

# MINIMUM DISCLOSURE OF BANK FEES AND CHARGES

## YEAR 2025, EFFECTIVE FROM 1ST JANUARY 2025.



AKIBA COMMERCIAL BANK PLC

benki kwa maendeleo yako

| 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     |
|                                  | Fahari 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  |
|                                  | ACB Corporate Current Account   | 100,000 | \$100.00 |
|                                  | ACB Waridi Account  | 20,000  | \$50.00  |
|                                  | Fahari Account  | 2,000   | N/A      |
| Minimum Operating Balance        | ACB Savings Bomba Account   | 5,000   | \$50.00  |
|                                  | Akiba Fasta Account   | 5,000   | N/A      |
|                                  | ACB Salary Account  | 5,000   | N/A      |
|                                  | ACB Elimu Account   | 0       | 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  |
|                                  | Fahari Account  | 2,000   | N/A      |
| Balance Inquiry over the Counter | 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     |
|                                  | Fahari Account  | Free    | N/A      |
|                                  | All USD Accounts  | N/A     | Free     |
|                                  |   |         |          |
| Account Closure                  | 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     |
|                                  | ACB VICOBA Group Account  | Free    | Free     |
|                                  | ACB Biashara Individual Account   | Free    | Free     |
|                                  | ACB Biashara Company Account  | Free    | Free     |
|                                  | ACB Golden Savings Account  | Free    | Free     |
|                                  | ACB Zawadi Junior Account   | 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     |
|                                  |   |         |          |
| Balance Inquiry                  | Umoja ATM   | 400     | N/A      |
|                                  | VISA ATM  | 1,200   | N/A      |
|                                  | Akiba Mobile USSD   | Free    | Free     |
|                                  | Akiba Mobile App  | Free    | N/A      |
|                                  | Internet Banking  | Free    | Free     |
| Cards Issuance                   | Normal ID Cards   |         |          |
|                                  | VICOBA, Golden, Zawadi and Joint Accounts                                 | 6,490   | \$3.00   |
|                                  | All USD Accounts  | N/A     | \$3.00   |
|                                  | Debit Cards   |         |          |
|                                  | Umoja Debit Card  | 11,800  | N/A      |
|                                  | Visa Debit Classic  | 11,800  | N/A      |
|                                  | Visa Debit Gold   | 14,500  | N/A      |
| Replacement Fee                  | Debit Cards   |         |          |
|                                  | Umoja Debit Card  | 15,000  | N/A      |
|                                  | Visa Debit Classic  | 11,800  | N/A      |
|                                  | Visa Debit Gold   | 14,500  | N/A      |
|                                  | Normal ID Cards   |         |          |
| Pin Mailer Replacement           | VICOBA, Golden, Zawadi and Joint Accounts                                 | 6,490   | \$3.00   |
|                                  |   |         |          |
| Pin Mailer Replacement           | Debit Cards (Umoja)   | 11,800  | N/A      |
|                                  | Debit Cards VISA (Classic & Gold)   | N/A     | N/A      |
| Annual Maintanance Fee           | Umoja Debit Card  | 10,000  | N/A      |
|                                  | Visa Debit Classic  | 10,000  | N/A      |
|                                  | Visa Debit Gold   | 10,000  | 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  |
|                                    | ACB Zawadi Junior Account  | **2,750   | Free   |
|                                    | ACB Corporate Current Account  | **5,000   | *0.59% of the amount Minimum \$12, Maximum \$100 |
| ATM Withdrawal                     | ACB Waridi Account   | Free  | Free   |
|                                    | Fahari Account   | Free  | N/A  |
|                                    |  |   |  |
|                                    |  |   |  |
|                                    |  |   |  |
| Wakala Withdrawal                  | Umoja ATMs   | 1,700   |  |
|                                    | ATM withdrawal fee - ON US   | 1,700   |  |
|                                    | ATM withdrawal fee - LOCAL VISA  | 3,600   | N/A  |
|                                    | ATM withdrawal fee - INTERNATIONAL VISA  | 8,000   |  |
|                                    | Failed transaction due to insufficient funds                                     | 1,200   |  |
|                                    |  |   |  |
|                                    | 1,000 - 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   |  |
| Cash Deposit                       | 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   |  |
| Cheque Deposit                     | 800,000 - 899,999  | 6,250   |  |
|                                    | 900,000 - 1,000,000  | 6,276   |  |
|                                    | 1,000,001 - 2,000,000  | 7,875   |  |
|                                    |  |   |  |
|                                    |  |   |  |
| Cheque books                       | ACB Accounts   | Free  | N/A  |
|                                    | Akiba Wakala   | Free  | N/A  |
|                                    | Bulk Cash  | Free  | N/A  |
|                                    | Small Denominations (500, 200, 100 & 50 FREE)                                    | Free  | Free   |
|                                    |  |   |  |
| Funds Transfer                     | 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  |
| Internal Funds Transfer via Mobile | 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   |
|                                    |  |   |  |
| Funds Transfer                     | Stop payment order per leaf; Reported Lost/Stolen cheque book/ leaf (per notice) | 35,400 (Not exceeding 300,000 (Not exceeding TZS 300,000) | \$17.50  |
|                                    | Bankers Cheque issue   | 35,400  | \$17.50  |
|                                    |  |   |  |
|                                    | 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 Mobile | 40,000 to 49,999   | Free  | N/A  |
|                                    | 50,000 to 99,999   | Free  | N/A  |
|                                    | 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  |
|                                    | 1,000,001 to 3,000,000   | Free  | N/A  |

| Service                                       | Products   | TZS   | USD                                  |
|---|--|---|--------------------------------------|
| Funds Transfer (Akiba Mobile to Wallets)      | 100 to 2,999   | 1,800   | N/A                                  |
|   | 3,000 to3,999  | 1,800   |                                      |
|   | 4,000 to 4,999   | 1,800   |                                      |
|   | 5,000 to 6,999   | 1,800   |                                      |
|   | 7,000 to 9,999   | 1,800   |                                      |
|   | 10,000 to 14,999   | 1,800   |                                      |
|   | 15,000 to 19,999   | 1,800   |                                      |
|   | 20,000 to 29,999   | 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 (Internet Banking and Branch) | 200,000 to 299,999   | 2,500   |                                      |
|   | 300,000 to 399,999   | 3,500   |                                      |
|   | 400,000 to 499,999   | 3,500   |                                      |
|   | 500,000 to 599,999   | 6,000   |                                      |
|   | 600,000 to 699,999   | 6,000   |                                      |
|   | 700,000 to 799,999   | 6,000   |                                      |
|   | 800,000 to 899,999   | 6,000   |                                      |
|   | 900,000 to 1,000,000   | 6,000   |                                      |
|   | 1,000,001 to 3,000,000   | 8,000   |                                      |
|   |  |   |                                      |
|   |  |   |                                      |
|   |  |   |                                      |
| Standing Orders                               | Transfer to ACB Accounts   | Free  | N/A                                  |
|   | Transfer to other Banks through EFT/TIPS   |   |                                      |
|   | TZS 1 to TZS 50,000  | 590   | N/A                                  |
|   | TZS 50,001 to TZS 500,000  | 1,180   | N/A                                  |
|   | TZS 500,001 to TZS 5,000,000   | 1,770   | N/A                                  |
|   | TZS 5,000,001 to TZS 20,000,000  | 2,360   | 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  | 3,500   | N/A                                  |
| Statements                                    | GePG payments through mobile and internet banking  | 1,200   | N/A                                  |
|   | Incoming TISS/ EFT/TIPS  | 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                               |
|   |  |   |                                      |
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|   |  |   |                                      |
| SMS Banking                                   | SMS Alert  | Free  | Free                                 |
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| General Services                              | 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                                  |
|   |  |   |                                      |
|   |  |   |                                      |
|   |  |   |                                      |
|   |  |   |                                      |
|   |  |   |                                      |
| Loans   | Biashara Loans Micro - >TZS 5M < TZS 20M   | 2.60-3.42% per month reducing   | 12% per annum reducing               |
|   | Biashara Loans Small - > TZS 20M < TZS 100M  | 2.17-2.60% per month reducing   | 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 500M  | 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   | 14.00% reducing per annum   | 7.00% reducing 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 (only for Biashara Loans from TZS 5million to 100 Million) Personal Loans free, Corporate Loans free & Overdraft free | 15,000.00   | \$7.50                               |
|   | Facility fees (Commercial and Personal Banking)  | 2.00%   | 1.00%                                |
|   | Facility fees (Biashara Repeat Client)   | 3.50%   | 1.50%                                |
| Documentary Credit                            | 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             |
|   |  |   |                                      |
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| Service     | Products  | TZS                                   | USD                                 |
|-------------|---|---------------------------------------|-------------------------------------|
| Collections | Trade Finance Services  |                                       |                                     |
|             | Clean Collections (bills, drafts and 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 Collections (OFBC)              |                                       |                                     |
|             | Document handling commission                                  | 0.25% Minimum 150,000 Maximum 150,000 | 0.25% Minimum \$100 Maximum \$150   |
|             | Avalised documents  | 0.25% Minimum 150,000 Maximum 200,000 | 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                             |
|             |   |                                       |                                     |
|             |   |                                       |                                     |
| Bills       | Inward Documentary Bills for Collections (IFBC)               |                                       |                                     |
|             | 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-ACB customers                   | 250,000                               | \$250                               |
|             | SWIFT charges   | 120,000                               | \$60                                |
|             | Avalisation commission per quarter or part thereof            | 0.5% Minimum 200,000 Maximum 250,000  | 0.5% Minimum \$ 200 Maximum \$ 250  |
|             | Bill Discount/Invoice Discount                                |                                       |                                     |
|             | Bill Discount/Invoice Discount commission                     | 100,000                               | \$100                               |
|             | Bill discounted handling commission                           | Negotiable                            | Negotiable                          |
| Guarantees  | Issuance commission (per quarter)                             | 1.5% Min 100,000                      | 1                                   |