





MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION		
	LCY Accounts	FCY Accounts
Base lending Rate (For Personal, Term loan, Overdraft, Insurance premium financing (IPF) & Asset Finance)	16%	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)	Tshs. 1,100.00 per page	Usd 0.55 per page
E-Statement - Monthly	FREE	FREE
Closing account	FREE	FREE
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
Mtoto 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
Mtoto 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	FREE	FREE
LOCAL FUND TRANSFERS		
EFT	Tshs. 3,300.00	N/A
EFT Inward	Free	Free
TISS Outward		
TISS 1 - 10Million	Tshs. 2,000.00	
TISS 10 - 50Million	Tshs. 5,000.00	
TISS >50Million	Tshs. 10,000.00	Equivalent
TISS Inward	Free	Free
GUARANTEES/LC'S		
Issuance	0.55% per Quarter Min Tshs. 165,000.00	0.55% per Quarter Min Usd 110.00
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 1.100
Cash Deposit fees	Free; Bulk cash deposit small denominations (≤ Tshs. 2,000) notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22%	2.2% of FCY below Usd 50 Notes
Cash withdrawal fees	1,650 for amount up to Tsh.25Million. Above 25Million 0.11% maximum Tshs. 110,000 N:B Withdrawals done within one day counted as one.	Usd 2.20 for amounts up to 5,000; Above Usd 5,000 is 0.825% maximum Usd 330. 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	FEES	FEES
Registration		Free
Balance Inquiry	Tshs. 330.00	Equivalent
Mini statement	Tshs. 330.00	Equivalent
Fund Transfer (Intra Bank)	Tshs. 330.00	Equivalent
Fund Transfer (Inter Bank UMOJA BANKS)	Tshs. 1300.00	Equivalent
Fund Transfer (Inter Bank Other banks)	As per TISS above	As per TISS above
GEPS	Tshs. 1,100.00	Equivalent

TRANSFER TO WALLET TIGO, M-PESA, AIRTEL AND BANKS		Fees	Fees
Tshs. 1,000 - 4,999		Tshs. 950	Equivalent
Tshs. 5,000 - 9,999		Tshs. 1,800	
Tshs. 10,000 - 19,999		Tshs. 2,100	
Tshs. 20,000 - 29,999		Tshs. 2,700	
Tshs. 30,000 - 49,999		Tshs. 4,000	
Tshs. 50,000 - 99,999		Tshs. 5,300	
Tshs. 100,000 - 199,999		Tshs. 7,100	
Tshs. 200,000 - 299,999		Tshs. 7,700	
Tshs. 300,000 - 399,999		Tshs. 8,300	
Tshs. 400,000 - 499,999		Tshs. 9,100	
Tshs. 500,000 - 999,999		Tshs. 10,700	
Tshs. 1,000,000 - 5,000,000		Tshs. 12,000	
E-BANKING		Fees	Fees
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		Fees	Fees
Tshs. 1,000-49,999		Free	Free
Tshs. 50,000-99,999		Free	Free
Tshs. 100,000-399,999		Free	Free
Tshs. 400,000-699,999		Free	Free
Tshs. 700,000-1,000,000		Free	Free
Tshs. 1,000,001 and above		Free	Free
SWIFT		Fees	Fees
Out going transfer (International)			
Shared charge (SHA)		\$55	\$55
Full value (OUR) OR TT against cash		\$80	\$80
MONEY TRANSFER SERVICES		Fees	Fees
Western Union Sending		As per Western Union tariff	As per Western Union tariff
Western Union Receiving		Free	Free
Moneygramm Sending		As per Moneygramm tariff	As per Moneygramm tariff
Moneygramm Receiving		Free	Free
BANK ASSURANCE		Fees	Fees
Insurance Cover/policy		Free	Free
Note:			
The above charges are Value Added Tax (VAT) and Electronic Money Transaction Levy exclusive.			

Name	Designation	Signature	Date
Hussein Hamisi	Ag. Chief Executive Officer		25th, April 2025
Guydon Chihwalo	Head of Finance, Treasury & Trade Finance		25th, April 2025
	Head of Internal Audit		25th, April 2025