

ADA NA GHARAMA ZA BENKI



Huduma za Benki			Ada TZS (pamoja na VAT)
			Gharama
1	Kuangalia Salio-Dirishani	Within Us up to TZS10,000,000	1,180
		Within us more than TZS10,000,000	0
2	Kuhamisha Pesa	Benki zingine juu hadi TZS 50,000	0
		Benki zingine : TZS 50,001 To TZS 500,000	590
		Benki zingine : TZS 500,001 To TZS 5,000,000	1,180
		Benki zingine : TZS 5,000,000 To TZS 20,000,000	1,770
3	Kutoa Pesa dirishani hadi/Kwakila TZS 5,000,000		2,360
		5,000 - 19,999	3,500
		20,000 - 49,999	1,200
		50,000 - 99,999	1,300
4	Kutoa Pesa - 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
5	Kadi ya ATM (Mpya au Kubadili iliokwisha Muda wa Matumizi)	800,000 - 1,000,000	3,000
	Kadi ya ATM (Nyingine Kwasababu ya Upotevu au Uharibifu)		4,000
			5,000
6	Gharama za mwezi (Monthly Acc maintenance fees)	Akiba Akaunti na Salary Akaunti	0
		Akaunti ya Biashara	1,500
7	Kufunga Akaunti	Akaunti za Akiba,Watoto and Dunduliza	3,000
		Akaunti ya Biashata	0
		Muhtasari wa Akaunti kupitia ATM	0
		Mwezi 0-1	0
		Mwezi 0-3	Free
		Mwezi 3-12	1,180
8	Taarifa ya Akaunti	Mwezi 12-24	3,540
		Mwezi 24-48	11,800
		Miaka 3-6	29,500
		Zaidi ya Miaka 6	41,300
			55,400
Huduma za Kibenki kupitia Simu			
9	Kuangalia Salio - Kwa Njia ya Simu (USSD)		354
	Kuangalia Salio - Kwa Njia ya Simu (VFT Mobile App)		0
		Kuanzia	
		100	10
		1,000	50
		2,000	70
		3,000	100
		4,000	200
		5,000	450
		7,000	700
		10,000	1,000
10	Kutoa Pesa kwa njia ya simu (USSD & App)	15,000	1,000
		20,000	1,000
		30,000	1,600
		40,000	2,000
		50,000	2,500
		100,000	3,500
		200,000	4,000
		300,000	4,200
		400,000	4,500
		Juu ya 500,000	5,000
11	Kuhamisha Pesa Kwenda Akaunti za Ndani (Internal Bank trasfer)		0
12	Taarifa Fupi ya Akaunt - Kwa njia ya Simu		0
13	Kubadili Number ya Siri		0

Huduma	Kiwango cha chini	Riba Kwa mwaka *
1 Kikundi Akaunti	20,000	
2 Akiba Akaunti	10,000	4%
3 Salary Akaunti	10,000	2%
4 Watoto Akaunti	10,000	2%
5 Biashara Akaunti	100,000	4%
6 Fixed Deposit Accounts	N/A	2%
7 Dunduliza Akaunti	10,000	Tied to the Amount

* Riba kwa akaunti za aina zote itajilimbikiza kwa kila la siku kwa kiasi cha akiba cha TZS100,000 na kuendelea na kulipwa kila Mwezi.

Huduma za Vikundi:	"Riba Kwa Mwezi (Kiima punguza)"	Ada ya usimamizi wa Majanga (Insurance)	Gharama ya Kuchakata mkopo
1 Mikopo ya Vikundi -Biashara group Loan	5% Declining	0.6%	3.4%
2 Mikopo ya Vikundi/Savings Group Loan	5% Declining	0.0%	2.5%
3 Mikopo ya Vikundi -Jiendeleze Group Loan	4% Declining	0.6%	3.5%

Mikopo binafsi

Aina ya Mkopo	"Riba Kwa Mwezi (Kiima punguza)"	Ada ya usimamizi wa Majanga (Insurance)	Gharama ya Kuchakata mkopo
4 Mkopo Binafsi Na shule- hadi TZS10M	4% Declining	0.6%	2.9%
5 Mkopo Binafsi na shule inayozidi TZS10M Hadi TZS 20M	3.5% Declining	0.6%	2.9%
6 Mikopo Binafsi na shule inayozidi TZS20M	2.5% Declining	0.6%	2.9%
7 Elimisha	4% Declining	0.6%	3.9%

Mikopo ya Kilimo

Aina ya Mkopo	"Riba Kwa Mwezi (Kiima punguza)"	Ada ya usimamizi wa Majanga (Insurance)	Gharama ya Kuchakata mkopo
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%