

CHARGES AND FEES FOR BANK PRODUCTS AND SERVICES

NUMBER	ITEM/TRANSACTION	CHARGE/FEE
1	Current Accounts	
	(a) Required minimum opening balance	TZS 100,000
	(b) Monthly account Maintenance Fee	TZS 7,000
	(c) Cheque withdrawal over the counter	TZS 1,000
	(d) Interim statement per page	TZS 500
	(e) Periodic scheduled statement	Free
	(f) Cheque book (leaf)	TZS 800
	(g) Dishonoured cheque	TZS 50,000
	(h) Tanzania Automated Clearing House (TACH) per leaf	TZS 2,000
	(i) Counter cheque	TZS 35,000
	(j) Stop payment	TZS 25,000
	(k) Standing order	TZS 5,000
	(l) Balance enquiry over the counter	TZS 1,000
	(m) Overdrawn account interest charge	N/A
	(n) Unarranged overdraft	N/A
	(o) Interbank transfer (minimum)	TZS 2,000
	(p) Bill payments through ATM	N/A
	(q) Deposit fee for small denonation (USD 1, 5, 10 and 20)	2% of the amount
2	Savings Accounts (Disclose for product specific types)	
	(a) Required minimum opening balance	TZS 20,000
	(b) Monthly service fee	TZS 2,000
	(c) Interim statement	Free
	(d) Balance enquiry over the counter	TZS 500
	(e) Account closure	TZS 15,000
3	Electronic Banking	
	(a) Internet banking monthly fee	TZS 1,000
	(b) Internal transfers	TZS 0
	(c) Mobile banking Registration	Free
	(i) Balance enquiry	TZS 200
	(ii) Mini statement	TZS 400
	(iii) Bank to wallet transfer (minimum)	From TZS 10, to TZS 5,000 (TIPS charges)
	(vi) Bank to bank transfer (TIPS or TISS)	From TZS 10, to TZS 10,000 (Via TIPS or TISS)
	(v) Purchase of mobile airtime	Free
	(d) Automatic Teller Machine (ATM)	
	(i) Fees per ATM withdrawal	TZS 1,700
	(ii) ATM mini statement	TZS 400
	(iii) New ATM card issuance	TZS 14,000
	(iv) ATM card renewal or replacement	TZS 16,000
4	Foreign Exchange Transaction	
	(a) Purchase/sale of TCs transactions over the counter	N/A
	(b) Purchase of foreign cheque	N/A
	(c) Sale/purchase of cash passport	Negotiable
	(d) TISS transfer	TZS 2,000 - 10,000
	(e) Telegraphic transfer/SWIFT	USD 20-USD 50
	(f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)	Free
5	Personal Loans	
	(a) Processing/Arrangement/Appraisal fee	
	(i) Personal loans	2%
	(ii) Overdrafts	1%
	(iii) Mortgage finance	1%
	(iv) Asset finance	1%
	(b) Unpaid loan installment	1%
	(c) Early repayment	3% of the outstanding Interest
	(d) Valuation fees	Negotiable
	(e) Term loan/overdraft in USD	12% Negotiable