

BANK CHARGES AND FEES

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

Saving Products		Min balance	Interest P.A*
1	Group Accounts	20,000	
2	Salary Accounts	10,000	4%
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 Jiendeze	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%