

BANK CHARGES AND FEES

BANKING SERVICES		Fees TZS (VAT inclusive)	PROPOSED / NEW	
1	Balance Enquiry-Teller	Within Us up to TZS10,000,000 Within us more than TZS10,000,000 To Other Banks up to TZS 50,000 To Other Banks: TZS 50,001 To TZS 500,000 To Other Banks: TZS 500,001 To TZS 5,000,000 To Other Banks: TZS 5,000,000 To TZS 20,000,000	1,180 0 0 590 1,180 1,770 2,360 3,500 1,200 1,300 1,500 1,600 1,700 2,200 2,500 3,000 4,000 5,000 0	
2	Transfers (TIPS)	Withdraw (Teller) up to/Every Tshs 5,000,000	1,180 1,770 2,360 3,500 1,200 1,300 1,500 1,600 1,700 2,200 2,500 3,000 4,000 5,000 0	
4	Withdraw - ATM	5,000 - 19,999 20,000 - 49,999 50,000 - 99,999 100,000 - 199,999 200,000 - 399,999 400,000 - 499,999 500,000 - 599,999 600,000 - 799,999 800,000 - 1,000,000	1,200 1,300 1,500 1,600 1,700 2,200 2,500 3,000 4,000 5,000 0	
5	ATM Card (Replacement)	Akiba Account and Salary Account	1,180 3,540 11,800 29,500 41,300 55,400	
6	Monthly fees	Business account	1,500 3,000	
7	Account closure	Akiba, Watoto and Dunduliza Account Business account Min statement ATM	0 0 0 Free	
8	Account statement	0-1 Month 0-3 Months 3-12 Months 12-24 Months 24-48 Months 3-6 Years Above Six Years	1,180 3,540 11,800 29,500 41,300 55,400	
MOBILE BANKING				
9	Balance Enquiry Mobile USSD Balance Enquiry Mobile App	From 100 1,000 2,000 3,000 4,000 5,000 7,000 10,000	To 999 1,999 2,999 3,999 4,999 6,999 9,999 14,999	354 0 10 50 70 100 200 450 700 1,000 1,000 1,000 1,600 2,000 2,500 3,500 4,000 4,200 4,500 5,000
10	Mobiel withdrawal (Bank-To-Wallets)	15,000 20,000 30,000 40,000 50,000 100,000 200,000 300,000 400,000	19,999 29,999 39,999 49,999 99,999 199,999 299,999 399,999 499,999	1,000 1,000 1,000 1,600 2,000 2,500 3,500 4,000 4,200 4,500 5,000
11	Inter account transfer	Above 500,000	0	
12	Min statement		0	
13	PIN Change		0	

Saving Products		Min balance	Interest P.A*
1	Group Accounts	20,000	4%
2	Salary Accounts	10,000	2%
3	Akiba Accounts	10,000	2%
4	Watoto Accounts	10,000	2%
5	Bussiness Accounts	100,000	4%
6	Fixed Deposit Accounts	N/A	2%
7	Conditional Savings-Dunduliza Accounts	10,000	Tied to the Amount

* Interest to all Account category accrues on daily basis for accounts with balance of TZS100,000/- and above

Group Loans Product		Interest P.M.	Credit Life Insurance	Loan Management Fees
1	Group Biashara	5% Declining	0.6%	3.4%
2	Group Savings Group Loan	5% Declining	0.0%	2.5%
3	Group Jiendoleze	4% Declining	0.6%	3.5%

Individual Loans Product		Interest P.M.	Credit Life Insurance	Loan Management Fees
4	Individual Loan & School Improvement Loan up to	4% Declining	0.6%	2.9%
5	Individual Loan & School Improvement Loan up to	3.5% Declining	0.6%	2.9%
6	Individual Loan & School Improvement Loan More than	2.5% Declining	0.6%	2.9%
7	Elimisha	4% Declining	0.6%	3.9%

Agriculture (Balloon) Loans Product		Interest P.M.	Credit Life Insurance	Loan Management Fees
9	Jikomboe	4% Declining	0.6%	4.4%
10	Jitume	5% Declining	0.6%	4.4%
11	Mkombozi	5% Declining	0.6%	4.4%
12	Partnership	3% Declining	0.6%	3.4%