

VIWANGO VYA TOZO NA ADA ZA HUDUMA ZETU, KUANZIA TAREHE 1 JANUARI 2024.

Huduma	Bidhaa	TZS	USD
Ada ya Mwezi (Monthly Fee)	ACB Savings Bomba Account	2,200	Bure
	Akiba Fasta Account	2,200	N/A
	ACB Salary Account	Bure	N/A
	ACB Elimu Account	Bure	N/A
	ACB VICOBA Individual Account	2,200	N/A
	ACB VICOBA Group Account	Bure	N/A
	ACB Golden Savings Account	Free	N/A
	ACB Zawadi Junior Account	Free	Bure
	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	Bure

Kiwango cha chini cha kufungua Akaunti (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	Bure	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
	ACB Corporate Current Account	100,000	\$100.00
	ACB Waridi Account	20,000	\$50.00

Kiwango cha chini cha kuendesha Akaunti (Minimum Operating Balance)	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
	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

Kuuliza salio ndani ya Tawi la Benki (Balance Inquiry over the Counter)	Akaunti zote za TZS isipokuwa ACB VICOBA Group Account na ACB Waridi Account	1,320	N/A
	ACB VICOBA Group	Bure	N/A
	ACB Waridi Account	Bure	Bure
	All USD Accounts	N/A	Bure

Gharama ya kufunga Akaunti (Account Closure)	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
	ACB VICOBA Group Account	Bure	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

Gharama ya Akaunti iliyoalala (Dormancy)	Gharama za Akaunti zote zilizolala (Dormancy fee for all accounts)	Bure	Bure
	Kufufua akaunti iliyoalala (Dormancy activation)	Bure	Bure

Kuuliza salio (Balance Inquiry)	Umoja ATM	400	N/A
	VISA ATM	1,200	N/A
	Akiba Mobile USSD	600	Kulingana na TZS (Equivalent)
	Akiba Mobile App	600	N/A
	Internet Banking	Bure	Bure

Ada ya maombi ya kadi (Cards Issuance)	Kadi za kawaida za Utambulisho (Normal ID Cards)		
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
	Akaunti zote za USD (All USD Accounts)	N/A	\$3.00
	Kadi za Kuchanja (Debit Cards)		
	Umoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A

Ada ya kubadilishwa kadi (Replacement Fee)	Kadi za kuchanja Debit Cards (Umoja, VISA Classic & Gold)	11,800	N/A
	Kadi za kawaida za utambulisho Normal ID Cards (Vicoba, Golden, Zawadi, Joint Accounts & USD Accounts)	5,900	\$3.00

Gharama za kuomba kubadilishwa namba ya siri Pin Mailer Replacement	Kadi za kuchanja (Debit Cards Umoja, VISA Classic & Gold)	11,800	N/A

Ada ya Kadi kwa Mwaka (Annual Maintenance Fee)	Umoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A

Huduma	Bidhaa	TZS	USD
Gharama za kutoa fedha kaunta (Withdrawals Over the Counter)	Gharama za kuchukua fedha zaidi ya TZS.50 Mii bila notisi ya masaa 24 (Cash withdrawal above TZS 50M without 24 hours notice)		N/A
	ACB Savings Bomba Account	2,750	Bure
	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	Bure	N/A
	ACB Biashara Individual Account	3,850	
	ACB Biashara Company Account	5,500	
	ACB Golden Savings Account	2,750	N/A
	ACB Zawadi Junior Account	2,750	Bure
	ACB Corporate Current Account	5,000	
	ACB Waridi Account	Bure	Bure

Gharama za kutoa fedha kwenye ATM (ATM Withdrawal)	ATM za Umoja	1,500	
	Gharama za kutoa fedha kwenye ATM za ACB (ATM withdrawal fee - ON US)	1,500	
	Gharama za kutoa fedha kwenye ATM za VISA ndani ya nchi (ATM withdrawal fee - LOCAL VISA)	3,600	N/A
	Gharama za kutoa fedha kwenye ATM za VISA za Kimataifa (ATM withdrawal fee - INTERNATIONAL VISA)	8,000	
	Muamala kutokamilika sababu salio halitoshi (Failed transaction due to insufficient funds)	1,200	

Gharama za kutoa fedha kwa Wakala (Wakala Withdrawal)	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	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	
	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	

Kuweka Fedha (Cash Deposit)	Akaunti za ACB (ACB Accounts)	Bure	N/A
	Akiba Wakala	Bure	N/A
	Kiwango kikubwa cha fedha (Bulk Cash)	Bure	N/A
	Sarafu (Small Denominations) 1, 5, 10, and 20	N/A	5% ya Kiasi

Kuweka Fedha kwa Hundi (Cheque Deposit)	Malipo ya hundi kutoka benki nyingine (Cheque from other Banks)	Bure	Bure
	Malipo ya hundi kwa mtu asiye mmliki wa kitabu cha hundi (Inward Cheque - Third party payment)	Bure	Bure
	Gharama ya hundi zilizolipwa (Settled Inward Clearing cheques)	1,200	\$0.59
	Ombi la kufanya malipo/kuhamisha fedha kwenye akaunti ya hundi bila kuwa na hundi (Request to make payment/transfer without cheque in current account)	5,900	\$3.00
	Hundi ambayo hajalipwa na sisi (Unpaid Cheque (Refer to drawer or Effects not Cleared)	59,000	\$29.50

Kitabu cha Hundi (Cheque books)	Kipande cha hundi (Cheque leaf)	590	\$0.30
	Kitabu cha hundi vipande 100 (Cheque Book 100 Leaves)	59,000	\$30.00
	Kitabu cha hundi vipande 50 (Cheque Book 50 Leaves)	29,500	\$15.00
	Gharama za kuzuia malipo ya hundi kwa kipande kupotea/kuliwa kitabu cha hundi (Stop payment order per leaf, Reported Lost/ Stolen cheque book/leaf (per notice)	35,400	\$17.50
	Malipo ya Hundi za benki Bankers Cheque issue	35,400	\$17.50

Kuhamisha Fedha (Funds Transfer)			
Kuhamisha fedha kutoka akaunti moja kwenda nyingine ya Akiba Mobile (Internal Funds Transfer via Mobile)	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	
	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	

Huduma	Bidhaa	TZS	USD
Kuhamisha fedha kwenda Mitandao yote ya simu (Funds Transfer Akiba Mobile to Wallets)	100 to 2,999	1,810	N/A
	3,000 to 3,999	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	

Kuhamisha fedha kutoka akaunti moja kwenda nyingine ya Akiba Transfer to ACB Accounts	Kuhamisha fedha kutoka akaunti moja kwenda Akaunti ya Benki nyingine kwa kutumia EFT/ISS (Transfer to other Banks through EFT/ISS)	3,500	N/A
	Gharama za kutuma pesa kwa Benki Kuu (BOT)		

Kuhamisha Fedha kupitia Mitandao wa Intaneti na Tawi la Benki (Funds Transfers Internet Banking and Branch)	TZS 1M hadi TZS 10M	2,360	\$1
	TZS 10M hadi TZS 50M	5,900	\$2.5
	Zaidi TZS 50M	11,800	\$5.90
	Kuhamisha fedha kutoka akaunti moja kwenda Akaunti ya Benki nyingine kutumia SWIFT (Transfer to other Banks through SWIFT)	N/A	\$54.00
	Ada ya mchakato wa malipo ya mshahara (Salary processing)	5,900	N/A
	Malipo ya Bili - GePG (Bills payments - GePG)	1,200	N/A
	Tozo za TISS za kutoka nje (Incoming TISS)	Bure	Bure
	Tozo za SWIFT kutoka nje (Incoming SWIFT charges)	N/A	\$25.00
	Tozo la SWIFT inayotumwa nje ya nchi (Outgoing SWIFT full value transfer)	N/A	\$54.00
	Tozo za MT 940, 941 & 942	N/A	\$17.50
	Kusilisha/kurudisha/kusimamisha malipo ya TISS & SWIFT	11,800	\$5.90
	Gharama za kutuma pesa kwa mfumo wa EAPS kwa nchi za Afrika Mashariki kutokana na mwongozo mpye wa Benki Kuu (BOT)	11,800	USD 5.90

Maelekezo Maalumu ya kuhamisha fedha (Standing Orders)	Malayariشو/Mabadiliko/Kufunga (Set up/ Amendment/closure)	Bure	Bure
	Kufanikisha malipo ndani ya ACB (Execution per Entry within ACB)	Bure	Bure
	Kufanikisha malipo nje ya ACB (Execution per Entry outside ACB)	11,800	\$5.90
	Maelekezo maalum kutokana na kuwa na salio pungufu (Unpaid Standing order due to insufficient funds)	Bure	Bure

Taarifa ya Akaunti (Statements)	Taarifa Iupi ya ATM (ATM Mini Statement)	400	N/A
	Taarifa Iupi ya Akaunti na Mkopo kupitia Akiba Mobile - USD Mini Statement (Account & Loan)	1,200	N/A
	Akiba Mobile - App Mini Statement (Account & Loan)	1,200	N/A
	Taarifa ya Akaunti ya mwezi kielektroniki (E-statement per month)	Bure	N/A
	Internet Banking	1,500	N/A
	Taarifa ya mwezi (Periodic/Monthly)	Bure	Bure
	Adhoo/Duplicate per month	2,500	\$1.50

SMS Banking	Ujumbe mfupi wa akaunti (SMS Alert)	Bure	Bure
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Huduma za Kawaida (General Services)	Hati ya salio na taarifa (Certificate of Balance and Statements/Reference letter)	32,500	\$16.50
	Uthibitisho wa ukaguzi/Ripoti (Audit Confirmation Letter)	32,500	\$16.50
	Barua ya mapendekezo (Letter of Recommendation)	32,500	\$16.50
	Kutafitiwa voucha za zamani (Search for Older Vouchers)	65,000	\$32.50
	Kufuatilia na kuonyesha picha za CCTV kamera (ada ya picha za CCTV Kamera) - (CCTV Photo Searching charges)	65,000	\$32.50
	Faini ya malipo yaliyozidi kiasi kilichopo kwenye akaunti (Overdrawn amount (debit balance in deposit accounts)	3.00% kwa mwezi	1.50% kwa mwezi
	Kamisheni ya hati fungani za Serikali (Treasury Bills and Bonds commission)	0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800	N/A

Mikopo (Loans)			
Mikopo ya Biashara Micro - >TZS 5M < TZS 20M	Kiasi cha riba ni 18%-24% kwa kanuni ya moja kwa moja kwa mwaka	Kiasi cha riba ni 12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Mikopo ya Biashara Small - > TZS 20M < TZS 100M	Kiasi cha riba ni 15%-18% kwa mwaka ambayo itatozwa kwa kanuni ya moja kwa moja	Kiasi cha riba ni 12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Mikopo ya Biashara Medium - > TZS 100M < TZS 500M	Kiasi cha riba ni 12%-24% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	Kiasi cha riba ni 12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Mikopo ya Waajiriwa (Personal Loans (Employees) - < TZS 100M	14%-18% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	Kiasi cha riba ni 10%-12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Mikopo ya nyumba (Mortgage Loans) - < TZS 300M	12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	Kiasi cha riba ni 10% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Overdraft Facility - > TZS 10M	22% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	Kiasi cha riba ni 12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Insurance Premium Finance - < TZS 500M	8.00% kwa mwaka ambayo itatozwa kwa kanuni ya moja kwa moja	4.00% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Vehicle and Assets Finance (VAF) - < TZS 500M	18% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	10% 12% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Mikopo ya Biashara (Commercial Loans) - > TZS 500M	18%-20% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	Kiasi cha riba ni 10% kwa mwaka ambayo itatozwa kwa kanuni ya kiasi kinachopungua	
Ada ya maombi ya mkopo	15,000.00	\$7.50	
Ada ya Maombi ya Mikopo (Commercial and Personal Banking)	2.00%	1.00%	
Ada ya awali ya kutayarisha mkopo (Mteja wa zamani wa Mikopo wa Biashara)	3.50%	1.50%	
Ada ya awali ya kutayarisha mkopo (Mteja mpya wa Mikopo wa Biashara)	4.00%	2.00%	
Faini ya kuchelewesha marejesho	Riba ya 3% kwa mwezi kwa kiasi ambacho hakijalipwa	Riba ya 1.5% kwa mwezi kwa kiasi ambacho hakijalipwa	
Kufuta / kumaliza mkopo mapema (Early liquidation penalty fee)	Miezi 3 ya riba isiyomalizwa	Miezi 3 ya riba isiyomalizwa	

Huduma	Bidhaa	TZS	USD
Huduma ya Mikopo ya Kibiashara (Trade Finance Services)			
Clean Collections (bills, drafts and cheques)			
Makusanyo (Collections)	Benki za Kibiashara, Taasisi za fedha na sehemu za kubadilisha fedha za kigeni (Commercial banks, financial institutions and bureau de change)	N/A	2.50% kiwango cha chini \$10 (2.5% Minimum \$10)
	Tozo ya usafirishaji (Courier services)	N/A	\$60.00
	Outward Documentary Bills for Collections (OFBC)		
	Kamisheni ya kushugulikia nyaraka (Document handling commission)	N/A	Kiwango cha chini \$100, Kiwango cha juu \$300; Minimum \$100, Maximum \$300
	Gharama za kushugulikia nyaraka (Delivery of documents)	N/A	\$60.00
	Tozo ya usafirishaji (Courier services)	N/A	\$60.00
	Gharama za kushugulikia nyaraka (Chaser/ Trade receivables)	N/A	\$60.00
Inward Documentary Bills for Collections (IFBC)			
	Kamisheni ya kushugulikia nyaraka (Document handling commission)	N/A	0.010 Kiwango cha chini \$100, Kiwango cha juu \$500 (0.7% Minimum \$100, Maximum \$500)
	Gharama za nyaraka zilizoshehwa bila kupitwa au kubadilika (Documents returned unpaid or unaccepted)	N/A	\$120
	Tozo ya mabadiliko (Amendment of previous instructions)	N/A	\$120
	Gharama za kushugulikia nyaraka (Delivery of documents)	N/A	Maelewano (Negotiable)
	Gharama za kufikisha nyaraka kwa wasiokuwa watelea wa ACB (Delivery of documents for non-ACB customers)	N/A	\$320
	Gharama za malipo ya SWIFT (SWIFT charges)	N/A	\$60
	Kamisheni ya huduma kwa kipindi cha robo mwaka (Availisation commission per quarter or part thereof)	N/A	0.70%
	Kamisheni ya kuandaa bila iliyopunguzwa (Bill discounted handling commission)	N/A	0.35% Kiwango cha chini \$100, Kiwango cha juu \$500 (0.35% Minimum \$100, Maximum \$500)