

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES
YEAR 2024, EFFECTIVE FROM 1ST JANUARY 2024.

Service	Products	TZS	USD
Monthly Fee	ACB Savings Bomba Account	2,200	Free
	Akiba Fasta Account	2,200	N/A
	ACB Salary Account	Free	N/A
	ACB Elimu Account	Free	N/A
	ACB VICOBA Individual Account	2,200	N/A
	ACB VICOBA Group Account	Free	N/A
	ACB Golden Savings Account	Free	N/A
	ACB Zawadi Junior Account	Free	Free
	ACB Biashara Individual Account	3,850	\$2.00
	ACB Biashara Company Account	4,950	\$2.50
	ACB Corporate Current Account	15,950	\$7.50
	ACB Waridi Account	Free	Free
Minimum Opening Balance	ACB Savings Bomba Account	15,000	\$50.00
	Akiba Fasta Account	15,000	N/A
	ACB Salary Account	0	N/A
	ACB Elimu Account	0	N/A
	ACB VICOBA Individual Account	15,000	N/A
	ACB VICOBA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	\$50.00
	ACB Biashara Company Account	50,000	\$100.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	10,000	\$50.00
Minimum Operating Balance	ACB Corporate Current Account	100,000	\$100.00
	ACB Waridi Account	20,000	\$50.00
	ACB Savings Bomba Account	5,000	\$50.00
	Akiba Fasta Account	5,000	N/A
	ACB Salary Account	0	N/A
	ACB Elimu Account	5,000	N/A
	ACB VICOBA Individual Account	5,000	N/A
	ACB VICOBA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	\$50.00
	ACB Biashara Company Account	0	\$0.00
Balance Inquiry over the Counter	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	5,000	\$50.00
	ACB Corporate Current Account	0	\$0.00
	ACB Waridi Account	20,000	\$50.00
	All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account)	1,320	N/A
	ACB VICOBA Group	Free	N/A
	ACB Waridi Account	Free	Free
	All USD Accounts	N/A	Free
	ACB Savings Bomba Account	11,800	\$5.90
	Akiba Fasta Account	11,800	N/A
Account Closure	ACB Salary Account	25,000	N/A
	ACB Elimu Account	11,800	N/A
	ACB VICOBA Individual Account	11,800	N/A
	ACB VICOBA Group Account	Free	N/A
	ACB Biashara Individual Account	25,000	\$11.80
	ACB Biashara Company Account	25,000	\$11.80
	ACB Golden Savings Account	11,800	N/A
	ACB Zawadi Junior Account	11,800	\$5.90
	ACB Corporate Current Account	29,500	\$14.50
	ACB Waridi Account	11,800	\$5.90
Dormancy	Dormancy fee for all accounts	Free	Free
	Dormancy activation	Free	Free
Balance Inquiry	Umoja ATM	400	N/A
	VISA ATM	1,200	N/A
	Akiba Mobile USSD	600	Equivalent
	Akiba Mobile App	600	N/A
Cards Issuance	Internet Banking	Free	Free
	Normal ID Cards		
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
	All USD Accounts	N/A	\$3.00
	Debit Cards		
Replacement Fee	Umoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
Pin Mailer Replacement	Debit Cards (Umoja, VISA Classic & Gold)	11,800	N/A
	Normal ID Cards (Vicoba, Golden, Zawadi, Joint Accounts & USD Accounts)	5,900	\$3.00
Annual Maintenance Fee	Debit Cards (Umoja, VISA Classic & Gold)	11,800	N/A
	Umoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A

Service	Products	TZS	USD
Withdrawals Over the Counter	Cash withdrawal above TZS 50M without 24 hours notice	*0.12% of the amount >TZS 50M, Maximum TZS 180,000	N/A
	ACB Savings Bomba Account	*2,750	Free
	Akiba Fasta Account	*2,750	N/A
	ACB Salary Account	*2,750	N/A
	ACB Elimu Account	*2,750	N/A
	ACB VICOBA Individual Account	*1,320	N/A
	ACB VICOBA Group Account	Free	N/A
	ACB Biashara Individual Account	*3,850	*0.30% of the amount >\$10,000, Maximum \$100
	ACB Biashara Company Account	*5,500	*0.30% of the amount >\$20,000, Maximum \$100
	ACB Golden Savings Account	*2,750	N/A
ATM Withdrawal	ACB Zawadi Junior Account	*2,750	Free
	ACB Corporate Current Account	*5,000	*0.59% of the amount, Minimum \$12, Maximum \$100
	ACB Waridi Account	Free	Free
	Umoja ATMs	1,500	
	ATM withdrawal fee - ON US	1,500	
	ATM withdrawal fee - LOCAL VISA	3,600	N/A
	ATM withdrawal fee - INTERNATIONAL VISA	8,000	
	Failed transaction due to insufficient funds	1,200	
	100 - 2,999	510	N/A
	3,000 -3,999	514	
Wakala Withdrawal	4,000- 4,999	527	
	5,000 - 6,999	554	
	7,000 - 9,999	556	
	10,000-14,999	1,002	
	15,000 - 19,999	1,095	
	20,000- 29,999	1,206	
	30,000 -39,999	1,251	
	40,000 - 49,999	1,319	
	50,000 - 99,999	1,773	
	100,000 - 199,999	2,707	
Cash Deposit	200,000 - 299,999	2,821	
	300,000 - 399,999	4,338	
	400,000 -499,999	4,482	
	500,000 -599,999	5,745	
	600,000 - 699,999	6,032	
	700,000 - 799,999	6,200	
	800,000 - 899,999	6,000	
	900,000 - 1,000,000	6,276	
	1,000,001 -2,000,000	7,875	
	ACB Accounts	Free	N/A
Cheque Deposit	Akiba Wakala	Free	N/A
	Bulk Cash	Free	N/A
	Small Denominations (1, 5, 10, and 20)	N/A	5% of the amount
	Cheque from other Banks	Free	Free
	Inward Cheque - Third party payment	Free	Free
	Settled Inward Clearing cheques	1,200	\$0.59
	Request to make payment/transfer without cheque in current account	5,900	\$3.00
	Unpaid Cheque (Refer to drawer or Effects not Cleared)	59,000	\$29.50
	Cheque leaf	590	\$0.30
	Cheque Book 100 Leaves	59,000	\$30.00
Cheque books	Cheque Book 50 Leaves	29,500	\$15.00
	Stop payment order per leaf; Reported Lost/Stolen cheque book/leaf (per notice)	35,400	\$17.50
	Bankers Cheque issue	35,400	\$17.50
Funds Transfer	100 to 2,999	1,210	N/A
	3,000 to 3,999	1,214	
	4,000 to 4,999	1,227	
	5,000 to 6,999	1,254	
	7,000 to 9,999	1,256	
	10,000 to 14,999	1,302	
	15,000 to 19,999	1,395	
	20,000 to 29,999	1,506	
	30,000 to 39,999	1,551	
	40,000 to 49,999	1,619	
Internal Funds Transfer via Mobile	50,000 to 99,999	1,773	
	100,000 to 199,999	1,907	
	200,000 to 299,999	2,021	
	300,000 to 399,999	2,038	
	400,000 to 499,999	2,182	
	500,000 to 599,999	2,445	
	600,000 to 699,999	2,732	
	700,000 to 799,999	2,900	
	800,000 to 899,999	2,700	
	900,000 to 1,000,000	2,976	
	1,000,001 to 3,000,000	3,075	

Service	Products	TZS	USD
Funds Transfer (Akiba Mobile to Wallets)	100 to 2,999	1,810	N/A
	3,000 to3,999	1,814	
	4,000 to 4,999	1,827	
	5,000 to 6,999	1,854	
	7,000 to 9,999	1,856	
	10,000 to 14,999	1,902	
	15,000 to 19,999	1,995	
	20,000 to 29,999	2,106	
	30,000 to 39,999	2,151	
	40,000 to 49,999	2,219	
	50,000 to 99,999	3,073	
	100,000 to 199,999	3,207	
	200,000 to 299,999	3,321	
	300,000 to 399,999	4,338	
	400,000 to 499,999	4,482	
	500,000 to 599,999	7,245	
	600,000 to 699,999	7,532	
	700,000 to 799,999	7,700	
	800,000 to 899,999	7,500	
	900,000 to 1,000,000	7,776	
	1,000,001 to 3,000,000	9,875	
Funds Transfers (Internet Banking and Branch)	Transfer to ACB Accounts	3,500	N/A
	Transfer to other Banks through EFT/TIPS	5,900	N/A
	Transfer to other Banks through TISS		
	TZS 1M to TZS 10M	2,360	\$1
	TZS 10M to TZS 50M	5,900	\$2.5
	Above TZS 50M	11,800	\$5.90
	Transfer to other Banks through SWIFT	N/A	\$54.00
	Salary processing	5,900	N/A
	GoPG payments through mobile and internet banking	1,200	N/A
	Incoming TISS	Free	Free
Standing Orders	Incoming SWIFT charges	N/A	\$25.00
	Outgoing SWIFT full value transfer	N/A	\$54.00
	MT 940, 941 & 942 Charges	N/A	\$17.50
	Cancellation/Return/Stop Payment -TISS & SWIFT	11,800	\$5.90
	EAPS Payment	11,800	\$5.90
	Set up/Amendment/closure	Free	Free
	Execution per Entry within ACB	Free	Free
	Execution per Entry outside ACB	11,800	\$5.90
	Unpaid Standing order due to insufficient funds	Free	Free
	ATM Mini Statement	400	N/A
Statements	Akiba Mobile - USSD Mini Statement (Account & Loan)	1,200	N/A
	Akiba Mobile - App Mini Statement (Account & Loan)	1,200	N/A
	E-statement per month	Free	N/A
	Internet Banking	1,500	N/A
	Periodic/Monthly	Free	Free
	Adhoc/Duplicate per month	2,500	\$1.50
SMS Banking	SMS Alert	Free	Free
	Certificate of Balance and Statements/ Reference letter	32,500	\$16.50
	Audit Confirmation Letter	32,500	\$16.50
	Letter of Recommendation	32,500	\$16.50
	Search for Older Vouchers	65,000	\$32.50
	CCTV Photo Searching charges	65,000	\$32.50
	Overdrawn amount (debit balance in deposit accounts)	3.00% per month	1.50% per month
	Treasury Bills and Bonds commission	0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800	N/A
	Biashara Loans Micro - >TZS 5M < TZS 20M	18%-24% flat per annum	12% per annum reducing
	Biashara Loans Small - > TZS 20M < TZS 100M	15%-18% flat per annum	12% per annum reducing
General Services	Biashara Loans Medium - > TZS 100M < TZS 500M	20%-24% per annum reducing	12% per annum reducing
	Personal Loans (Employees) - < TZS 100M	14%-18% per annum reducing	10% per annum reducing
	Mortgage Loans - < TZS 300M	14%-18% per annum reducing	10% per annum reducing
	Overdraft Facility - > TZS 10M	22% per annum reducing	12% per annum reducing
	Insurance Premium Finance - < TZS 500M	8.00% flat per annum	4.00% flat per annum
	Vehicle and Assets Finance (VAF) - < TZS 500M	18% per annum reducing	10% per annum reducing
	Commercial Loans - > TZS 500M	18%-20% per annum reducing	10% per annum reducing
	Loan Application Fee	15,000.00	\$7.50
	Facility fees (Commercial and Personal Banking)	2.00%	1.00%
	Facility fees (Biashara Repeat Client)	3.50%	1.50%
Loans	Facility fees (Biashara New Client)	4.00%	2.00%
	Penalty interest for late payment	3% per month for amount in arrears	1.5% per month for amount in arrears
	Early liquidation penalty fee	3 months future interest	3 months future interest
	Biashara Loans Micro - >TZS 5M < TZS 20M	18%-24% flat per annum	12% per annum reducing
	Biashara Loans Small - > TZS 20M < TZS 100M	15%-18% flat per annum	12% per annum reducing
	Biashara Loans Medium - > TZS 100M < TZS 500M	20%-24% per annum reducing	12% per annum reducing
	Personal Loans (Employees) - < TZS 100M	14%-18% per annum reducing	10% per annum reducing
	Mortgage Loans - < TZS 300M	14%-18% per annum reducing	10% per annum reducing
	Overdraft Facility - > TZS 10M	22% per annum reducing	12% per annum reducing
	Insurance Premium Finance - < TZS 500M	8.00% flat per annum	4.00% flat per annum
	Vehicle and Assets Finance (VAF) - < TZS 500M	18% per annum reducing	10% per annum reducing
	Commercial Loans - > TZS 500M	18%-20% per annum reducing	10% per annum reducing
	Loan Application Fee	15,000.00	\$7.50
	Facility fees (Commercial and Personal Banking)	2.00%	1.00%
	Facility fees (Biashara Repeat Client)	3.50%	1.50%
	Facility fees (Biashara New Client)	4.00%	2.00%
	Penalty interest for late payment	3% per month for amount in arrears	1.5% per month for amount in arrears
	Early liquidation penalty fee	3 months future interest	3 months future interest
	Biashara Loans Micro - >TZS 5M < TZS 20M	18%-24% flat per annum	12% per annum reducing
	Biashara Loans Small - > TZS 20M < TZS 100M	15%-18% flat per annum	12% per annum reducing
	Biashara Loans Medium - > TZS 100M < TZS 500M	20%-24% per annum reducing	12% per annum reducing
	Personal Loans (Employees) - < TZS 100M	14%-18% per annum reducing	10% per annum reducing
	Mortgage Loans - < TZS 300M	14%-18% per annum reducing	10% per annum reducing
	Overdraft Facility - > TZS 10M	22% per annum reducing	12% per annum reducing
	Insurance Premium Finance - < TZS 500M	8.00% flat per annum	4.00% flat per annum
	Vehicle and Assets Finance (VAF) - < TZS 500M	18% per annum reducing	10% per annum reducing
	Commercial Loans - > TZS 500M	18%-20% per annum reducing	10% per annum reducing
	Loan Application Fee	15,000.00	\$7.50
	Facility fees (Commercial and Personal Banking)	2.00%	1.00%
	Facility fees (Biashara Repeat Client)	3.50%	1.50%
	Facility fees (Biashara New Client)	4.00%	2.00%
	Penalty interest for late payment	3% per month for amount in arrears	1.5% per month for amount in arrears
	Early liquidation penalty fee	3 months future interest	3 months future interest

Service	Products	TZS	USD	
Collections	Trade Finance Services			
	Clean Collections (bills, drafts and cheques)			
	Commercial banks, financial institutions and bureau de change	N/A	2.50%, Minimum \$10	
	Courier services	N/A	\$60.00	
	Outward Documentary Bills for Collections (OFBC)			
	Document handling commission	N/A	0.70%, Minimum \$100, Maximum \$300	
	Delivery of documents free of payments	N/A	\$60.00	
	Courier services	N/A	\$60.00	
	Chaser	N/A	\$60.00	
	Inward Documentary Bills for Collections (IFBC)			
	Document handling commission	N/A	0.70%, Minimum \$100, Maximum \$250	
	Documents returned unpaid or unaccepted	N/A	\$120	
	Amendment of previous instructions	N/A	\$120	
	Presentation or reminder protest fee	N/A	Negotiable	
	Delivery of documents for non-ACB customers	N/A	\$320	
	SWIFT charges	N/A	\$60	
	Avalisation commission per quarter or part thereof	N/A	0.70%	
	Bill discounted handling commission	N/A	0.35%, Minimum \$100, Maximum \$500	
	Service	Products	TZS	USD
	Documentary Credit	Guarantees		
Issuance commission (per quarter)		1% per quarter min 600,000	1% per quarter min \$250	
Amendment fee per quarter on the tenor extended or amount increased		1% per quarter min 600,000	1% per quarter min \$250	
Advising/Amendment of counter guarantee		USD equivalent	Account holder \$120	
Advising/Amendment of counter guarantee		USD equivalent	Non Account holder \$200	
Extension/Increase amount		1% per quarter min 250,000	1% per quarter min \$100	
Text amendment fee		USD equivalent	\$120	
Other amendments fees		USD equivalent	\$120	
Guarantee advising fee (from other banks)		USD equivalent	\$250	
Courier services (direct delivery to beneficiary)		USD equivalent	\$120	
WG		2.50%	2.50%	
Cancellation Fees		USD equivalent	\$120	
Letters of Credit (LCs)				
Outward (Import LCs)				
Establishment fee per quarter		USD equivalent	1% per quarter min \$250	
Amendment - terms & conditions only		USD equivalent	\$120	
Cancellation charges		USD equivalent	\$120	
Amendment fee per quarter on the tenor extended or amount increased		USD equivalent	1% per quarter min \$250 plus \$60 swift charges	
Discrepancy fee		USD equivalent	\$120	
Document examination fee		USD equivalent	\$120	
Inward (Export LCs)				
Advising (ACB clients for LC available with us)		USD equivalent	\$120	
Advising (ACB clients for LC available with other banks)		USD equivalent	\$300	
Advising (non-ACB clients)		N/A	\$250	
Confirmation fee per quarter (ACB clients)		USD equivalent	1% per quarter min \$300	
Confirmation fee per quarter (non-ACB clients)		USD equivalent	1.50% per quarter min \$300	
Amendment advising fee (ACB clients)		N/A	\$120	
Amendment advising fee (non-ACB clients)		N/A	\$150	
Cancellation Fees		N/A	\$120	
Transfer Fee (per quarter)		N/A	0.70%	
Courier services		USD equivalent	\$120	
SWIFT charges		N/A	\$60	
Document handling commission		N/A	0.70%, Minimum \$150, Maximum \$500	
Discrepancy fee per document		USD equivalent	\$120	