MINIMUM DISCLOSURE OF BANK FEES AND CHARGES YEAR 2025, EFFECTIVE FROM 1ST JANUARY 2025.



| Service | Products | TZS | USD |
|---------------------------|---|------------------|----------------------------|
| | ACB Savings Bomba Account | 2,200 | Free |
| | Akiba Fasta Account ACB Salary Account | 2,200 Free | N/ <i>F</i> N/ <i>F</i> |
| | ACB Elimu Account | Free | N/A |
| | ACB VICOBA Individual Account | 2,200 | N/A |
| Manthly Fac | ACB VICOBA Group Account | Free | N/A |
| Monthly Fee | ACB Golden Savings Account | Free | N/A |
| | ACB Zawadi Junior Account | Free | Free |
| | ACB Biashara Individual Account | 3,850 | \$2.00 |
| | ACB Corrects Company Account | 4,950 | \$2.50 |
| | ACB Corporate Current Account ACB Waridi Account | 15,950 Free | \$7.50 Free |
| | Fahari Account | Free | Free |
| | T driait / tooodiit | 1100 | 1100 |
| | ACB Savings Bomba Account | 15,000 | \$50.00 |
| | Akiba Fasta Account | 15,000 | N/A |
| | ACB Salary Account | 0 | N/A |
| | ACB Elimu Account | 15,000 | N/A |
| Minimum | ACB VICOBA Individual Account ACB VICOBA Group Account | 15,000 20,000 | N/A |
| Opening | ACB Biashara Individual Account | 20,000 | \$50.00 |
| Balance | ACB Biashara Company Account | 50,000 | \$100.00 |
| | ACB Golden Savings Account | 50,000 | Ψ100.00 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 |
| | Fahari Account | 2,000 | N/A |
| | ACB Savings Bomba Account | 5,000 | \$50.00 |
| | Ace Savings Bomba Account Akiba Fasta Account | 5,000 | \$50.00 N/A |
| | ACB Salary Account | 5,000 | N/A |
| | ACB Elimu Account | 0 | N/A |
| | ACB VICOBA Individual Account | 5,000 | N/ <i>F</i> |
| Minimum | ACB VICOBA Group Account | 20,000 | N/A |
| Operating Balance | 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 |
| | Fahari Account | 2,000 | N/A |
| | All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account) | 1,320 | N/A |
| Balance Inquiry over | ACB VICOBA Group | Free | N/A |
| the Counter | ACB Waridi Account | Free | Free |
| | Fahari Account | Free | N/A |
| | All USD Accounts | N/A | Free |
| | ACB Savings Bomba Account | Free | Free |
| | Akiba Fasta Account | Free | Free |
| | ACB Salary Account | Free | Free |
| | ACB Elimu Account | Free | Free |
| | ACB VICOBA Individual Account | Free | Free |
| Account | ACB VICOBA Group Account | Free | Free |
| Closure | ACB Biashara Individual Account | Free | Free |
| | ACB Biashara Company Account | Free | Free |
| | ACB Golden Savings Account | Free | Free |
| | ACB Corporate Current Assount | Free | Free |
| | ACB Corporate Current Account | Free | Free |
| | ACB Waridi Account | Free | Free |
| | Fahari Account | Free | Free |
| Dormancy | Dormancy fee for all accounts | Free | Free |
| | Dormancy activation | Free | Free |
| | Umoja ATM | 400 | N/A |
| Balance | VISAATM | 1,200 | N/A |
| Inquiry | Akiba Mobile USSD | Free | Free |
| | Akiba Mobile App | Free | N/A |
| | Internet Banking | Free | Free |
| | Normal ID Cards | | |
| | VICOBA, Golden, Zawadi and Joint Accounts | 6,490 | \$3.00 |
| Cards | All USD Accounts | N/A | \$3.00 |
| Issuance | Debit Cards | 1 11/ / \ | ψυ.υ |
| | Umoja Debit Classic | 11,800 | N// |
| | Visa Debit Classic Visa Debit Gold | 11,800 14,500 | N/ <i>i</i> N/ <i>i</i> |
| | Debit Cards | , | |
| Replacement | Umoja Debit Card | 15,000 | N/A |
| Fee | Visa Debit Classic | 11,800 | N/2 |
| | Visa Debit Gold | 14,500 | N/A |
| | Normal ID Cards VICOBA Golden Zawadi and Joint | | |
| | VICOBA, Golden, Zawadi and Joint Accounts | 6,490 | \$3.00 |
| | | | |
| Dire 14 " | Dehit Cards (Umoia) | 11 200 | K1/A |
| | Debit Cards (Umoja) Debit Cards VISA (Classic & Gold) | 11,800 N/A | |
| Pin Mailer Replacement | Debit Cards VISA (Classic & Gold) | N/A | N/A |
| | | · | N/A N/A N// |

| | Service | Products | TZS | USD |
|--|----------------|--|---|---------------------------------------|
| ACB Savings Bomba Account 72,750 Free Akibe Fasta Account 72,750 N.V.A ACB Salary Account 73,850 Savings Account 72,750 N.V.A ACB Salary Account 72,750 N.V.A ACB Savings Account 72,750 N.V.A ACB Wardi Account 72,750 N.V.A N.V.A ACB Wardi Account 72,750 N.V.A ACB Wardi Account 72,750 N.V.A ACB Wardi Account 72,750 N.V.A ACB Wardi | | Cash withdrawal above TZS 50M | *0.12% of the amount >TZS 50M, Maximum | |
| Withdrawsham Akaba Fasta Account "2.750 NAA Withdrawsham ACB Salany Account "2.750 NAA ACB Wich Coloral Individual Account "1.200 NAA ACB Wich Coloral Forum Account "1.300 NAA ACB Blashara Company Account "5.500 "5.938.31 ACB Golden Sayings Account "2.750 NAA ACB Corporate Current Account "5.000 "5.999.31 ACB Warld Account "7.700 "Free ACB Warld Account Free Free ATM Withdrawal fee - LOCAL VISIA 3,000 ALTM withdrawal fee - LOCAL VISIA 1,000 ALTM withdrawal fee - LOCAL VISIA 1,000 ALTM withdrawal fee - LOCAL VISIA 3,000 | | ACR Savings Romba Account | 180,000 | Free |
| MCIP | | | · | |
| ACB VICOBA Individual Account -1,200 N./A | | ACB Salary Account | **2,750 | N/A |
| Withdrawals Over the Counter ACB Biashara Individual Account "3,850" "3,250" | | | · | |
| Variable | | | • | |
| ACIB Biashara Company Account %7.500 %5.00 | Over the | · | | *0.30% of the amount >\$10,000, |
| ACB Zawadi Junior Account \$-2,750 Free \$-0.2895 \$-2.875 | | ACB Biashara Company Account | **5,500 | the amount >\$20,000, |
| ACB Corporate Current Account | | • | · | _ |
| Pathari Account | | ACB Corporate Current Account | **5,000 | the amount, Minimum \$12, |
| ATM withdrawal fee - ON US 1,700 ATM withdrawal fee - ON US 1,700 ATM withdrawal fee - IOCAL VISA 3,600 ATM withdrawal fee - IOCAL VISA 3,000 Faled transacton due to insufficient funds 1,200 ### AUTO - 2,999 510 510 AUTO - 2,999 510 514 AUTO - 3,999 510 514 AUTO - 4,999 510 516 | | | | |
| ATM withdrawal fee - LOCAL VISA 3,600 N/A ATM withdrawal fee - LOCAL VISA 3,600 N/A ATM withdrawal fee - LOCAL VISA 1,000 N/A N/A 1,000 N/A 1,999 514 N/A 1,000 - 4,999 554 N/A 1,000 - 6,999 554 N/A 1,000 - 6,999 1,002 1,002 1,000 N/A 1,999 1,000 N/A | | Fahari Account | Free | N/A |
| ATM Withdrawal fee LOCAL VISA 3,600 NIA ATM withdrawal fee INTERNATIONAL VISA 8,000 NIA ATM withdrawal fee INTERNATIONAL VISA 8,000 NIA | | Umoja ATMs | 1,700 | |
| Mithdrawal ATM withdrawal fee - | | | | |
| NTERNATIONAL VISA 5,000 | | | 3,600 | N/A |
| 1,000 - 2,999 514 3,000 - 3,999 514 4,000 - 4,999 5527 5,000 - 6,999 556 566 510,000 - 19,999 1,002 15,000 - 19,999 1,206 30,000 - 29,999 1,206 30,000 - 29,999 1,206 30,000 - 39,999 1,206 30,000 - 39,999 1,206 30,000 - 39,999 1,206 30,000 - 39,999 1,206 30,000 - 39,999 1,206 30,000 - 39,999 2,2707 20,000 - 29,999 2,2707 20,000 - 29,999 2,2707 20,000 - 29,999 3,338 400,000 - 399,999 4,482 500,000 - 599,999 5,745 500,000 - 699,999 5,745 500,000 - 699,999 6,250 500,000 - 699,999 6,250 500,000 - 899,999 6,250 500,000 - 899,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 500,000 - 8,299,999 6,250 5,276 5,200 | | | 8,000 | |
| | | Failed transaction due to insufficient funds | 1,200 | |
| | | 1,000 - 2,999 | 510 | N/A |
| | | | | |
| | | · | | |
| 1,000-14,999 1,000 1,006 | | | | |
| Wakala Withdrawal 20,000 - 29,999 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 4,432 500,000 - 599,999 6,032 700,000 - 799,999 6,032 700,000 - 799,999 6,250 900,000 - 899,999 6,250 900,000 - 1,000,000 6,276 1,000,001 - 2,000,000 7,875 AKBA Accounts Free N/A Akiba Wakala Free N/A Smill Denominations (500, 200, 108 & 50 FREE) Free N/A Smill Denominations (500, 200, 108 & 50 FREE) Free N/A Small Denominations (500, 200, 108 & 50 FREE) Free Free Cheque from other Banks Free Free Inward Cheque - Third party payment Free Free Cheque from other Banks Free Free Cheque Book 100 Leaves 29,000 \$3.00 | | · | | |
| Wakala Withdrawal 30,000 - 39,999 1,251 Withdrawal Withdrawal Withdrawal 50,000 - 99,999 1,773 200,000 - 299,999 2,707 200,000 - 299,999 2,821 300,000 - 399,999 4,338 400,000 - 499,999 4,482 500,000 - 599,999 6,032 700,000 - 799,999 6,250 900,000 - 1,000,000 6,276 1,000,001 - 2,000,000 7,875 Akiba Wakala Free N/A Small Denominations (500, 200, 100 & 50 FREE) Free N/A Makiba Wakala Free Free MyA Small Denominations (500, 200, 100 & 50 FREE) Free Free Cheque Free Free Free Linward Cheque - Third party payment without cheque in current account without cheque book 100 Leaves 29,500 \$3.00 Cheque Book 100 Leaves 59,000 \$29.50 Cheque Book 50 Leaves 59,000 \$30.00 Cheque Book 52 Leaves 14,750 \$7.50 Earlied Fre | | 15,000 - 19,999 | 1,095 | |
| Wakala Withdrawal 40,000 - 49,999 1,319 Withdrawal Withdrawal 50,000 - 99,999 1,773 100,000 - 199,999 2,707 200,000 - 299,999 4,338 400,000 - 499,999 4,482 500,000 - 599,999 6,032 700,000 - 899,999 6,250 800,000 - 899,999 6,250 900,000 - 1,000,000 6,276 1,000,001 -2,000,000 7,875 Cash Deposit Bulk Cash Free N/A Akiba Wakala Free N/A Small Denominations (500, 200, 100 & 59 Free Free Inward Cheque - Third party payment Free Free 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 5,900 \$3.00 Cheque leaf 59,000 \$3.00 Cheque Book 100 Leaves 59,000 \$3.00 Cheque Book 52 Leaves 14,750 \$7.50 <td></td> <td></td> <td>1,206</td> <td></td> | | | 1,206 | |
| Wakala Withdrawal Withdrawal Withdrawal 100,000 - 199,999 2,707 200,000 - 299,999 2,821 300,000 - 399,999 4,338 400,000 - 499,999 5,745 600,000 - 699,999 6,032 700,000 - 799,999 6,250 900,000 - 1,000,000 6,276 1,000,001 - 2,000,000 7,875 Cash Deposit ACB Accounts Free N/A Akiba Wakala Free N/A Small Denominations (500, 200, 100 & 50 FREE) Free N/A Small Denominations (500, 200, 100 & 50 FREE) Free N/A Cheque Small Denominations (500, 200, 100 & 50 Free Free Pree Leque from other Banks Free Free Pree Leque Fow Lear 1,200 \$0.59 \$0.59 Request to make paymenttransfer without cheque in current account 1,200 \$0.59 Uppaid Cheque (Refer to drawer or Effects not Cleared) 59,000 \$3.00 Cheque Book 50 Leaves 29,500 \$15.00 Cheque Book 50 Leaves 29,500 \$17.50 | | | · | |
| 100,000 - 199,999 2,707 200,000 - 299,999 2,821 300,000 - 399,999 4,338 400,000 - 399,999 4,482 500,000 - 599,999 5,745 600,000 - 699,999 6,250 6,200 800,000 - 899,999 6,250 900,000 - 1,000,000 6,276 1,000,001 - 2,000,000 7,875 | | | · | |
| 300,000 - 399,999 | Withdrawal | | · | |
| | | 200,000 - 299,999 | 2,821 | |
| S00,000 - 599,999 5,745 | | | · | |
| Cheque Book South Sout | | , | · | |
| Toology | | · · · · · · · · · · · · · · · · · · · | | |
| | | · · · · · · · · · · · · · · · · · · · | · | |
| 1,000,001 - 2,000,000 7,875 | | 800,000 - 899,999 | 6,250 | |
| ACB Accounts | | | · | |
| Akiba Wakala Free N/A | | | · | N1/A |
| Cash Deposit Bulk Cash Free N/A Small Denominations (500, 200, 100 & 50 FREE) Free Free Cheque from other Banks Free Free Inward Cheque - Third party payment Free Free Settlled 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 \$30.00 Cheque Book 100 Leaves 59,000 \$30.00 Cheque Book 25 Leaves 14,750 \$7.50 Cheque Book 25 Leaves 14,750 \$7.50 Reported Lost/Stolen cheque book/ leaf (per notice) \$17.50 \$7.50 Reported Lost/Stolen cheque book/ leaf (per notice) \$17.50 \$17.50 Free N/A 3,000 to 3,999 Free N/A 4,000 to 4,999 Free N/A 5,000 to 6,999 Free N/A 10,000 to 14,999 Free N/A 10,000 to 19,999 Free N/A 10,000 to 19,999 Fr | | | | |
| Cheque from other Banks | Cash Deposit | | | |
| Cheque from other Banks | | | Free | Free |
| Inward Cheque - Third party payment Free Free | | 100 & 50 FREE) | | |
| Cheque Deposit Request to make payment/transfer without cheque in current account Unpaid Cheque (Refer to drawer or Effects not Cleared) 5,900 \$29.50 | | · | | |
| Request to make payment/transfer without cheque in current account Unpaid Cheque (Refer to drawer or Effects not Cleared) \$9,000 \$29,50 \$3.00 | | | | |
| without cheque in current account 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 Book 50 Leaves 29,500 \$15.00 Cheque Book 25 Leaves 14,750 \$7.50 Cheque Book 25 Leaves 14,750 \$35,400 (Not exceeding) Reported Lost/Stolen cheque book/ leaf (per notice) 17.50 Bankers Cheque issue 35,400 \$17.50 Bankers Cheque issue 35,400 \$17.50 Funds Transfer 100 to 2,999 Free N/A 4,000 to 4,999 Free N/A 4,000 to 4,999 Free N/A 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 10,000 to 19,999 Free N/A 10,000 to 19,999 Free N/A 10,000 to 199,999 Free N/A 10,000 to 599,999 Free N/A 10,000 to 699,999 Free N/A 10,000 to 199,999 Free N/A 10,000 to 10,000,000 Free N/A 10,000 to 10,000,000 Free N/A | Dopooli | | 5,900 | \$3.00 |
| Cheque Book 100 Leaves | | | 59,000 | \$29.50 |
| Cheque Book 50 Leaves | | • | | • |
| Cheque books | | • | • | • |
| Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) Stop payment order per leaf; Stop payment order payment order per leaf; Stop payment order per leaf; Stop payment order per leaf; Stop payment order per leaf; Stop payment order payment order per leaf; Stop payment order per leaf; Stop payment order payment order per leaf; Stop payment order | | • | • | • |
| Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) Stop payment order per leaf; TZS 300,000 Stop payment order per leaf; TZS 300,000 Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) Stop payment order per leaf; 300,000 to 2,999 Stop payment order per leaf; 300,000 to 3,5400 Stop payment order per leaf; 300,000 to 3,999 Free N/A 4,000 to 4,999 Free N/A 4,000 to 4,999 Free N/A 4,000 to 4,999 Free N/A 40,000 to 4,999 Free N/A 40,000 to 4,999 Free N/A 40,000 to 4,9999 Free N/A 400,000 to 4,99,999 Free N/A 400,000 to 6,99,999 Free N/A 400,000 t | Cheque books | | • | |
| leaf (per notice) | | | 300,000 | \$17.50 |
| Bankers Cheque issue 35,400 \$17.50 | | • | exceeding | · |
| Transfer 100 to 2,999 Free N/A 3,000 to 3,999 Free N/A 4,000 to 4,999 Free N/A 5,000 to 6,999 Free N/A 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A 40,000 to 49,999 Free N/A 10,000 to 199,999 Free N/A N/A 10,000 to 199,999 Free N/A 10,000 to 199,999 Free N/A 10,000 to 199,999 Free N/A 100,000 to 199,999 Free N/A 100,000 to 399,999 Free N/A 100,000 to 399,999 Free N/A 100,000 to 499,999 Free N/A 100,000 to 599,999 Free N/A 100,000 to 599,999 Free N/A 100,000 to 699,999 Free N/A 100,000 to 799,999 Free N/A 100,000 to 799,999 Free N/A 100,000 to 899,999 Free N/A 100,000 to 899,999 Free N/A 100,000 to 10,000,000 Free | | Rankers Chague issue | 300,000) | ¢47 F0 |
| 100 to 2,999 Free N/A 3,000 to 3,999 Free N/A 4,000 to 4,999 Free N/A 5,000 to 6,999 Free N/A 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Internal Funds Transfer via 50,000 to 99,999 Free N/A Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 400,000 to 599,999 Free N/A 400,000 to 599,999 Free N/A 500,000 to 599,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A | Funds Transfer | · | JJ, 4 UU | φι/.5U |
| 4,000 to 4,999 Free N/A 5,000 to 6,999 Free N/A 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 200,000 to 299,999 Free N/A 200,000 to 299,999 Free N/A 200,000 to 399,999 Free N/A 400,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 400,000 to 499,999 Free N/A 400,000 to 599,999 Free N/A 400,000 to 699,999 Free N/A 800,000 to 799,999 Free N/A | | | Free | |
| 5,000 to 6,999 Free N/A 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Internal Funds Transfer via 50,000 to 99,999 Free N/A Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 599,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A | | | | |
| 7,000 to 9,999 Free N/A 10,000 to 14,999 Free N/A 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Mobile Free N/A 100,000 to 199,999 Free N/A 100,000 to 199,999 Free N/A 300,000 to 299,999 Free N/A 400,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 600,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A | | | | |
| 15,000 to 19,999 Free N/A 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Internal Funds Transfer via Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 599,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | 7,000 to 9,999 | Free | N/A |
| 20,000 to 29,999 Free N/A 30,000 to 39,999 Free N/A Internal Funds Transfer via 50,000 to 99,999 Free N/A Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 400,000 to 599,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | · · | | |
| 30,000 to 39,999 Free N/A | | · · · | | |
| Transfer via 50,000 to 99,999 Free N/A Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | 30,000 to 39,999 | | |
| Mobile 100,000 to 199,999 Free N/A 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | · · · · · · · · · · · · · · · · · · · | | |
| 200,000 to 299,999 Free N/A 300,000 to 399,999 Free N/A 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | • | | |
| 400,000 to 499,999 Free N/A 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | , , , , , , , , , , , , , , , , , , , | | |
| 500,000 to 599,999 Free N/A 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | , , , , , , , , , , , , , , , , , , , | | |
| 600,000 to 699,999 Free N/A 700,000 to 799,999 Free N/A 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | , , , , , , , , , , , , , , , , , , , | | |
| 800,000 to 899,999 Free N/A 900,000 to 1,000,000 Free N/A | | 500,000 to 599,999 | | 1 1//7 |
| 900,000 to 1,000,000 Free N/A | | , , , , , , , , , , , , , , , , , , , | | |
| | | 600,000 to 699,999 700,000 to 799,999 | Free Free | N/A N/A |
| , | | 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 | Free Free Free | N/A N/A N/A |

| Service | Products | TZS | USD |
|---|-------------------------------------|----------------------------------|------------------------------|
| | 100 to 2,999 | 1,800 1,800 | N/A |
| | 3,000 to 3,999 4,000 to 4,999 | 1,800 1,800 | |
| | 5,000 to 6,999 | 1,800 | |
| | 7,000 to 9,999 | 1,800 | |
| | 10,000 to 14,999 | 1,800 | |
| | | · | |
| | 30,000 to 39,999 | 1,800 | |
| | 40,000 to 49,999 | 1,800 | |
| | 50,000 to 99,999 | 2,500 | |
| • | 100,000 to 199,999 | 2,500 | |
| Funds Transfers (Akiba Mobile to Wallets) Funds Transfers (Internet Banking and Branch) Standing Orders Statements | · | · | |
| | 400,000 to 499,999 | 3,500 | |
| | 500,000 to 599,999 | 6,000 | |
| 1,000 to 2,999 | | · | |
| | , | · | |
| | | | |
| | | · | |
| | Transfer to ACB Accounts | Free | N/A |
| | | 1 100 | 1 V //\ |
| | · | 590 | N/A |
| | TZS 50,001 to TZS 500,000 | 1,180 | N/A |
| | | · | N/A |
| | | 2,360 | N/A |
| _ | · | 2 200 | M 4 |
| | | · | \$1 \$2.5 |
| | | | \$5.90 |
| Banking and | | | \$54.00 |
| prancn) | Salary processing | 3,500 | N/A |
| | | · | N/A |
| | | | Free |
| | | | \$25.00 \$54.00 |
| | | | \$54.00 \$17.50 |
| | , | | |
| | | 11,800 | \$5.90 |
| | EAPS Payment | 11,800 | \$5.90 |
| | Set un/Amandmant/alagura | - France | Enc. s |
| | · | | Free |
| | • | | Free \$5.90 |
| Urders | · | · | φ3.90 |
| | | Free | Free |
| | ATM Mini Statement | 400 | NI/A |
| | | 400 | N/A |
| | | 1,200 | N/A |
| | , | | |
| Statements | • • | 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 Polones and Otataway | | |
| | | 32,500 | \$16.50 |
| | Audit Confirmation Letter | 32,500 | \$16.50 |
| | Letter of Recommendation | 32,500 | \$16.50 |
| | | · | \$32.50 |
| General | | · | \$32.50 |
| | • | • | 1.50% per month |
| | deposit descentes | 0.05% of | • |
| | Tarana Dilli | the yield or 47,200 | |
| | • | whichever is higher | N/A |
| | | + TISS Charge | |
| | | • | |
| Loans | Rigehara Loona Micro - T70 FM | 2 60-3 429/ | 4004 |
| | | per month | 12% per annum reducing |
| | | 2.17-2.60% | 12% per annum |
| | | per month | reducing |
| | | | 12% per annum |
| | | reducing | reducing |
| | ` ' ' | per annum | 10% per annum reducing |
| | ~ 120 100W | | <u> </u> |
| | Mortgage Loans - < TZS 500M | per annum | 10% per annum reducing |
| | Overdreft Facility T70 4011 | 22% per | 12% per annum |
| | Overgraft Facility - > TZS 10M | annum | reducing |
| | | | 7.00% reducing |
| | | annum | per annum |
| | ` ' | annum | 10% per annum reducing |
| | - > 123 300W | | <u> </u> |
| | Commercial Loans - > TZS 500M | per annum | 10% per annum reducing |
| | | | \$7.50 |
| | Overdraft free | . 5,500.00 | Ψ1.50 |
| | , | 2.00% | 1.00% |
| | 3 , | 3.50% | 1.50% |
| | , | | |
| | racility lees (blashara New Client) | 4.00% | 2.00% |
| | | 20/ no- | 1 50/ |
| | Penalty interest for late payment | 3% per month for amount in | 1.5% per month for amount in |
| | Penalty interest for late payment | month for | - |

| | | benki kwa maeno | , | |
|---|-----------------------|---|--|--|
| (| Service | Products Trade Finance Services | TZS | USD |
| | | Clean Collections (bills, drafts an | d cheques) | |
| | | Commercial banks, financial institutions and bureau de change | 0.5% Minimum 30,000 | 0.5% Minimum \$15 |
| | | Courier services | 160,000 | \$80.00 |
| | | Outward Documentary Bills for Co | Ollections (C | OFBC) |
| | | Document handling commission | 150,000, Maximum 150,000 | 0.25%, Minimum \$100, Maximum \$150 |
| | | Avalised documents | 0.25% Minimum 150,000 Maximum | 0.25% Minimum \$ 150 Maximum \$ 200 |
| | | Delivery of documents free of payments | 120,000 | \$60.00 |
| | | Courier services | 160,000 | \$80.00 |
| | | Chaser | 120,000 | \$60.00 |
| | 2 alla ati a ma | Inward Documentary Bills for Col | lections (IFI | 3C) |
| | Collections | Document handling commission | 0.25%, Minimum 100,000, Maximum 150,000 | 0.25%, Minimum \$100, Maximum \$150 |
| | | Avalised documents | 0.25% Minimum 150,000 Maximum 250,000 | 0.25% Minimum \$ 150 Maximum \$ 200 |
| | | Documents returned unpaid or unaccepted | 150,000 | \$150 |
| | | Amendment of previous instructions | 100,000 | \$50 |
| | | Presentation or reminder protest fee | Negotiable | Negotiable |
| | | Delivery of documents for non- | 250,000 | \$250 |
| | | ACB customers | · | |
| | | SWIFT charges | 120,000 | \$60 |
| | | Avalisation commission per quarter or part thereof | 200,000 Maximum 250,000 | 0.5% Minimum \$ 200 Maximum \$ 250 |
| | | Bill Discount/Invoice Discount Bill Discount/Invoice Discount | 100,000 | \$100 |
| E | Bills | commission Bill discounted handling | | |
| | | commission Guarantees | Negotiable | Negotiable |
| | | Issuance commission (per quarter) | 1.5% Min | 1.5% min |
| | | Amendment fee per quarter on the tenor extended or amount | 100,000 1.5% Min | \$100 1.5% min |
| | | increased Advising/Amendment of counter | 100,000 | \$100 |
| | | guaratee | 150,000 | \$150 |
| | | Advising/Amendment of counter guaratee | 200,000 1.5% Min | \$200 |
| | | Extension/Increase amount | 100,000 | 1.5% per Quarter |
| | | Text amendment fee | 120,000 | \$60 |
| | | Other amendments fees Guarantee advising fee (from other | 150,000 0.25% Min | \$150 0.25% Minimum |
| | | banks) | 100,000 Max 250,000 | \$ 100 Maximum \$ 250 |
| | | Courier services (direct delivery to beneficiary) | 150,000 | \$80 |
| | | Cancellation Fees Letters of Credit (LCs) | 100,000 | \$100 |
| | | Outward (Import LCs) | 1% Min | 1% Pei |
| | | Establishment fee per quarter | 250,000 | Quarter \$250 |
| | | Amendment - terms & conditions only | 150,000 | \$150 |
| | | Cancellation charges | 150,000 | \$150 |
| | | Amendment fee per quarter on the tenor extended or amount | 1% Min 250,000 | 1% Mir \$250 |
| | Documentary Credit | increased Discrepancy fee | 150,000 | \$150 |
| | | Document examinination fee | 150,000 | \$150 |
| | | Inward (Export LCs) Advising / document handling commission (ACB clients for LC | 250,000 | \$250 |
| | | available with us) | 230,000 | ΨΖΟ |
| | | Advising / document handling commission (ACB clients for LC available with other banks) | 250,000 | \$250 |
| | | Advising / document handling commission (non-ACB clients) | 300,000 | \$300 |
| | | Confirmation fee per quarter (ACB | 0.5% per quarter min | 0.5% Per Quarter Mir |
| | | clients) | 300,000 | \$300 |
| | | Confirmation fee per quarter (non-ACB clients) | 1% per quarter min 300,000 | 1% per Quarter Mir 300 |
| | | Amendment advising fee (ACB clients) | 150,000 | \$150 |
| | | Amendment advising fee (non-ACB clients) | 200,000 | \$200 |
| | | Cancellation Fees | 120,000 | \$120 |
| | | Cancellation Fees Courier services | 120,000 | \$120 \$120 |
| | | | | |
| | | SWIFT charges | | \$60 |

| FIXED | DEPOSIT | RATES | (FDR) | FOR TZS |
|--------------|----------------|--------------|-------|----------------|

| S/N | Local Currency (TZS) | 1 month | 2 months | 3 months | 6 months | 9 months | 12 months | 24 months | 36 months | 48 months | 60 month |
|-----|-----------------------------|-------------|-------------|----------|----------|----------|-----------|-----------|-----------|-----------|----------|
| 1 | 500,000 - 50,000,000 | Not offered | Not offered | 3.00% | 3.50% | 4.00% | 5.00% | 5.00% | 9.50% | 9.50% | 9.509 |
| 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% | 9.509 |
| 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% | 9.509 |
| 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% | 9.509 |
| 5 | >1,000,000,000 | Not offered | Not offered | 7.00% | 7.50% | 8.00% | 9.00% | 9.00% | 9.50% | 9.50% | 9.509 |

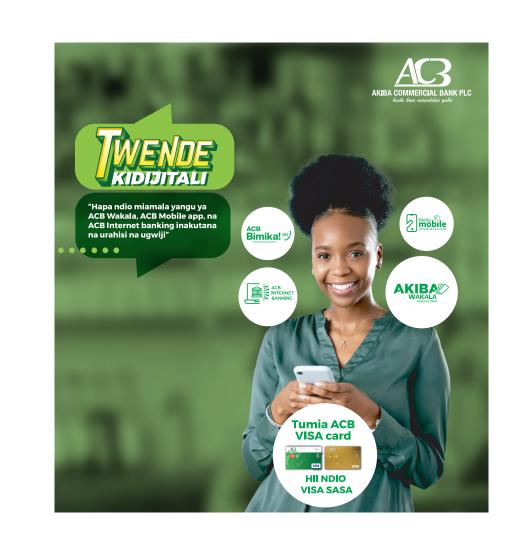
FIXED DEPOSIT RATES (FDR) FOR USD

| | | | | • | | | | |
|-----|------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| S/N | Foreign Currency (USD) | 3 months | 6 months | 12 months | 24 months | 36 months | 48 months | 60 months |
| 1 | 1,000 - 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.

All items marked ** charges varies with amount withdrawn

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