

BANK TARIFF GUIDE - 2025

Effectively from 09th July, 2025

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	
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

CHEQUE 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 62,000
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	TSh4,600
	500,001-1,000,000	TSh5,500
	1,000,001- 5,000,000	TSh6,600
	5,000,001-10,000,000	TSh7,200
	10,000,001-15,000,000	TSh8,500
	15,000,0001-25,000,000	TSh11,000
	≥25,000,000	0.12% - 170,001
	USD	
	0 - 50	1
Cash withdraw USD/GBP/EUR	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	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)	TZS 20,000
	Loan Management fees	
	Loan Management fees	
	Credit life insurance	
	Interest rate	
Business Loans	Loan commitment fees	1.5%
	Loan Management fees	1.0%
	Facility enhancement fees	250,000-550,000
	Credit life insurance	1%
	Interest rate	up to 22%
Agribusiness Loans	Tenor	up to 7yrs
	Loan Commitment fees	
	500K - 10M	TZS 50,000
	10M - 50M	TZS 150,000
	Above 50M	TZS 200,000
Warehouse Receipt Product	Management fees	1.50%
	Facility enhancement fees	
	500K - 10M	TSh50,000
	10M - 50M	TSh150,000
	Above 50M	TSh550,000
Mortgage Loans	Credit life insurance	0.5% Mic, 1% SME + 3% crops insurance
	Interest rate	up to 25%
	Risk shield fee	1%
	Tenor	5yrs
Unpaid loan	Loan commitment fees	TZS 100,000
	Credit life insurance	0.50%
	Loan Mangement	1.50%
	Interest rate	15%-17%
	Tenor	up to 20 yrs
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 com-mission	USD 50
LC cancellation	USD 100 or foreign eqv.
Avalisation/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 Commision	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 WITHDRWAL	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)	
BAND (TZS)	APPLICABLE CAP (TZS)
1,000 - 1,999	50
2,000 - 2,999	70
3,000 - 3,999	100
4,000 - 4,999	200
5,000 - 6,999	450
7,000 - 9,999	700
10,000 - 14,999	1,000
15,000 - 19,999	1,000
20,000 - 29,999	1,000
30,000 - 39,999	1,600
40,000 - 49,999	2,000
50,000 - 99,999	2,500
100,000 - 199,999	3,500
200,000 - 299,999	4,000
300,000 - 399,999	4,200
400,000 - 499,999	4,500
Above 500,000	5,000

REMITTANCE		
FUND TRANSFER SERVICE		
TELEGRAPHIC TRANSFER		
TISS-Outward	1,000,000-10,000,000	TZS 2,360
	10,000,001 - 50,000,000	TZS 5,900
	50,000,001 & above	TZS 11,800
TISS-Inward	-	FREE
EFT outward	TZS 2,000	TZS 2,000
EFT Inhouse	TZS 1,500	TZS 1,500
Foreign outwardTT	N/A	60(USD)
Foreign inward TT	N/A	FREE
CDS Account - bidding application	Below 50,000,000	TZS 50,000
	50,000,000 - 100,000,000	TZS 50,000
	Above 100,000,000 - 500,000,000	TZS 100,000
	Above 500,000,000	TZS 100,000