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



Service	Products	TZS	USD	
	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	
Monthly Fee	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	
	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	
Minimum	ACB VICOBA Group Account	20,000	N/A	
Opening Balance	ACB Biashara Individual Account	20,000	\$50.00	
Dalance	ACB Biashara Company Account	50,000	\$100.00	
	ACB Golden Savings Account	50,000	N/A	
	ACB Zawadi Junior Account	10,000	\$50.00	
	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	\$50.00 N/A	
	ACB Salary Account	5,000	N/A N/A	
	ACB Salary Account ACB Elimu Account	5,000	N/A N/A	
	ACB VICOBA Individual Account	5,000	N/A N/A	
Minimum	ACB VICOBA Individual Account	20,000	N/A N/A	
Operating	ACB Biashara Individual Account	20,000	\$50.00	
Balance	ACB Biashara Company Account	20,000	\$0.00	
	ACB Golden Savings Account	50,000	Ψ0.00 N/A	
	ACB Zawadi Junior Account	5,000	\$50.00	
	ACB Corporate Current Account	0	\$0.00	
	ACB Waridi Account	20,000	\$50.00	
	AOD Wallar Account	20,000	Ψ30.00	
Balance	All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account)	1,320	N/A	
Inquiry over the Counter	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	
	ACB Salary Account	25,000	N/A	
	ACB Elimu Account	11,800	N/A	
	ACB VICOBA Individual Account	11,800	N/A	
Account	ACB VICOBA Group Account	Free	N/A	
Closure	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 fee for all accounts	Free	Free	
Dormancy	Dormancy activation	Free	Free	
	Umoja ATM	400	N/A	
Balance	VISAATM	1,200	N/A	
Inquiry	Akiba Mobile USSD	600	Equivalent	
	Akiba Mobile App	600	N/A	
	Internet Banking	Free	Free	
	Normal ID Cards			
	VICOBA, Golden, Zawadi and	6 400	60.00	
	Joint Accounts	6,490	\$3.00	
Cards	All USD Accounts	N/A	\$3.00	
Issuance	Debit Cards			
	Umoja Debit Card	11,800	N/A	
	Visa Debit Classic	11,800	N/A	
	Visa Debit Gold	14,500	N/A	
	Debit Cards (Umoja, VISA Classic	44.000	A1/+	
Replacement	& Gold)	11,800	N/A	
Replacement Fee	Normal ID Cards (Vicoba, Golden,		***	
	Zawadi, Joint Accounts & USD Accounts)	5,900	\$3.00	
Pin Mailer Replacement	Debit Cards (Umoja, VISA Classic & Gold)	11,800	N/A	
		11,800		
Replacement	& Gold)	· ·	N/A N/A N/A	

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Service	Products	TZS *0.12% of	USD	
	Cash withdrawal above TZS 50M without 24 hours notice	the amount >TZS 50M, Maximum	N/A	
		TZS 180,000		
	ACB Savings Bomba Account	*2,750	Free	
	Akiba Fasta Account ACB Salary Account	*2,750 *2,750	N/A N/A	
	ACB Elimu Account	*2,750	N/A N/A	
	ACB VICOBA Individual Account	*1,320	N/A	
Withdrawals	ACB VICOBA Group Account	Free	N/A	
Over the Counter	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	
	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	ATM withdrawal fee - LOCAL VISA	3,600	N/A	
withdrawai	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		
	4,000- 4,999	527		
	5,000 - 6,999	554		
	7,000 - 9,999 10,000-14,999	556 1,002		
	15,000 - 19,999	1,002		
	20,000- 29,999	1,206		
	30,000 -39,999	1,251		
Wakala	40,000 - 49,999	1,319		
Withdrawal	50,000 - 99,999	1,773		
	100,000 - 199,999 200,000 - 299,999	2,707 2,821		
	300,000 - 399,999	4,338		
	400,000 -499,999	4,482		٠.
	500,000 -599,999	5,745		
	600,000 - 699,999	6,032		
	700,000 - 799,999 800,000 - 899,999	6,200 6,000		
	900,000 - 1,000,000	6,276		
	1,000,001 -2,000,000	7,875		
	ACB Accounts	Free	N/A	
	Akiba Wakala	Free	N/A	
Cash Deposit	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	
Cheque	Settled Inward Clearing cheques	1,200	\$0.59	
Deposit	Request to make payment/transfer without cheque in current account	5,900	\$3.00	
	Unpaid Cheque (Refer to drawer	59,000	\$29.50	
	or Effects not Cleared)	,		
	Cheque leaf Cheque Book 100 Leaves	590 59,000	\$0.30 \$30.00	
	Cheque Book 50 Leaves	29,500	\$15.00	
Cheque books	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		4.240	NI/A	
	100 to 2,999 3,000 to 3,999	1,210 1,214	N/A	
	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 15,000 to 19,999	1,302		
	20,000 to 29,999	1,395 1,506		
	30,000 to 39,999	1,551		
Internal Funds	40,000 to 49,999	1,619		
Transfer via Mobile	50,000 to 99,999	1,773		
Mobile	100,000 to 199,999	1,907		
	200,000 to 299,999 300,000 to 399,999	2,021 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 899,999 900,000 to 1,000,000	2,700 2,976		
		2,5/0		
	1,000,001 to 3,000,000	3,075		

Convice	Products	770		Comi
Service	Products 100 to 2,999	1,810	USD N/A	Service
	3,000 to3,999	1,814	14//	
	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 20,000 to 29,999	1,995 2,106		
	30,000 to 39,999	2,151		
Funds	40,000 to 49,999	2,219		
Transfer (Akiba Mobile	50,000 to 99,999	3,073		
to Wallets)	100,000 to 199,999	3,207		
	200,000 to 299,999	3,321		
	300,000 to 399,999	4,338		
	400,000 to 499,999 500,000 to 599,999	4,482 7,245		Collection
	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		
	Transfer to ACB Accounts	3,500	N/A	
	Transfer to other Banks through EFT/TIPS Transfer to other Banks through TISS	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	
Funds	Above TZS 50M	11,800 N/A	\$5.90 \$54.00	
Transfers	Transfer to other Banks through SWIFT Salary processing	N/A 5,900	\$54.00 N/A	
(Internet Banking and	GePG payments through mobile and internent banking	1,200	N/A N/A	Service
Branch)	Incoming TISS	Free	Free	
	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	
Standing	Execution per Entry within ACB	Free	Free	
Orders	Execution per Entry outside ACB	11,800	\$5.90	
	Unpaid Standing order due to insufficient funds	Free	Free	
	ATM Mini Statement	400	N/A	
	Akiba Mobile - USSD Mini	1,200	N/A	
	Statement (Account & Loan) Akiba Mobile - App Mini Statement			
Statements	(Account & Loan)	1,200	N/A	
	E-statement per month	Free	N/A	
	Internet Banking	1,500	N/A	
	Internet Banking Periodic/Monthly	1,500 Free	N/A Free	
CMC Danking	Internet Banking Periodic/Monthly Adhoc/Duplicate per month	1,500 Free 2,500	N/A Free \$1.50	
SMS Banking	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert	1,500 Free	N/A Free	
SMS Banking	Internet Banking Periodic/Monthly Adhoc/Duplicate per month	1,500 Free 2,500	N/A Free \$1.50	
SMS Banking	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter	1,500 Free 2,500 Free 32,500 32,500	N/A Free \$1.50 Free \$16.50	
SMS Banking	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter	1,500 Free 2,500 Free 32,500 32,500 32,500	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50	
	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000 65,000	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50	
General	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50	
SMS Banking General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance	1,500 Free 2,500 Free 32,500 32,500 65,000 65,000 3.00% per month 0.05% of	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per	Documen Credit
General	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance	1,500 Free 2,500 Free 32,500 32,500 65,000 65,000 3.00% per month	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month	Documen Credit
General	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts)	1,500 Free 2,500 Free 32,500 32,500 65,000 65,000 0,500 0,000 per month 0,05% of the yield or 47,200 whichever is higher + Tiss	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds	1,500 Free 2,500 Free 32,500 32,500 65,000 3.00% per month 0.05% of the yield of 47,200 whichever is higher	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000 65,000 069,000 3.00% per month 0.05% of the yield or 47,200 which is the properties of t	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000 65,000 0,500 0,00% of the yield or 47,200 which; ever is higher + TISS Charge 11,800	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A	
General	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS	1,500 Free 2,500 Free 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 wilchever is higher + TISS Charge 11,800 18%-24% flat per annum 15%-18% 15%-18%	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M < TZS 100M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M	1,500 Free 2,500 Free 32,500 32,500 32,500 32,500 65,000 65,000 65,000 10,00% per month 0.05% of the yield or 47,200 whichever is higher + Tiss Charge 11,000 18%-24% flat per annum 15%-18% flat per annum 20%-24% granum	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS	1,500 Free 2,500 Free 32,500 32,500 32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever in cheve vision they end or 47,200 they give the service of the yield or 47,200 they give the service of the yield or 47,200 they give the service of the yield or 47,200 they give the yield or 47,200 they give the give they give they give they give they give they give they giv	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M	1,500 Free 2,500 Free 32,500 32,500 32,500 32,500 65,000 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + Tiss Charge 11,000 18%-24% flat per annum 15%-18% flat per annum reducing 14%-18% per annum reducin	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M < TZS 500M	1,500 Free 2,500 Free 2,500 32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 wilchever is higher + TISS Charge 11,600 18%-24% flat per annum 20%-24% per annum 20%-24% per annum reducing 14%-18% per annum reducing	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M	1,500 Free 2,500 Free 32,500 32,500 32,500 65,000 65,000 3.00% per month 0.05% of the service of	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance -	1,500 Free 2,500 Free 32,500 32,500 32,500 32,500 65,000 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 which is the per annum 15%-18% flat per annum 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 12%-24% per annum reducing 12%-24% per annum reducing 14%-18% per annum reducing	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M	1,500 Free 2,500 Free 2,500 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 wilchever is higher + TISS Charge 11,800 18%-24% flat per annum 20%-24% per annum 20%-24% per annum reducing 14%-18% per annum reducing 22% per annum reducing 8.00% flat per annum reducing 18.00% flat per annum 18% per annum reducing 18.00% flat per annum reducing 18.00% flat per annum 18%	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 12% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance -	1,500 Free 2,500 Free 32,500 32,500 32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 white states the states of the yield or 47,200 white states of the yield or 47,200 the yield	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M < TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M < TZS 100M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF)	1,500 Free 2,500 32,500 32,500 32,500 32,500 65,000 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 white state of the yield or 47,200 the yield of the yield of the yield of the yield or 48,400 the yield of the yield	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing	
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General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - >TZS 5M < TZS 20M Biashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M Commercial Loans - > TZS 500M Commercial Loans - > TZS 500M Loan Application Fee Facility fees (Commercial and Personal Banking)	1,500 Free 2,500 Free 2,500 32,500 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 18%-24% flat per annum reducing 14%-18% per annum reducing 22% per annum reducing 22% per annum reducing 14%-18% per annum reducing 11%-18% per annum reducing 11%-18% per annum reducing 11%-18% per annum reducing 11%-18% 20% per annum 11% per annum 11% per annum reducing 11%-00.00 2.00% per annum reducing 115,000.00 2.00% 3.50% 4.00%	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 12% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing 10% per annum reducing	
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General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M Siashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M < TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M Commercial Loans - > TZS 500M Loan Application Fee Facility fees (Commercial and Personal Banking) Facility fees (Biashara Repeat Client) Facility fees (Biashara New Client)	1,500 Free 2,500 Free 2,500 32,500 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 18%-24% flat per annum 15%-13% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 15%-20% per annum reducing 15%-20% per annum 15%-15% per annum 15%-15% per annum reducing 15%-20% per annum 15%-15% per annum 15%-15% per annum 15%-15% per annum 15%-15% per annum reducing 15%-20% per annum 15%-15% per annum 15%-15% per annum reducing 15%-20% p	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 1.00% flat per annum reducing 1.50% 2.00%	
General Services	Internet Banking Periodic/Monthly Adhoc/Duplicate per month SMS Alert Certificate of Balance and Statements/ Reference letter Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts) Treasury Bills and Bonds commission Biashara Loans Micro - > TZS 5M < TZS 20M Siashara Loans Small - > TZS 20M < TZS 100M Biashara Loans Medium - > TZS 100M < TZS 500M < TZS 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 300M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M Commercial Loans - > TZS 500M Loan Application Fee Facility fees (Commercial and Personal Banking) Facility fees (Biashara Repeat Client) Facility fees (Biashara New Client)	1,500 Free 2,500 Free 2,500 32,500 32,500 65,000 3.00% per month 0.05% of the yield or 47,200 wilchever is higher annum 20%-24% per annum 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum 18% reamount 18% reamount 18% reamount 18% per annum reducing 1.50,000 flat per annum reducing 1.50,000 flat per annum 18% per annum reducing 1.50,000 flat per annum 18% per annum reducing 1.50,000 flat per annum 18% per annum reducing 1.50,000 flat per annum reducing 1.50,000 flat per annum 1.50 per annum 1.5	N/A Free \$1.50 Free \$16.50 \$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 10% per annum reducing 1.00% flat per annum reducing 1.50% 2.00% 1.50% 2.00%	

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Service	Products	TZS	USD	
	Trade Finance Services Clean Collections (bills, drafts and	d 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 Co	ollections (
	Document handling commission	N/A	0.70%, Minimum \$100, Maximum \$300	
	Delivery of documents free of	N/A	\$60.00	
	payments Courier services	N/A	\$60.00	
	Chaser Inward Documentary Bills for Coll	N/A lections (IFI	\$60.00 BC)	
Collections	Document handling commission	N/A	0.70%, Minimum \$100,	
	Documents returned unpaid or unaccepted	N/A	Maximum \$250 \$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	
	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 guaratee	USD equivalent	Account holder \$120	
	Advising/Amendment of counter guaratee	USD equivalent	Non Account holder \$200	
	Extension/Increase amount	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	USD	\$120	
	beneficiary) WG	equivalent 2.50%	2.50%	
	Cancellation Fees	USD equivalent	\$120	
	Letters of Credit (LCs)	.,		
	Outward (Import LCs)		1% per	
	Establishment fee per quarter Amendment - terms & conditions	USD equivalent	quarter min \$250	
Documentary	only	equivalent USD	\$120	
Credit	Cancellation charges	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	equivalent	\$120	
	Document examinination fee Inward (Export LCs)	USD equivalent	\$120	
	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 USD	0.70%	
	Courier services	equivalent	\$120	
	SWIFT charges Document handling commission	N/A	\$60 0.70%, Minimum \$150, Maximum	
		LICE	\$500	
	Discrepancy fee per document	USD equivalent	\$120	

FIXED DEPOSIT RATES (FDR) FOR TZS

S/I	Local Currency (TZS)	1 month	2 months	3 months	6 months	9 months	12 months	24 months	36 months	48 months	60 months
1	500,000 - 50,000,000	Not offered	Not offered	3.00%	3.50%	4.00%	5.00%	5.00%	9.50%	9.50%	9.50%
2	50,000,001 - 200,000,000	Not offered	Not offered	4.00%	4.50%	5.00%	6.00%	6.00%	9.50%	9.50%	9.50%
3	200,000,001 - 500,000,000	Not offered	Not offered	5.00%	5.50%	6.00%	7.00%	7.00%	9.50%	9.50%	9.50%
4	500,000,001 - 1,000,000,000	Not offered	Not offered	6.00%	6.50%	7.00%	8.00%	8.00%	9.50%	9.50%	9.50%
5	>1,000,000,000	Not offered	Not offered	7.00%	7.50%	8.00%	9.00%	9.00%	9.50%	9.50%	9.50%

FIXED DEPOSIT RATES (FDR) FOR USD

TIMES DEL COLL HALES (LDH) LON COD										
S/N	Foreign Currency (USD)	3 months	6 months	12 months	24 months	36 months	48 months	60 months		
1	500 - 50,000	0.50%	0.75%	1.00%	1.00%	2.50%	2.50%	2.50%		
2	50,001 - 100,000	0.75%	1.00%	1.25%	1.25%	2.50%	2.50%	2.50%		
3	100,001 - 500,000	1.00%	1.25%	1.50%	1.50%	2.50%	2.50%	2.50%		
4	500,001 - 1,000,000	1.25%	1.50%	1.75%	1.75%	2.50%	2.50%	2.50%		
5	>1,000,000	1.50%	1.75%	2.00%	2.00%	2.50%	2.50%	2.50%		

Note: All items marked * are subject to Government levy.

For more information please call us: +255 (746) 811 510 or write to us through: support @acbtz.com

