

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	100,000.00	500.00	500.00	500.00
Premier current	N/A	N/A	N/A	N/A
MyDream Account	20,000.00	10.00	10.00	10.00
Diaspora	100,000.00	50.00	50.00	50.00

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	2,200.00	2.00	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
	20 transactional charges (over the counter, TCB ATM withdrawals), except international ATM, other bank ATM withdrawals and mobile / internet banking charges	20 transactional charges (over the counter, TCB ATM withdrawals), except international ATM, other bank ATM withdrawals and mobile / internet banking charges	20 transactional charges (over the counter, TCB ATM withdrawals), except international ATM, other bank ATM withdrawals and mobile / internet banking charges	20 transactional charges (over the counter, TCB ATM withdrawals), except international ATM, other bank ATM withdrawals and mobile / internet banking charges
Premier Current Bundle	50,000 transactional charges (over the counter, TCB ATM withdrawals), except international ATM, other bank ATM withdrawals and mobile / internet banking charges	no monthly fees to amount above 5M, 25,000 to amount below 5M	no monthly fees to amount above USD 2000, USD 10 to amount below 500	no monthly fees to amount above GBP 1000, GBP 10 to amount below 1000
Premier Saving	no monthly fees to amount above 5M, 25,000 to amount below 5M	no monthly fees to amount above USD 2000, USD 10 to amount below 500	no monthly fees to amount above EUR 1000, EUR 10 to amount below 1000	no monthly fees to amount above GBP 1000, GBP 10 to amount below 1000

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	50.00	50.00	50.00
Premier Current	N/A	N/A	N/A	N/A
Premier Saving	100,000.00	50.00	50.00	50.00

TRANSACTIONAL ACCOUNT (CURRENT)				
MINIMUM OPENING BALANCE				
	TZS	USD	EUR	GBP
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	15,000.00	20.00	N/A	20.00
Call account corporate	25,000.00	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				
	TZS	USD	EUR	GBP
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		FEES		
Per leaf		TZS 600 (Tax exclusive)		
Counter cheque		TZS 10,000 + over the counter withdrawal fees		
Stop Payment - per instruction (Single Continuous cheque series)		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

SEARCH FEE				
Below 1 year				TZS 30,000
Between 1 year to 5 years				TZS 50,000
Above 5 years				TZS 100,000

AUDIT CONFIRMATION				
Audit confirmation				TZS 62,000
Reference Letter / Status Inquiry				TZS 50,000

DORMANT ACCOUNT CHARGES				
All Accounts				FREE

DORMANT ACCOUNTS - REACTIVATION CHARGES				
All Accounts				FREE

ACCOUNT CLOSURE CHARGES				
All Current accounts				FREE
All Savings Accounts				FREE

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.
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	USD 250 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

AGENCY BANKING TARIFFS & COMMISSIONS	
CASH WITHDRAWAL	CUSTOMER CHARGES
0 - 9,999	TZS 1,000
10,000 - 19,999	TZS 1,500
20,000 - 29,999	TZS 2,000
30,000 - 39,999	TZS 2,500
40,000 - 49,999	TZS 3,000
50,000 - 99,999	TZS 4,500
100,000 - 199,999	TZS 5,500
200,000 - 299,999	TZS 6,000
300,000 - 399,999	TZS 6,500
400,000 - 499,999	TZS 7,000
500,000 - 699,999	TZS 7,500
700,000 - 799,999	TZS 8,000
800,000 - 999,999	TZS 8,500
1,000,000 - 1,999,999	TZS 9,000
2,000,000 - 4,999,999	TZS 9,500
5,000,000 - 5,999,999	TZS 10,000
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)
1,00 - 999	10
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 - 99,999	2,000
50,000 - 49,999	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 outward TT	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
Standing Order (Outward)	TZS 13,000	TZS 16,000
Standing Order (internal)	FREE	FREE

LIPA POPOTE		
BANDS	CHARGES	
0 - 499	TZS 80	
500 - 999	TZS 150	
1,000 - 1,999	TZS 300	
2,000 - 2,999	TZS 400	
3,000 - 3,999	TZS 600	
4,000 - 4,999	TZS 650	
5,000 - 6,999	TZS 950	
7,000 - 9,999	TZS 1,000	
10,000 - 14,999	TZS 1,200	
15,000 - 19,999	TZS 1,200	
20,000 - 29,999	TZS 1,600	
30,000 - 39,999	TZS 1,800	
40,000 - 49,999	TZS 2,000	
50,000 - 99,999	TZS 2,500	
100,000 - 199,999	TZS 3,000	
200,000 - 299,999	TZS 3,500	