




MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
<b>Lending Rates</b>		
Base lending Rate	15%	7%
<b>Processing Fees</b>		
Personal Loans	2.2% Flat	2.2% Flat
Overdrafts/Term Loans	1.65% Flat, Minimum Tshs. 100,000.00	1.65% Flat, Minimum USD 100.00
Asset Finance	2.2% Flat	2.2% Flat
Early Repayment	3.3% of Outstanding Balance	3.3% of Outstanding Balance
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
<b>Deposits Rates</b>		
<b>Fixed Deposits</b>		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
<b>Call Accounts</b>		
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1%
2. Any amount in excess of Tshs. 500 million or USD 500,000.00	3%	2%
Current Accounts	0%	0%
Savings Accounts	3%*	1%*
<b>Current Accounts</b>		
<b>Required minimum opening balance</b>		
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
<b>Monthly ledger fee</b>		
Current-Personal-Below Tshs. 100,000/= or \$50	Tshs. 2,750	Usd 1.65
Current-Personal-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Business Current-Below Tshs. 200,000/= \$100	Tshs. 3,300.00	Usd 2.200
Business Current-Tshs. 200,000/= or USD 100.00 and above	FREE	FREE
Current Account-Community	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
<b>Cheques</b>		
New cheque book - Per Leaf	Tshs. 440.00	Usd 0.22
Unpaid Cheque - Outward	Tshs. 55,000.00	Usd 55.00
Unpaid Cheque - inward	Tshs. 22,000.00	Usd 22.00
Stop payment	Tshs. 11,000.00	Usd 5.50
<b>Savings Accounts</b>		
<b>Required minimum opening balance</b>		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mitoto Savings	Tshs. 20,000.00	Usd 20.00
<b>Monthly ledger fee</b>		
Personal Savings Account		
Personal Savings-Below Tshs. 100,000/=	Tshs. 2,750	Usd 1.10
Personal Savings-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Mitoto 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
Penalty for Operating below Minimum Balance	1.1% of the Minimum Balance;	1.1% of the Minimum Balance;
<b>Fund Transfers</b>		
EFT	Tshs. 3,300.00	N/A
EFT Inward	Free	Free
TISS Outward	Tsh 10,000.00	Usd 10
TISS Inward	Free	Free
Outgoing Foreign SWIFT Remittance (customer)	N/A	Usd 55.00
<b>Guarantees</b>		
Issuance	2.2% per Quarter Min Tshs. 330,000.00	2.2% per Quarter Min Usd 220.00
Amendments	Tshs. 220,000.00	Usd 165.00
Extension	2.2% per Quarter Min Tshs. 220,000.00	2.2% per Quarter Min Usd 165.00
Advising	Tshs. 110,000.00	Usd 55.00
Cancellation	Free	Free
Facility Processing Fee	2.2% Flat	2.2% Flat

Other Services		
Salary processing fees per transaction	Tshs. 2,750.00	Usd 1.100
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%	2.2% of FCY below Usd 50 Notes, Otherwise FREE
Cash withdrawal fees	Tshs. 1,650 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.11%, maximum Tshs. 110,000.00	Usd 2.20 for amounts up to 1,000; Above Usd 1,000 0.825% maximum Usd 330.
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	Tshs. 4,400.00	Usd 2.20
Unpaid Standing Order (penalty)	Tshs. 11,000.00	Usd 5.50
Stop/Cancel Standing orders	Tshs. 11,000.00	Usd 5.50
Overdrawn account interest charge	Base+12	Base+12
Other Charges		
Inward Clearing	Tshs. 550.00	Usd 27.50
Postage	Tshs. 1,650.00	Usd 11.00
Registered Mail postage	Tshs. 5,500.00	Usd 2.20
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
Uncleared Effects		
Below Tshs. 150,000	Tshs. 4,400.00	Usd 2.20
Above Tshs. 150,000	0%	0%
Counter Cheque	Tshs. 5,500.00	Usd 3.30
<b>Note:</b>		
The above charges are Value Added Tax (VAT) exclusive.		

Name	Designation	Signature	Date
Cheng Ji	Chief Executive Officer		21st, July 2022
Guydon Chihwalo	Head of Finance & Administration		21st, July 2022
Zablon Stambuli	Head of Internal Audit		21st, July 2022