MOBILE MONEY IN ZAMBIA

5 mobile money habits that cost you money

Small changes to how you send and withdraw can save you money every week.

76% of adults in Zambia use mobile money (FinScope 2025)

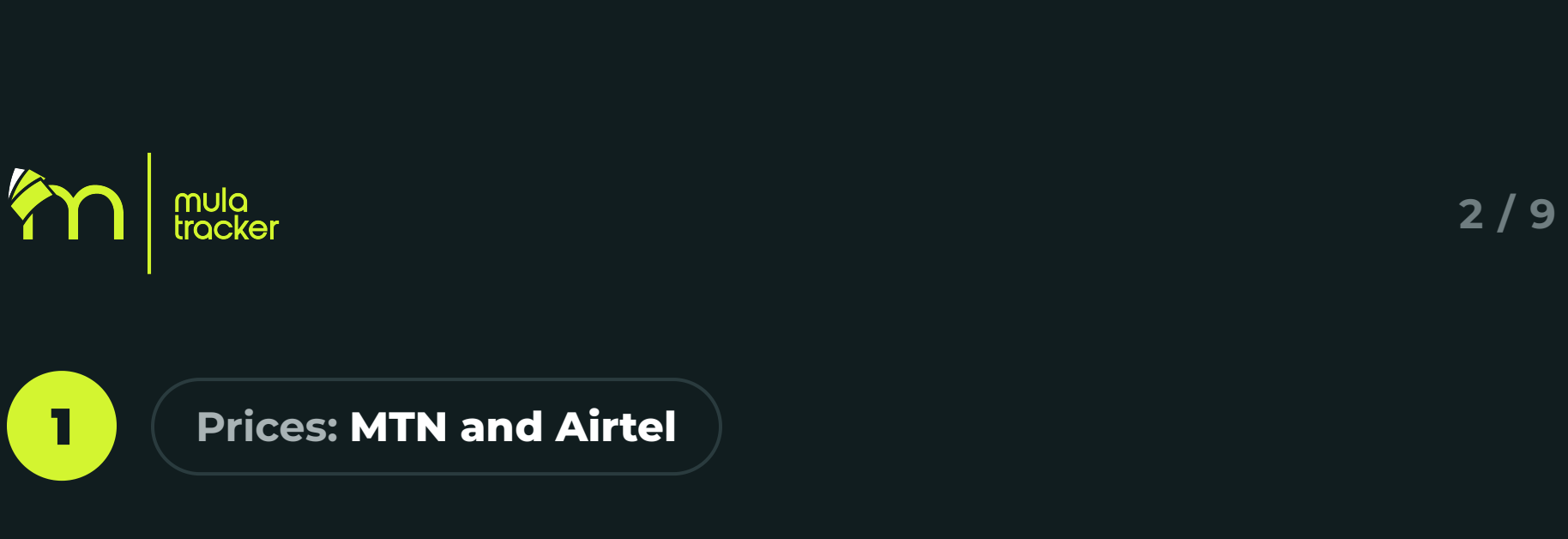
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1 Prices: **MTN and Airtel**

Cash out once, not five times

Five withdrawals of **K20** cost **K12.50**. One withdrawal of **K100** costs **K2.50**.



Withdrawal fee as a share of the amount

You save: K10 each time.

Source: MTN MoMo app price list (Oct 2026) and Airtel Money tariff guide (Jan 2026). Both charge the same for these amounts.

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2 Prices: **MTN and Airtel**

Send the full amount at once

Each transfer pays a fee **and** the government levy. Three small transfers pay three times.

3 transfers of K50

K2.22

1 transfer of K150

K0.74

You save: K1.48 on K150.

Source: MTN MoMo app price list (Oct 2026) and Airtel Money tariff guide (Jan 2026). Same-network transfers, levy included.

3 Prices: **MTN and Airtel**

Send K500, not K501

Fees go up in steps. **One more kwacha** can almost double the cost.

Send	At the limit	K1 more
K500 / K501	K1.60	K3.00
K1,000 / K1,001	K3.00	K6.00+
K3,000 / K3,001	K6.00+	K10.50

> **Watch:** K150, K300, K500, K1,000, K3,000, K5,000.

Source: MTN MoMo app price list (Oct 2026) and Airtel Money tariff guide (Jan 2026). Same-network transfers, levy included. K6.00 at Airtel, K6.20 at MTN.

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4 Prices: **MTN and Airtel**

Send on the same network

To send **K1,000** to another network costs **more than 5 times as much.**

Same network (MTN and Airtel)	Another network (Airtel: K16.50)
K3	**K17**

> **You save:** up to K14 on K1,000. Ask which network they use.

Source: MTN MoMo app price list (Oct 2026): K17. Airtel Money tariff guide (Jan 2026): K16.50. Levy included.

5 Prices: **MTN only**

Send to a wallet, not a voucher

A voucher lets someone with no wallet collect cash. It can cost **13 times more.**

Send	To a wallet	As a voucher
K20	K0.74	K5.74
K500	K1.60	K21.10
K10,000	K12.00	K108.00

> **You save:** K19.50 on K500. Opening a wallet is free.

Source: MTN MoMo app price list, "Send Money to MoMo Users" and "Voucher Creation" (Oct 2026).

Know your rights

By law, MTN, Airtel and Zamtel cannot charge you to:

- **Deposit money into your wallet**
- **Check your balance or your monthly e-statement**
- **Open or reactivate a wallet**
- **Reset your PIN**
- **Do a transaction that failed**

> **Charged? Ask for a refund. If it is not fixed, tell the Bank of Zambia.**

Source: Bank of Zambia, Directives on Unwarranted Charges and Fees on Electronic Money Services, Gazette Notice No. 764 of 2024.

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Prices: **MTN and Airtel**

Save this list

1. **Cash out once, not five times**
   K2.50 instead of K12.50

2. **Send the full amount at once**
   K0.74 instead of K2.22

3. **Send K500, not K501**
   K1.60 instead of K3.00

4. **Send on the same network**
   K3 instead of K17 on K1,000

5. **Send to a wallet, not a voucher**
   K1.60 instead of K21.10 on K500

Fees as at October 2026, levy included where it applies.

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K556 saved in a year if you make each of the 5 changes once a month (about K46 a month)

Which change will you make first?

Tell me in the comments.

Fees as at October 2026. Prices are for MTN and Airtel. Zamtel is not included because its latest public price list is from 2025. Sources: MTN MoMo app, Airtel Money tariff guide (4 Jan 2026), Bank of Zambia, FinScope 2025. Fees change, so check your app before you send. This is not financial advice.