough of the customer portal: checking balances, reading statements, managing accounts, and downloading records.

Audience: For all MZ Bank customers. Deposits, withdrawals, and transfers are handled through the Discord bot.

### Checking your balances

- Sign in with Discord to open the customer portal.
- The dashboard shows your current balance for every account you own.
- Balances update after each posted deposit, withdrawal, transfer, or fee.

### Reading statements and activity

- The Statement Center lets you browse monthly statements and download them as PDF.
- Pick an account or view all accounts together, then choose a month.
- The Activity page shows your recent transactions in plain language.

### Managing your accounts

- The Accounts page shows your account structure, including any sub-accounts and saved beneficiaries.
- Use the Notifications page to control how and when MZ Bank contacts you.
- If you have business account access, the Business section lets you manage ownership, delegation, and reporting.

### Understanding fees on your account

- Monthly low-balance maintenance fee: Charged once per month when the prior calendar month's average daily balance stays below 1000.00 RD for personal accounts or 5000.00 RD for business accounts.
- Dormant account fee: Charged once per month after 90 days with no customer-initiated activity on the account.
- Returned deposit item fee: Charged when a posted deposit is later returned or reversed. Amount: 100.00 RD.
- Visit the Rates & Fees page for the full live fee schedule.