

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
Minimum Operating Balance	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
Balance Inquiry over the Counter	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
Dormancy	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
Replacement Fee	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
	Normal ID Cards		
	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
ATM Withdrawal	ACB Zawadi Junior Account	**2,750	Free
	ACB Corporate Current Account	**5,000	*0.59% of the amount, Minimum \$12, Maximum \$100
	ACB Waridi Account	Free	Free
	Fahari Account	Free	N/A

ATM 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	

Wakala Withdrawal	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	
	15,000 - 19,999	1,095	
	20,000- 29,999	1,206	
	30,000 -39,999	1,251	
	40,000 - 49,999	1,319	
Wakala Withdrawal	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	6,250	
	900,000 - 1,000,000	6,276	
Wakala Withdrawal	1,000,001 -2,000,000	7,875	

Cash Deposit	ACB Accounts	Free	N/A
	Akiba Wakala	Free	N/A
	Bulk Cash	Free	N/A
	Small Denominations (500, 200, 100 & 50 FREE)	Free	Free

Cheque Deposit	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

Cheque books	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

Internal Funds Transfer via Mobile	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
Internal Funds Transfer via Mobile	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
Internal Funds Transfer via Mobile	1,000,001 to 3,000,000	Free	N/A

Service	Products	TZS	USD
Funds Transfer (Akiba Mobile to Wallets)	100 - 999	10	N/A
	1,000 - 1,999	50	N/A
	2,000 - 2,999 70	70	N/A
	3,000 - 3,999 100	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
	10,000 - 14,999 1,000	1,000	N/A
	15,000 - 19,999 1,000	1,000	N/A
	20,000 - 29,999 1,000	1,000	N/A
Funds Transfer (Akiba Mobile to Wallets)	30,000 - 39,999 1,600	1,600	N/A
	40,000 - 49,999 2,000	2,000	N/A
	50,000 - 99,999 2,500	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	4,500	N/A
	Above 500,000 5,000	5,000	N/A

Funds Transfers (Internet Banking and Branch)	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
Funds Transfers (Internet Banking and Branch)	Transfer to other Banks through SWIFT	N/A	\$54.00
	Salary processing	3,500	N/A
	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

Standing Orders	Set up/Amendment/closure	Free	Free
	Execution per Entry within ACB	Free	Free
	Execution per Entry outside ACB	11,800	\$5.90
	Unpaid Standing order due to insufficient funds	Free	Free

Statements	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
	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
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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	2.17-2.80% 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
Loans	Facility fees (Commercial and Personal Banking)	2.00%	1.00%
	Facility fees (Biashara Repeat Client)	3.50%	1.50%
	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

Service	Products	TZS	USD
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

Collections	Outward Documentary Bills for Collections
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