



**For more information contact:**

**Call Centre: 4111**  
**Email: [advice@zra.org.zm](mailto:advice@zra.org.zm)**  
**Website: [www.zra.org.zm](http://www.zra.org.zm)**



## **MOBILE MONEY TRANSACTION LEVY**

Who Is a mobile money service provider?

A mobile money service provider is an entity that is authorised by the Bank of Zambia to issue electronic money against receipt of funds.

2. What is the Mobile Money Transaction Levy?

It is a levy imposed on the value of mobile money transactions from person to person when sending money through mobile money platforms like MTN Money, Airtel Money, Zamtel Kwacha or others.

3. What are the chargeable rates?

AMOUNT RANGE (ZMW)	LEVY (ZMW)
from 1 to 150	0.16
Between 150 to 300	0.20
Between 300 to 500	0.40
Between 500 to 1000	1.00
Between 1000 to 3000	1.60
Between 3000 to 5000	2.00
Between 5000 to 10000	3.00
Above 10,000	3.60

4. Who is liable to remit the levy?

A mobile money service provider shall remit the total levies collected for each month to the Zambia Revenue Authority.

5. Obligations of mobile money operators

- A mobile money service provider shall.
- keep and maintain a record of the mobile money service provider’s operations for a period of six years.
  - File a return of the levies collected within the prescribed period
  - Remit the total levies collected for each prescribed period.

- Abide by any other matter necessary for the administration of this Act by the Commissioner-General (CG).
- Note: The Commissioner-General may before the expiry of the period of six years by notice in writing, extend the period of keeping and maintaining a record of operations by a mobile money service provider.

6.Inspections of mobile money service providers

- The Commissioner-General can, at any reasonable time and without prior notice, enter any premises they believe are being used in violation of this law. The CG may;
- a) Check any records, items, or documents related to a mobile money service provider that are relevant to the inspection.
  - b) Confirm the accuracy of returns submitted.
  - c) Request any additional information from the mobile money service provider that the CG may consider to be necessary.

7. When is return and payment due?

The returns and payment are due on or before the 10th day following the month in which the collection of the levy was done.

8. What penalties are applicable?

- The following penalties will apply
- Late return filing penalty of K40,000 (100,000 penalty units)
  - Late payment penalty of K40,000 (100,000 penalty units)
  - For failure to keep records for a period of 6 years or as the commissioner general may prescribe a penalty of K80,000 (200,000 penalty units) will be charged.

Note: A penalty unit is 40 ngwee