

ACCOUNT FEES				
MINIMUM OPENING BALANCE				
	TZS	USD	EUR	GBP
Group Account	30,000.00	N/A	N/A	N/A
Wavuvi Account	10,000.00	N/A	N/A	N/A
Wadu Account	FREE	N/A	N/A	N/A
Kivulini Account	FREE	N/A	N/A	N/A
Farmers Account	FREE	N/A	N/A	N/A
Informal Group Account	FREE	N/A	N/A	N/A
Platinum Account	FREE	N/A	N/A	N/A
Scout Minor Account	10,000.00	N/A	N/A	N/A
Scout Account	30,000.00	N/A	N/A	N/A
Tabasamu Saving	5,000.00	N/A	N/A	N/A
Tabasamu Current account	5,000.00	N/A	N/A	N/A
Tabasamu Group Account	50,000.00	N/A	N/A	N/A
Premier Saving	1,000,000.00	500.00	500.00	500.00
Premier current	100,000.00	100.00	100.00	100.00
MyDream Account	20,000.00	10.00	10.00	10.00
Diaspora	100,000.00	100.00	100.00	100.00

Monthly maintaining fees				
Group Account	FREE	N/A	N/A	N/A
Wavuvi Account	1,800.00	N/A	N/A	N/A
Wadu Account	FREE	N/A	N/A	N/A
Kivulini Account	1,000.00	N/A	N/A	N/A
Informal Group Account	FREE	FREE	FREE	FREE
Farmers Account	FREE	FREE	FREE	FREE
Scout Minor Account	FREE	N/A	N/A	N/A
Scout Account	FREE	N/A	N/A	N/A
Platinum Account	FREE	N/A	N/A	N/A
Tabasamu Saving	FREE	N/A	N/A	N/A
Tabasamu current account	FREE	N/A	N/A	N/A
Tabasamu Group Account	FREE	FREE	N/A	N/A
MyDream Account	FREE	N/A	N/A	N/A
Diaspora	FREE	FREE	FREE	FREE

Premier Charges Tax Exclusive				
Premier Current	25,000.00	10.00	10.00	10.00
Premier Saving	no monthly fees to amount above 1M, 25,000 to amount below 1M	no monthly fees to amount above USD 500, USD 10 to amount below USD 500	no monthly fees to amount above EUR 500, EUR 10 to amount below EUR 500	no monthly fees to amount above GBP 500, GBP 10 to amount below GBP 500

Minimum Operating Balance				
Group Account	30,000.00	N/A	N/A	N/A
Scout Minor Account	10,000.00	N/A	N/A	N/A
Scout Account	30,000.00	N/A	N/A	N/A
Wavuvi Account	10,000.00	N/A	N/A	N/A
Wadu Account	10,000.00	N/A	N/A	N/A
Informal Group Account	30,000.00	N/A	N/A	N/A
Farmers Account	5,000.00	N/A	N/A	N/A
Kivulini Account	5,000.00	N/A	N/A	N/A
Platinum Account (chuo)	5,000.00	N/A	N/A	N/A
Tabasamu Saving	5,000.00	N/A	N/A	N/A
Tabasamu current account	-	N/A	N/A	N/A
Tabasamu Group Saving Account	5,000.00	N/A	N/A	N/A
MyDream Account	30,000.00	N/A	N/A	N/A
Diaspora	100,000.00	N/A	N/A	N/A
Premier Current	30,000.00	N/A	N/A	N/A
Premier Saving	10,000.00	N/A	N/A	N/A

Transactional Account(Current)				
Minimum Opening Balance				
Call account	100,000.00	100.00	N/A	100.00
Business Current Account	100,000.00	100.00	100.00	100.00
Personal current Account	100,000.00	100.00	N/A	N/A
Vikundi Current Account	100,000.00	100.00	N/A	N/A
Institutional Current Account	100,000.00	100.00	N/A	N/A

Monthly Maintaining Fees				
Call account	10,000.00	20.00	N/A	20.00
Business Current Account	20,000.00	20.00	20.00	20.00
Personal current Account	7,000.00	5.00	N/A	N/A
Vikundi Current Account	FREE	N/A	N/A	N/A
Institutional Current Account	FREE	N/A	N/A	N/A

Minimum Operating Balance				
Call account	100,000.00	100.00	N/A	N/A
Business Current Account	100,000.00	100.00	100.00	N/A
Personal current Account	50,000.00	100.00	N/A	N/A
Vikundi Current Account	50,000.00	100.00	N/A	N/A
Institutional Current Account	100,000.00	-	-	-

SAVING ACCOUNTS				
Minimum Opening Balance				
Quick Account	20,000.00	10.00	10.00	10.00
VSLA Quick Account	5,000.00	N/A	N/A	N/A
Group Saving Account	30,000.00	N/A	N/A	N/A
Salary Account	N/A	N/A	N/A	N/A

Monthly Maintaining Fees				
Quick Account	2,200.00	2.00	2.00	2.00
VSLA Quick Account	FREE	FREE	FREE	FREE
Group Saving Account	FREE	FREE	FREE	FREE
Salary Account	2,200.00	N/A	N/A	N/A

Minimum Operating Balance				
Quick Account	5,000.00	10.00	10.00	10.00
VSLA Quick Account	5,000.00	N/A	N/A	N/A
Group Saving Account	30,000.00	N/A	N/A	N/A
Salary Account	N/A	N/A	N/A	N/A

OPERATIONS	
ITEMS	FEES
Per leaf	TZS 600 (Tax exclusive)
Counter cheque	TZS10,000 + over the counter withdrawal fees
Stop Payment - per instruction (Single Continuous cheque series)	TZS 30,000.00per leaf Max TZS 300,000.00
Revoke Stop Payment Instruction	N/A
Uncollected Cheque book (Cheque book destruction charges - after 3 months)	TZS 15,000
Unpaid Cheque Return Charges	
Cheque returned by us - per item - Technical reason by customer side	N/A
Cheque returned by us - per item - Financial reason by customer side	TZS 150,000
Cheque returned by other banks (Inward unpaid)	N/A
Banker's Cheques	
Issuance of Bankers Cheque	TZS 45,000 Equivalent, USD 15 per leaf
Cancellation/Repurchase of Banker's Cheque	TZS 15,000
Issuance Foreign draft	N/A
Replacement / Cancellation of Foreign Draft	N/A
Indian Rupee Demand Draft (faMy)	N/A
Others Certificates	
Balance confirmation	TZS 50,000; USD 50
Audit confirmation	TZS 62000
Reference Letter / Status Inquiry	TZS 50,000
Investigation / query per item above 12 months	N/A
Dormant Account Charges	
All Accounts	FREE
Dormant Accounts - Reactivation Charges	
All Accounts	FREE
Account Closure Charges	
All Current accounts	FREE
All Savings Accounts	FREE

OVER THE COUNTER FEES		
DESCRIPTION	BANDS	CHARGES
Cash withdrawal TZS	≤100,000	TSh4,000
	100,001-500,000	TSh4,400
	500,001-1,000,000	TSh5,500
	1,000,001- 5,000,000	TSh6,400
	5,000,001-10,000,000	TSh7,200
	10,000,001-15,000,000	TSh8,500
	15,000,001- 25,000,000	TSh11,000
≥25,000,000	0.12% - 170,001	
Cash withdraw USD/GBP/EUR	USD	
	0 - 50	1
	51- 1,000	3
	1,001 - 2,250	5
	2,251 - 6,200	15
Above 6,200	0.25%	
Statement over the counter (@page)	TZS 2,000	usd equivalent
	TZS 2,000	usd equivalent

LENDING FEES			
PRODUCTS	CHARGES APPLICABLE	TZS	
Micro Credit	loan commitment fees		
	500K - 10M	TZS 100,000	
	Above 10M - 70 M	TZS 200,000	
	Loan Management fees	1.5% minimum 50,000	
	Facility enhancement fees		
500K - 10M	TZS 100,000		
Above 10M - 70 M	TZS 200,000		
Credit life insurance		0.50%	
Interest rate		27%	
Tenor		2yrs	
Wastaafu Loans	loan commitment fees		
	500K - 10M	TZS 30,000	
	Loan Management fees	1% min 30,000 max 200,000	
	Credit life insurance		0.71%
	Interest rate		14%
Tenor		up to 8yrs	
Consumer Loans	Loan commitment fees (Private schemes)		
	Loan Management fees		1.50%
	Credit life insurance		0.42%
	Interest rate		14%-17%
	Tenor		up to 9 yrs
Business Loans	Loan commitment fees		
	Loan Management fees		1.0%
	Facility enhancement fees		250,000-550,000
	Credit life insurance		1%
	Interest rate		up to 22%
Tenor		up to 7yrs	
Agribusiness Loans	Loan Commitment fees		
	500K - 10M	TZS 50,000	
	10M - 50M	TZS 150,000	
	Above 50M	TZS 200,000	
	Management fees		1.50%
Facility enhancement fees			
500K - 10M	TSh50,000		
10M - 50M	TSh150,000		
Above 50M	TSh550,000		
Credit life insurance		0.5% Mic, 1% SME + 3% crops insurance	
Interest rate		up to 25%	
Risk shield fee		1%	
Tenor		5yrs	
Warehouse Receipt Product	Loan Commitment fees		
	Loan Management		1.80%
	Credit life insurance		1%
	Interest rate		9% -14%
	Tenor		1 yr
Mortgage Loans	Loan commitment fees		
	Credit life insurance		0.50%
	Loan Management		1.50%
	Interest rate		15%-17%
	Tenor		up to 20 yrs
Unpaid loan	interest rate		
			3%
All Lending Fees are Tax exclusive			

TRADE FINANCE	
Import Charges	
Letter of credit issuance	1% per quarter or part thereof, min USD 250 per quarter
Letter of credit amendment - extension	1% per quarter or part thereof, min USD 250 per quarter
Letter of credit amendment - other than extension	USD 250 or foreign eqv
LC documents - acceptance commission	USD 50
LC cancellation	USD 100 or foreign eqv.
Avallisation/co acceptance of import collection	1% per quarter or part thereof
Import collections	1% per quarter or part thereof
Import collection - outstanding beyond due date	N/A
Issue of delivery order/ Delivery of Documents for non customers	USD250 or foreign eqv
Swift Charges	USD 60 or foreign eqv.
Charges on Draft LC	USD 60 or foreign eqv.
Discrepancy per pack	USD 60 or foreign eqv.

Exports Charges	
Advising of export LC - customer	USD 250 or foreign eqv
Advising of export LC - non customer	USD 250 or foreign eqv
Advising amendment to export L/C - Customer	USD 150 or foreign eqv
Advising amendment to export L/C - Non-Customer	USD 150 or foreign eqv
Negotiation of export documents under L/C	0.5% per quarter Min USD 150 and Max USD 350 + interest as per agreement.
Export collections	0.5% per quarter Min USD 150 and Max USD 350
Confirmation of export L/C	1% per quarter and part thereof, Min USD 250 or foreign eqv
Export collection - outstanding beyond due date	N/A
Transfer of export L/C	N/A
Cancellation Fee	USD 150 or foreign eqv
Swift Charges	USD 60 or foreign eqv
Document Handling Commission	0.5% Min USD 150 and Max USD 350
Courier Services	Actual costs plus USD 10 or foreign eqv

Guarantees	
Guarantees/SBLC - Issuance	1.5% per quarter or part thereof Min TZS 250,000 or USD 250, foreign eqv
Guarantee Issuance BID	1.5% per quarter or part thereof Min TZS 150,000 or USD 150, foreign eqv
Guarantees - Amendment extension of expiry date	1.5% per quarter or part thereof Min TZS 250,000 or USD 250, foreign eqv
Guarantees - Amendment other than extension date	TZS 150,000 or USD 150 or foreign eqv.
Advising of guarantees	USD 250 or foreign eqv
Cancellation of guarantee	TZS 150,000 or USD 64 or foreign eqv.
Collection of FCY cheques	N/A
Discounting of FCY cheques	N/A
Debt registration BOT (DRN)	*in USD 0 - 99,999=1,000 100,000 - 999,999=2,500 1,000,000 - 4,999,999=5,000 Above 5,000,000 = 7,000*

Documentary Collection	
Document Processing	0.5% Min 150 and Max 350
Chaser/Tracer	USD 60 or foreign eqv
Delivery of Documents for non customers	USD 250 or foreign eqv
All Trade Finance Fees are Tax exclusive	

AGENCY BANKING TARIFFS & COMMISSIONS		
	Cash Withdrawal	Customer Charges
	0 - 9,999	TZS 800
	10,000 - 19,999	TZS 1,250
	20,000 - 29,999	TZS 1,300
	30,000 - 39,999	TZS 2,000
	40,000 - 49,999	TZS 2,500
	50,000 - 99,999	TZS 3,500
	100,000 - 199,999	TZS 4,000
	200,000 - 299,999	TZS 5,000
	300,000 - 399,999	TZS 5,500
	400,000 - 499,999	TZS 6,700
	500,000 - 699,999	TZS 7,300
	700,000 - 799,999	TZS 7,700
	800,000 - 999,999	TZS 8,000
	1,000,000 - 1,999,999	TZS 8,500
	2,000,000 - 4,999,999	TZS 10,000
	5,000,000 - 5,999,999	TZS 10,300
	6,000,000 - 6,999,999	TZS 11,000
	7,000,000 - 7,999,999	TZS 12,000
	8,000,000 - 8,999,999	TZS 13,000
	9,000,000 - 10,000,000	TZS 14,000

Other Services	
Cash Deposit	FREE
Fund Transfer	TZS 600
Balance Inquiry	TSh400
Mini Statement	TSh400

MOBILE NETWORK ORGANIZATIONS (MNO)		
TZS 0	TZS 4,999	TZS 950
TZS 5,000	TZS 9,999	TZS 1,800
TZS 10,000	TZS 19,999	TZS 2,100
TZS 20,000	TZS 29,999	TZS 2,700
TZS 30,000	TZS 39,999	TZS 4,000
TZS 40,000	TZS 49,999	TZS 4,000
TZS 50,000	TZS 99,999	TZS 5,300
TZS 100,000	TZS 199,999	TZS 7,100
TZS 200,000	TZS 249,999	TZS 7,700
TZS 250,000	TZS 299,999	TZS 7,700
TZS 300,000	TZS 399,999	TZS 8,300
TZS 400,000	TZS 499,999	TZS 9,100
TZS 500,000	TZS 599,999	TZS 9,500
TZS 600,000	TZS 699,999	TZS 10,000
TZS 700,000	TZS 799,999	TZS 10,300
TZS 800,000	TZS 899,999	TZS 10,700
TZS 900,000	TZS 999,999	TZS 11,000