






CHINA DASHENG BANK
中華大盛銀行

MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
Lending Rates		
Base lending Rate	15%	7%
Processing Fees		
Personal Loans	2% Flat	2% Flat
Overdrafts/Term Loans	1.5% Flat, Minimum Tshs. 100,000.00	1.5% Flat, Minimum USD 100.00
Asset Finance	2% Flat	2% Flat
Early Repayment	3% of Outstanding Balance	3% of Outstanding Balance
Valuation Fees	As per Valuation Report	As per Valuation Report
Unarranged Overdraft	Tshs. 100,000.00	Usd 100.00
Insurance Premium	As per Valuation Report	As per Valuation Report
Deposits Rates		
Fixed Deposits		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
Call Accounts		
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1.00%
2. Any amount in excess of Tshs. 500 million or USD 500,000.00	3%	1.50%
Current Accounts	0%	0%
Savings Accounts	3%*	1%*
* Must qualify on minimum balance requirements		
Current Accounts		
Required minimum opening balance		
Current-Personal	Tshs. 50,000.00	Usd 50.00
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current Account-Community	Tshs. 100,000.00	Usd 100.00
Monthly ledger fee		
Current-Personal-Below Tshs. 100,000/=	Tshs. 2,500	Usd 1.50
Current-Personal-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current-Personal-Below Tshs. 200,000/=	Tshs. 3,000.00	Usd 2.00
Current-Personal-Tshs. 200,000/= or USD 100.00 and above	FREE	FREE
Current Account-Community	FREE	FREE
Statement (Ad-hoc)	1,000.00 per page	Usd 0.50 per page
E-Statement - Monthly	FREE	FREE
Closing account	Tshs. 10,000.00	Usd 10.00
Savings Accounts		
Required minimum opening balance		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mtoto Savings	Tshs. 20,000.00	Usd 20.00
Cheques		
New cheque book - Per Leaf	Tshs. 400.00	Usd 0.2
Unpaid Cheque - Outward	Tshs. 50,000.00	Usd 50.00
Unpaid Cheque - inward	Tshs. 20,000.00	Usd 20.00
Stop payment	Tshs. 10,000.00	Usd 5.00

Monthly ledger fee		
Personal Savings Account		
Personal Saving-Below Tshs. 100,000/=	Tshs. 2,500	Usd 1.00
Personal Saving-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Mtoto Savings Account	FREE: Withdrawals 4 Times a year. Additional withdrawals Tshs. 5,000.00 per withdrawal	FREE: Withdrawals 4 Times a year. Additional withdrawals Usd 2.00 per withdrawal
Closing account	Tshs. 10,000.00	Usd 5.00
Penalty for Operating below Minimum Balance	1% of the Minimum Balance;	1% of the Minimum Balance;
Fund Transfers		
EFT	Tshs. 3,000.00	N/ A
EFT Inward	Free	Free
TISS Outward	Tsh 10,000.00	Usd Equivalent
TISS Inward	Free	Free
Outgoing Foreign SWIFT Remittance (customer)	N/A	Usd 50.00
Guarantees		
Issuance	2% per Quarter Min Tshs. 300,000.00	2% per Quarter Min Usd 200.00
Amendments	Tshs. 200,000.00	Usd 150.00
Extension	2% per Quarter Min Tshs. 200,000.00	2% per Quarter Min Usd 150.00
Advising	Tshs. 100,000.00	Usd 50.00
Cancellation	Free	Free
Facility Processing Fee	2% Flat	2% Flat
Other Services		
Salary processing fees per transaction	Tshs. 2,500.00	Usd 1.00
Cash Deposit fees	Free: Bulk cash deposit small denominations ($\leq 2,000$) notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.2%	2% of FCY below Usd 50 Notes, Otherwise FREE
Cash withdrawal fees	Tshs. 1,500 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.1%, maximum Tshs. 100,000.00	Usd 2.00 for amounts up to 1,000; Above Usd 1,000 0.75% maximum Usd 300.
Certificate of Balance	Tshs. 30,000.00	Usd 18.00
Letter of Introduction	Tshs. 30,000.00	Usd 18.00
Confirmation of Auditor List	Tshs. 50,000.00	Usd 25.00
Balance Inquiry over the counter	FREE	FREE
Standing order fees		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	Tshs. 10,000.00	Usd 5.00
Setup	FREE	FREE
Amendment of Standing Order	Tshs. 4,000.00	Usd 2.00
Unpaid Standing Order (penalty)	Tshs. 10,000.00	Usd 5.00
Stop/Cancel Standing orders	Tshs. 10,000.00	Usd 5.00
Overdrawn account interest charge	Base+12	Base+12
Other Charges		
Transaction fees - Inward Clearing	Tshs. 500.00	Usd 25.00
Postage	Tshs. 1,500.00	Usd 10.00
Registered Mail postage	Tshs. 5,000.00	Usd 2.00
Retrieval of documents >than 1 month old	Tshs. 5,000.00	

Retrieval of documents > than one year	Tshs.20,000.00	
Uncleared Effects		
Below Tshs. 150,000	Tshs. 4,000.00	Usd 2.00
Above Tshs. 150,000	0.30%	0.30%
Counter Cheque	Tshs. 5,000.00	Usd 3.00

Name	Designation	Signature	Date
Zhu Guojiang	Chief Executive Officer		15th, July 2020
Guydon Chihwalo	Senior Manager Finance		15th, July 2020
Zablon Stambuli	Head of Internal Audit		15th, July 2020