STANDARDIZED KEY FACTS STATEMENT (KFS) FOR LOAN PRODUCTS

(To be provided and signed before execution of the loan agreement)

Compliant with Regulation 27 of the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019 9 (as amended).

Name of FSP:_____ Product Name: _____ Date of Issue:_____.

Important Information:

This Key Facts Statement is not a substitute for the loan agreement. This Key Facts Statement provides a clear and concise summary of the main features, benefits, fees, charges, and risks associated with the loan.

Please read this document carefully before taking out loan. If you do not understand any part, please ask a bank representative for clarification.

1. General Information

Name of Financial Service Provider (FSP):	_____
Branch/Contact Information:	_____
Product Name:	_____
Type of loan:	☐ Personal ☐ Business ☐ Mortgage ☐ Other _____
Currency:	TZS / USD / Other _____
Date Issued:	
Reference number:	

2. Loan Details

Loan Amount Approved:	_____
Loan Term (duration):	Years_____Months_____
Repayment Frequency:	☐ Annually ☐ Semi-annually ☐ Quarterly ☐ Monthly ☐ Other _____
Disbursement Method	☐ Cash ☐ Bank Transfer ☐ Mobile Money
Collateral (if any):	
Interest Rate:	_____☐ Annually ☐ Monthly
Annual Percentage Rate (APR):	_____
Total Interest Cost (amount):	_____
Total Fees and Charges +Interest	_____
Total Cost of Loan (Principal + Interest + Fees) (Total Repayable Amount)	_____

3. Detailed Cost of the Loan

Applicable Fees & Charges	Amount.	Remarks
Management Fee		☐ Deducted upfront ☐ Paid upfront separately ☐ Other _____ (indicate)
Insurance Premium	_____	Mandatory / Optional
Legal/Documentation Fee	_____	_____

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Late Payment Penalty (If any)	_____	(% of the instalment not paid or fixed amount per month)
Any other fee charged by FSP	_____	Fee and charge shall align with guidelines on fees and charges
Total Fees and Charges	_____	Summation of all fees and charges associated with the specific loan product.
Interest Cost		
Total Cost (All-inclusive):		
Total Amount to be Repaid:		

4. Repayment Information (Provide all information on repayment-)

Item	Details
Installment Amount:	_____ per _____
First Payment Due Date:	_____
Final Payment Date:	_____
Payment Channel:	☐ Bank ☐ Mobile ☐ Agent ☐ Other: _____

5. Customers Rights and Obligations

You have the right to:

- Receive information in English or Kiswahili in plain, and clear language
- A reflection or cooling-off period before signing.
- Early repayment without penalty (unless stated).
- Written statements and settlement certificate upon full repayment.
- File complaints through the FSP or appeal at the Bank of Tanzania.

You are obliged to:

- Provide accurate and complete information.
- Repay the loan as agreed.
- Keep contact information up to date and protect confidential data.

6. Complaints Handling and Redress

FSP Internal Contact
Customer Service Desk: _____
Email: _____
Toll Free Number: _____
Any other Channel:

Bank of Tanzania
Directorate of Financial Deepening and Inclusion
Toll Free No: 0800 1111 00
Website: https://semanabot.bot.go.tz
Mobile application: Sema na BoT
Chatbot: "SEMA"
USSD : *152*50#

7. Declaration by Customer

I declare that, I have read and understood the contents of this KFS, and that all terms and conditions have been explained to me in a language I understand (☐ English ☐ Kiswahili).

Borrower's Name _____ **Signature** _____ **Date** _____

8. Confirmation by FSP

We hereby declare that, this KFS has been issued in compliance with the Bank of Tanzania (Financial Consumer Protection) Regulations, 2019 (as amended).

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FSP Authorized Officer's Name: _____Signature:_____
Date: _____ Stamp: _____