



MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
Base lending Rate (For Personal, Term loan , Overdraft, Insurance premium financing (IFI) & Asset Finance)	14%	9%
Salaried Loan	14%	N/A
Facility Processing Fee	1.1% Flat	1.1% Flat
Valuation Fees	As per Valuation Report	As per Valuation Report
Unarranged Overdraft	Tshs. 110,000.00	Usd 110.00
Insurance Premium	As per Valuation Report	As per Valuation Report
FIXED DEPOSIT RATES		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-11%	1.5%-6%
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		
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
Other Current Account fees		
Monthly ledger fee	FREE	FREE
Statement (Ad-hoc)	1,100.00 per page	Usd 0.55 per page
E-Statement - Monthly	FREE	FREE
Closing account	Tshs. 11,000.00	Usd 11.00
CHEQUES		
New cheque book - Per Leaf	Tshs. 440.00	Usd 0.22
Unpaid Cheque - (Inward Cheque)	Tshs. 55,000.00	Usd 55.00
Unpaid Cheque - (Outward Cheque)	Tshs. 22,000.00	Usd 22.00
Stop payment	Tshs. 11,000.00	Usd 5.50
SAVINGS ACCOUNTS		
Required minimum opening balance and Interest		
Savings-Personal	Tshs. 20,000.00	Usd 10.00
Mtola Savings	Tshs. 10,000.00	Usd 10.00
Denti (Mwanafunzi) Savings	Tshs. 10,000.00	Usd 10.00
Savings-Accounts interest	3%*	1%*
Personal Savings Account		
Monthly ledger fee	FREE	FREE
Mtola Savings Account	FREE: Withdrawals 4 Times a year. Additional withdrawals Tshs. 5,500.00 per withdrawal	FREE: Withdrawals 4 Times a year. Additional withdrawals Usd 2.20 per withdrawal
Closing account	Tshs. 11,000.00	Usd 5.50
LOCAL FUND TRANSFERS		
EFT	Tshs. 3,300.00	N/A
EFT Inward	Free	Free
TSS Outward	Free	Free
TZS 1 - 10Million	2,000	
TZS 10 - 50Million	5,000	
TZS >50Million	10,000	Equivalent
TSS Inward	Free	Free
GUARANTEES/LC'S		
Issuance	0.55% per Quarter Min Tshs. 145,000.00	0.55% per Quarter Min Usd 110,000
Amendments	Tshs. 220,000.00	Usd 165.00
Extension	0.55% per Quarter Min Tshs. 220,000.00	0.55% per Quarter Min Usd 165.00
Advising	Tshs. 110,000.00	Usd 55.00
Cancellation	Free	Free
Facility Processing Fee	1.1% Flat	1.1% Flat
OTHER SERVICES		
Salary processing fees per transaction	Tshs. 1,100.00	Usd 1.10
Cash Deposit fees	Free: Bulk cash deposit small denominations (≤ 2,000) notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22% 1,650 for amount up to Tsh.25Million. Above 25Million 0.11% maximum Tshs. 110,000	2.2% of FCY below Usd 50 Notes Usd 2.20 for amounts up to 5,000; Above Usd 5,000 is 0.825% maximum Usd 330.
Cash withdrawal fees	N.B Withdrawals done within one day counted as one.	N.B Withdrawals done within one day counted as one.
Cash delivery to customer	Cash/withdrawal fee plus CIT charges	Cash/withdrawal fee plus CIT charges
Certificate of Balance	Tshs. 33,000.00	Usd 19.80
Letter of Introduction	Tshs. 33,000.00	Usd 19.80
Confirmation of Auditor List	Tshs. 55,000.00	Usd 27.50
Balance inquiry over the counter	FREE	FREE
STANDING ORDER FEES		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	Tshs. 11,000.00	Usd 5.50
Setup	FREE	FREE
Amendment of Standing Order	FREE	FREE
Unpaid Standing Order (penalty)	Tshs. 11,000.00	Usd 5.50
Stop/Cancel Standing orders	Tshs. 11,000.00	Usd 5.50
OTHER CHARGES		
Inward Clearing	Tshs. 550.00	Usd 0.22
Postage	Tshs. 3300.00	Usd 1.00
Registered Mail postage	Tshs. 11,000	Usd 5.50
Retrieval of documents >than 1 month old	Tshs. 5,500.00	Usd 2.20
Retrieval of documents > than one year	Tshs.22,000.00	Usd 11.00
MOBILE BANK		
TRANSACTION TYPE		
Registration	Free	Free
Balance Inquiry	330.00	Equivalent
Mini statement	330.00	Equivalent
Fund Transfer (Intra Bank)	330.00	Equivalent
Fund Transfer (Inter Bank (MNOJA BANKS))	1,300.00	Equivalent
Fund Transfer (Inter Bank Other banks)	As per TSS above	As per TSS above
GEPC	1,100.00	Equivalent
TRANSFER TO WALLET TIGO, M-PESA, AIRTEL AND BANKS		
1,000 - 4,999	950	Equivalent
5,000 - 9,999	1,850	
10,000 - 19,999	2,100	
20,000 - 29,999	2,700	
30,000 - 49,999	4,000	
50,000 - 99,999	5,300	
100,000 - 199,999	7,100	
200,000 - 299,999	7,700	
300,000 - 399,999	8,300	
400,000 - 499,999	9,100	
500,000 - 999,999	10,700	
1,000,000 - 5,000,000	12,000	
E-BANKING		
Registration	Free	Equivalent
Annual subscription (Personal)	Free	Equivalent
Annual subscription (Corporate)	Free	Equivalent
Balance Inquiry	Free	Equivalent
Statement Download	Free	Equivalent
TRANSFER TO TIGO PESA, M-PESA AND AIRTEL MONEY		
1,000-49,999	Free	Free
50,000-99,999	Free	Free
100,000-399,999	Free	Free
400,000-699,999	Free	Free
700,000-1,000,000	Free	Free
1,000,001 and above	Free	Free
SWIFT		
Out going transfer (International)	Free	Free
Shared charge (SHA)	\$55	\$55
Full value (OUR) OR TT against cash	\$80	\$80
MONEY TRANSFER SERVICES		
Western Union Sending	As per Western Union tariff	As per Western Union tariff
Western Union Receiving	Free	Free
Moneygram Sending	As per Western Union tariff	As per Western Union tariff
Moneygram Receiving	Free	Free
BANC ASSURANCE		
Insurance Cover/policy	Free	Free
Note:		
The above charges are Value Added Tax (VAT) and Electronic Money Transaction Levy exclusive.		