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



Service	Products	TZS	USD	Service	Products	TZS	
	ACB Savings Bomba Account	2,200	Free			*0.12% of the amount	,
	Akiba Fasta Account	2,200	N/A		Cash withdrawal above TZS 50M without 24 hours notice	>TZS 50M, Maximum	
	ACB Salary Account	Free	N/A		Without 24 Hours Houce	TZS 180,000	
	ACB Elimu Account ACB VICOBA Individual Account	Free 2,200	N/A N/A		ACB Savings Bomba Account	**2,750	
	ACB VICOBA Group Account	Free	N/A		Akiba Fasta Account	**2,750	
Monthly Fee	ACB Golden Savings Account	Free	N/A		ACB Salary Account	**2,750	
	ACB Zawadi Junior Account	Free	Free		ACB Elimu Account ACB VICOBA Individual Account	**2,750 **1,320	
	ACB Biashara Individual Account	3,850	\$2.00		ACB VICOBA individual Account ACB VICOBA Group Account	Free	
	ACB Corporate Courset Account	4,950	\$2.50	Withdrawals Over the	TOB VICOBIT Cloup Modern	1100	
	ACB Corporate Current Account ACB Waridi Account	15,950 Free	\$7.50 Free	Counter	ACB Biashara Individual Account	**3,850	
	Fahari Account	Free	Free				Max
		45.000	450.00		ACB Biashara Company Account	**5,500	
	ACB Savings Bomba Account	15,000	\$50.00				Max
	Akiba Fasta Account ACB Salary Account	15,000	N/A N/A		ACB Golden Savings Account	**2,750	
	ACB Elimu Account	0	N/A		ACB Zawadi Junior Account	**2,750	
	ACB VICOBA Individual Account	15,000	N/A		ACB Corporate Current Account	**5,000	Mi
Minimum Opening	ACB VICOBA Group Account	20,000	N/A		ACD Waridi Account	Eroo	Max
Opening Balance	ACB Biashara Individual Account	20,000	\$50.00		ACB Waridi Account Fahari Account	Free Free	
	ACB Biashara Company Account	50,000	\$100.00		Tanan Account	1100	
	ACB Golden Savings Account	50,000	N/A		Umoja ATMs	1,700	
	ACB Compared Account	10,000	\$50.00		ATM withdrawal fee - ON US	1,700	
	ACB Corporate Current Account ACB Waridi Account	100,000	\$100.00 \$50.00	ATM Withdrawal	ATM withdrawal fee - LOCAL VISA	3,600	
	Fahari Account	20,000	Ψ50.00 N/A		ATM withdrawal fee - INTERNATIONAL VISA	8,000	
					Failed transaction due to insufficient funds	1,200	
	ACB Savings Bomba Account	5,000	\$50.00		1,000 - 2,999	510	
	Akiba Fasta Account	5,000	N/A		3,000 -3,999	514	
	ACB Salary Account ACB Elimu Account	5,000	N/A N/A		4,000- 4,999	527	
	ACB VICOBA Individual Account	5,000	N/A N/A		5,000 - 6,999	554	
Minimum	ACB VICOBA Group Account	20,000	N/A		7,000 - 9,999	556	
Operating Balance	ACB Biashara Individual Account	20,000	\$50.00		10,000-14,999 15,000 - 19,999	1,002 1,095	
	ACB Biashara Company Account	0	\$0.00		20,000 - 19,999	1,206	
	ACB Golden Savings Account	50,000	N/A		30,000 -39,999	1,251	
	ACB Zawadi Junior Account	5,000	\$50.00	Wakala Withdrawal	40,000 - 49,999	1,319	
	ACB Corporate Current Account	0	\$0.00		50,000 - 99,999	1,773	
	ACB Waridi Account	20,000	\$50.00		100,000 - 199,999	2,707	
	Fahari Account	2,000	N/A		200,000 - 299,999 300,000 - 399,999	2,821 4,338	
	All TZS Accounts (except ACB	1 220	NI/A		400,000 - 499,999	4,482	
	VICOBA Group Account and ACB Waridi Account)	1,320	N/A		500,000 -599,999	5,745	
Balance Inquiry over	ACB VICOBA Group ACB Waridi Account	Free	N/A		600,000 - 699,999	6,032	
the Counter		Free	Free		700,000 - 799,999	6,200	
	Fahari Account	Free	N/A		800,000 - 899,999	6,250	
	All USD Accounts	N/A	Free		900,000 - 1,000,000 1,000,001 -2,000,000	6,276 7,875	
	ACB Savings Bomba Account	Free	Free				
	Akiba Fasta Account	Free	Free		ACB Accounts Akiba Wakala	Free Free	
	ACB Salary Account	Free	Free	Cash Deposit	Bulk Cash	Free	
	ACB Elimu Account	Free	Free		Small Denominations (500, 200,	Free	
_	ACB VICOBA Individual Account	Free	Free		100 & 50 FREE)	1166	
Account Closure	ACB VICOBA Group Account ACB Biashara Individual Account	Free Free	Free Free		Cheque from other Banks	Free	
	ACB Biashara Company Account	Free	Free		Inward Cheque - Third party payment	Free	
	ACB Golden Savings Account	Free	Free	Cheque	Settled Inward Clearing cheques	1,200	
	ACB Zawadi Junior Account	Free	Free	Deposit	Request to make payment/transfer without cheque in current account	5,900	
	ACB Corporate Current Account	Free	Free		Unpaid Cheque (Refer to drawer	59,000	
	ACB Waridi Account	Free	Free		or Effects not Cleared)	00,000	
	Fahari Account	Free	Free		Cheque leaf	590	
Dormanov	Dormancy fee for all accounts	Free	Free		Cheque Book 100 Leaves Cheque Book 50 Leaves	59,000 29,500	
Dormancy	Dormancy activation	Free	Free		Cheque Book 50 Leaves Cheque Book 25 Leaves	29,500 14,750	
	Umoja ATM	400	N/A	Cheque books		35,400 (Not	
Balance	VISA ATM	1,200	N/A	13.3 10000	Stop payment order per leaf; Reported Lost/Stolen cheque book/	exceeding) 300,000	
Inquiry	Akiba Mobile USSD	Free	Free		leaf (per notice)	(Not exceeding TZS	
	Akiba Mobile App Internet Banking	Free Free	N/A Free			300,000)	
		1 100	1166	Funds Transfer	Bankers Cheque issue	35,400	
	Normal ID Cards VICOBA Goldon Zawadi and			-runus mansier	100 to 2,999	Free	
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00		3,000 to 3,999	Free	
Cards Issuance	All USD Accounts	N/A	\$3.00		4,000 to 4,999	Free	
.55441105	Debit Cards Umoja Debit Card	11,800	N/A		5,000 to 6,999 7,000 to 9,999	Free Free	
	Visa Debit Classic	11,800	N/A		10,000 to 14,999	Free	
	Visa Debit Gold	14,500	N/A		15,000 to 19,999	Free	
_	Debit Cards	45.00			20,000 to 29,999 30,000 to 39,999	Free Free	
Replacement Fee	Umoja Debit Card Visa Debit Classic	15,000 11,800	N/A N/A	Internal Funds	40,000 to 49,999	Free	
-	Visa Debit Glassic Visa Debit Gold	14,500	N/A	Transfer via	50,000 to 99,999	Free	
	Normal ID Cards			Mobile	100,000 to 199,999	Free Free	
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00		200,000 to 299,999 300,000 to 399,999	Free Free	
					400,000 to 499,999	Free	
Pin Mailer Replacement	Debit Cards (Umoja)	11,800	N/A		500,000 to 599,999	Free	
vobiaceiiieiii	Debit Cards VISA (Classic & Gold)	N/A	N/A		600,000 to 699,999 700,000 to 799,999	Free Free	
Annual	Umoja Debit Classia	10,000	N/A		800,000 to 899,999	Free	
Maintanance	Visa Debit Classic Visa Debit Gold	10,000	N/A N/A		900,000 to 1,000,000	Free	
Fee			INI/ A		1,000,001 to 3,000,000	Free	

Service	Products	TZS	USD
	100 - 999	10	N/A
	1,000 - 1,999	50	N/A
	2,000 - 2,999 70 3,000 - 3,999 100	70 100	N/A
	4,000 - 4,999 200	200	N/A
	5,000 - 6,999 450	450	N/A
	7,000 - 9,999 700	700	N/A
Funds	10,000 - 14,999 1,000	1,000	N/A
Transfer	15,000 - 19,999 1,000	1,000	N/A
(Akiba Mobile to Wallets)	20,000 - 29,999 1,000	1,000	N/A
io manoto,	30,000 - 39,999 1,600 40,000 - 49,999 2,000	1,600	N/A N/A
	50,000 - 49,999 2,500	2,000 2,500	N/A
	100,000 - 199,999 3,500	3,500	N/A
	200,000 - 299,999 4,000	4,000	N/A
	300,000 - 399,999 4,200	4,200	N/A
	400,000 - 499,999 4,500 Above 500,000 5,000	4,500 5,000	N/A
	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	_	
Funds Transfors	TZS 1M to TZS 10M	2,360 5,900	\$2
Transfers (Internet	TZS 10M to TZS 50M Above TZS 50M	5,900 11,800	\$2.5 \$5.90
Banking and	Transfer to other Banks through SWIFT	N/A	\$5.90 \$54.00
Branch)	Salary processing	3,500	Ψ54.00 N/A
	GePG payments through mobile and internent 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
	Set up/Amendment/closure	Free	Free
0 4 II	Execution per Entry within ACB	Free	Free
Standing 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		
	Statement (Account & Loan)	1,200	N/A
	Akiba Mobile - App Mini Statement (Account & Loan)	1,200	N/A
Statements		Eroo	NI/A
	·		N/A
	Internet Banking	·	N/A
	Periodic/Monthly Adhoc/Duplicate per month		Free \$1.50
	SMS Alert	Free	Free
SMS Banking			
SMS Banking	Certificate of Balance and Statements/	20 500	640 50
SMS Banking	Certificate of Balance and Statements/ Reference letter	32,500	\$16.50
SMS Banking		32,500 32,500	\$16.50 \$16.50
SMS Banking	Reference letter	ŕ	
SMS Banking	Reference letter Audit Confirmation Letter	i Statement i Statement dobile - USSD Mini cht (Account & Loan) dobile - App Mini Statement & Loan) dent per month Banking Monthly Free Free	\$16.50
	Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges	32,500 32,500 65,000	\$16.50 \$16.50 \$32.50 \$32.50
SMS Banking General Services	Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance	32,500 32,500 65,000 65,000 3.00% per	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per
General	Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges	32,500 32,500 65,000 65,000 3.00% per month	\$16.50 \$16.50 \$32.50 \$32.50
General	Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per
General	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per
General	Audit Confirmation Letter Letter of Recommendation Search for Older Vouchers CCTV Photo Searching charges Overdrawn amount (debit balance in deposit accounts)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60%	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing
General Services	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) -	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 12% per annum reducing
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing
General Services	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) -	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 12% per annum reducing 10% per annum reducing
General Services	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	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing	\$16.50 \$16.50 \$32.50 \$32.50 1.50% per month N/A 12% per annum reducing 12% per annum reducing 12% per annum reducing 10% per annum reducing
General Services	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance -	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing	\$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	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing	\$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 7.00% reducing 7.00% reducing 7.00% reducing 7.00% reducing
General Services	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing	\$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 7.00% reducing 7.00% reducing 7.00% reducing per annum reducing
General Services	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M Commercial Loans - > TZS 500M	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing	\$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 7.00% reducing 7.00% reducing 7.00% reducing 7.00% reducing
General Services	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing	\$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 7.00% reducing 7.00% reducing 7.00% reducing 10% per annum reducing
General Services	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 500M 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 (only for Biashara Loans from TZS 5million to 100 Million) Personal Loans free, Corporate Loans free &	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing	\$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 7.00% reducing 7.00% reducing 7.00% reducing 10% per annum reducing
General Services	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 100M < TZS 500M Personal Loans (Employees) - < TZS 100M Mortgage Loans - < TZS 500M 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 (only for Biashara Loans from TZS 5million to 100 Million) Personal Loans free, Corporate Loans free & Overdraft free Facility fees (Commercial and	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 15,000.00	\$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 57.50
General Services	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 500M 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 (only for Biashara Loans from TZS 5million to 100 Million) Personal Loans free, Corporate Loans free & Overdraft free Facility fees (Commercial and Personal Banking)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 15,000.00 15,000.00	\$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 7.00% reducing
General Services	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 500M 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 (only for Biashara Loans from TZS 5million to 100 Million) Personal Loans free, Corporate Loans free & Overdraft free Facility fees (Commercial and Personal Banking) Facility fees (Biashara Repeat Client) Facility fees (Biashara New Client)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 15,000.00 2.00% 2.00% 3.50% 4.00% 3% per month for	\$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
General	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 500M Overdraft Facility - > TZS 10M Insurance Premium Finance - < TZS 500M Vehicle and Assets Finance (VAF) - < TZS 500M Commercial Loans - > TZS 500M Facility fees (Commercial and Personal Banking) Facility fees (Biashara Repeat Client)	32,500 32,500 65,000 65,000 3.00% per month 0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800 2.60-3.42% per month reducing 2.17-2.60% per month reducing 20%-24% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 14%-18% per annum reducing 15,000.00 2.00% 3.50% 4.00% 3% per	\$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

Service	Products	TZS	USI
	Trade Finance Services Clean Collections (bills, drafts and	d cheques)	
	Commercial banks, financial	0.5% Minimum	0.5%
	institutions and bureau de change Courier services	30,000	Minimum \$1:
	Outward Documentary Bills for Co		
	Document handling commission	0.25%, Minimum 150,000, Maximum	0.25%, Minimum \$10 Maximum \$15
		150,000 0.25% Minimum	0.050/ Minimum 6.45
	Avalised documents	150,000 Maximum 200,000	0.25% Minimum \$ 15 Maximum \$ 20
	Delivery of documents free of payments	120,000	\$60.0
	Courier services	160,000	\$80.0
	Chaser	120,000	\$60.0
Collections	Inward Documentary Bills for Col	0.25%, Minimum	,
	Document handling commission	100,000, Maximum 150,000	0.25%, Minimum \$10 Maximum \$15
	Avalised documents	0.25% Minimum 150,000 Maximum	0.25% Minimum \$ 15 Maximum \$ 20
	Documents returned unpaid or	250,000	¢15
	unaccepted	150,000	\$15
	Amendment of previous instructions	100,000	\$5
	Presentation or reminder protest fee	Negotiable	Negotiabl
		, regenue	. rogotias.
	Delivery of documents for non- ACB customers	250,000	\$25
	SWIFT charges	120,000	\$6
	Avalisation commission per	0.5% Minimum 200,000	0.5% Minimum \$ 2
	quarter or part thereof	Maximum 250,000	Maximum \$ 2
	Bill Discount/Invoice Discount Bill Discount/Invoice Discount		
Bills	commission	100,000	\$10
	Bill discounted handling commission	Negotiable	Negotiabl
	Guarantees		
	Issuance commission (per quarter)	1.5% Min	1.5% mi
	Amendment fee per quarter on	100,000	\$10
	the tenor extended or amount increased	1.5% Min 100,000	1.5% mi \$10
	Advising/Amendment of counter	150,000	\$15
	guaratee	100,000	Ψίο
	Advising/Amendment of counter guaratee	200,000	\$20
	Extension/Increase amount	1.5% Min 100,000	1.5% pe
	Text amendment fee	120,000	Quarte \$6
	Other amendments fees	150,000	\$15
	Guarantee advising fee (from other	0.25% Min 100,000 Max	0.25% Minimu \$ 100 Maximu
	banks) Courier services (direct delivery to	250,000	\$ 25
	beneficiary)	150,000	\$8
	Cancellation Fees Letters of Credit (LCs)	100,000	\$10
	Outward (Import LCs)		
	Establishment fee per quarter	1% Min 250,000	1% Pe Quarter \$25
	Amendment - terms & conditions	150,000	\$15
	only Cancellation charges	150,000	\$15
	Amendment fee per quarter on	1% Min	1% M
Documentary	the tenor extended or amount increased	250,000	\$25
Credit	Discrepancy fee Document examinination fee	150,000	\$15 \$15
	Inward (Export LCs)	150,000	\$15
	Advising / document handling		40.5
	commission (ACB clients for LC available with us)	250,000	\$25
	Advising / document handling commission (ACB clients for LC	250,000	\$25
	available with other banks)	230,000	ΨΖΟ
	Advising / document handling	300,000	\$30
	commission (non-ACB clients)	333,333	
	Confirmation fee per quarter (ACB clients)	0.5% per quarter min 300,000	0.5% Pe Quarter M \$30
	,	1% per	1% pe
	Confirmation fee per quarter (non-ACB clients)	quarter min 300,000	Quarter M
	Amendment advicing for (ACD		
	Amendment advising fee (ACB clients)	150,000	\$15
	Amendment advising fee (non-		
	ACB clients)	200,000	\$20
	Cancellation Fees	120,000	\$12
	Courier services	150,000	\$12
	SWIFT charges		\$6
	Discrepancy fee per document	100,000	\$10

FIXED DEFUSIT NATES (FDN) FUN 123											
S/N	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

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

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

