

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES

YEAR 2026, EFFECTIVE FROM 1ST JANUARY 2026.

Service	Products	TZS	USD	Service	Products	TZS	USD	Service	Products	TZS	USD	Service	Products	TZS	USD
Monthly Fee	ACB Savings Bomba Account	2,200	Free	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	Funds Transfer (Akiba Mobile to Wallets)	100 to 2,999	1,800	N/A	Collections	Trade Finance Services		
	Akiba Fasta Account	2,200	N/A		ACB Savings Bomba Account	*2,750	Free		3,000 to 3,999	1,800			Clean Collections (bills, drafts and cheques)		
	ACB Salary Account	Free	N/A		Akiba Fasta Account	*2,750	N/A		4,000 to 4,999	1,800			Commercial banks, financial institutions and bureau de change	0.5% Minimum 30,000	0.5% Minimum \$15
	ACB Elimu Account	Free	N/A		ACB Salary Account	*2,750	N/A		5,000 to 6,999	1,800			Courier services	160,000	\$80.00
	ACB VICOBA Individual Account	2,200	N/A		ACB Elimu Account	*2,750	N/A		7,000 to 9,999	1,800			Outward Documentary Bills for Collections (OFBC)		
	ACB VICOBA Group Account	Free	N/A		ACB VICOBA Individual Account	*1,320	N/A		10,000 to 14,999	1,800			Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
	ACB Golden Savings Account	Free	N/A		ACB VICOBA Group Account	Free	N/A		15,000 to 19,999	1,800			Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	ACB Zawadi Junior Account	Free	Free		ACB Biashara Individual Account	*3,850	N/A		20,000 to 29,999	1,800			Delivery of documents free of payments	120,000	\$60.00
	ACB Biashara Individual Account	3,850	\$2.00		ACB Biashara Company Account	*3,850	N/A		30,000 to 39,999	1,800			Courier services	160,000	\$80.00
	ACB Biashara Company Account	4,950	\$2.50		ACB Corporate Current Account	*5,000	N/A		40,000 to 49,999	1,800			Chaser	120,000	\$60.00
Minimum Opening Balance	ACB Corporate Current Account	15,950	\$7.50		ACB Waridi Account	Free	Free	Collections	50,000 to 99,999	2,500		Inward Documentary Bills for Collections (IFBC)			
	ACB Waridi Account	Free	Free		Fahari Account	Free	Free		100,000 to 199,999	2,500			Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
	Fahari Account	Free	Free		ACB Biashara Individual Account	*3,850	N/A		200,000 to 299,999	2,500			Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	ACB Savings Bomba Account	15,000	\$50.00		ACB Biashara Company Account	*5,000	N/A		300,000 to 399,999	3,500			Delivery of documents free of payments	120,000	\$60.00
	Akiba Fasta Account	15,000	N/A		ACB Golden Savings Account	*2,750	N/A		400,000 to 499,999	3,500			Courier services	160,000	\$80.00
	ACB Salary Account	0	N/A		ACB Zawadi Junior Account	*2,750	Free		500,000 to 599,999	6,000			Chaser	120,000	\$60.00
	ACB Elimu Account	0	N/A		ACB Corporate Current Account	*5,000	N/A		600,000 to 699,999	6,000			Inward Documentary Bills for Collections (IFBC)		
	ACB VICOBA Individual Account	15,000	N/A		ACB Waridi Account	Free	Free		700,000 to 799,999	6,000			Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
	ACB VICOBA Group Account	20,000	N/A		Fahari Account	Free	N/A		800,000 to 899,999	6,000			Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	ACB Biashara Individual Account	20,000	\$50.00		Umoja ATMs	1,700			900,000 to 1,000,000	6,000			Delivery of documents free of payments	120,000	\$60.00
Minimum Operating Balance	ACB Biashara Company Account	50,000	\$100.00		ATM withdrawal fee - ON US	1,700			1,000,001 to 3,000,000	8,000			Courier services	160,000	\$80.00
	ACB Golden Savings Account	50,000	N/A		ATM withdrawal fee - LOCAL VISA	3,600	N/A		Transfer to ACB Accounts	Free	N/A		Chaser	120,000	\$60.00
	ACB Zawadi Junior Account	10,000	\$50.00		ATM withdrawal fee - INTERNATIONAL VISA	8,000	N/A		Transfer to other Banks through EFT/TIPS	590	N/A		Inward Documentary Bills for Collections (IFBC)		
	ACB Corporate Current Account	100,000	\$100.00		Failed transaction due to insufficient funds	1,200			TZS 1 to TZS 50,000	1,180	N/A		Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
	ACB Waridi Account	20,000	\$50.00		Umoja ATMs	1,700			TZS 50,001 to TZS 500,000	1,770	N/A		Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	Fahari Account	2,000	N/A		ATM withdrawal fee - ON US	1,700			TZS 500,001 to TZS 20,000,000	2,360	N/A		Delivery of documents free of payments	120,000	\$60.00
	ACB Savings Bomba Account	5,000	\$50.00		ATM withdrawal fee - LOCAL VISA	3,600	N/A		Transfer to other Banks through TISS				Courier services	160,000	\$80.00
	Akiba Fasta Account	5,000	N/A		Failed transaction due to insufficient funds	1,200			TZS 1M to TZS 10M	2,360	\$1		Chaser	120,000	\$60.00
	ACB Salary Account	5,000	N/A		Umoja ATMs	1,700			TZS 10M to TZS 50M	5,900	\$2.5		Inward Documentary Bills for Collections (IFBC)		
	ACB Elimu Account	0	N/A		ATM withdrawal fee - INTERNATIONAL VISA	8,000	N/A		Above TZS 50M	11,800	\$5.90		Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
Balance Inquiry over the Counter	ACB VICOBA Individual Account	5,000	N/A		Failed transaction due to insufficient funds	1,200			Transfer to other Banks through SWIFT				Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	ACB VICOBA Group Account	20,000	N/A		Umoja ATMs	1,700			Salary processing	3,500	N/A		Delivery of documents free of payments	120,000	\$60.00
	ACB Biashara Individual Account	20,000	\$50.00		ATM withdrawal fee - ON US	1,700			GePG payments through mobile and internet banking	1,200	N/A		Courier services	160,000	\$80.00
	ACB Biashara Company Account	0	\$0.00		ATM withdrawal fee - LOCAL VISA	3,600	N/A		Incoming TISS/ EFT/TIPS	Free	Free		Chaser	120,000	\$60.00
	ACB Golden Savings Account	50,000	N/A		Failed transaction due to insufficient funds	1,200			Incoming SWIFT charges	N/A	\$25.00		Inward Documentary Bills for Collections (IFBC)		
	ACB Zawadi Junior Account	5,000	\$50.00		Umoja ATMs	1,700			Outgoing SWIFT full value transfer	N/A	\$54.00		Document handling commission	0.25% Minimum 150,000, Maximum 150,000	0.25% Minimum \$100, Maximum \$150
	ACB Corporate Current Account	0	\$0.00		ATM withdrawal fee - ON US	1,700			MT 940, 941 & 942 Charges	N/A	\$17.50		Availed documents	0.25% Minimum 150,000, Maximum 200,000	0.25% Minimum \$150, Maximum \$200
	ACB Waridi Account	20,000	\$50.00		ATM withdrawal fee - LOCAL VISA	3,600	N/A		Cancellation/Return/Stop Payment -TISS & SWIFT	11,800	\$5.90		Delivery of documents free of payments	120,000	\$60.00
	Fahari Account	2,000	N/A		Failed transaction due to insufficient funds	1,200			EAPS Payment	11,800	\$5.90		Courier services	160,000	\$80.00
	All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account)	1,320	N/A		Umoja ATMs	1,700			Set up/Amendment/closure	Free	Free		Chaser	120,000	\$60.00
Account Closure	ACB VICOBA Group	Free	N/A		ATM withdrawal fee - ON US	1,700			Execution per Entry within ACB	Free	Free		Bills		
	ACB Waridi Account	Free	Free		ATM withdrawal fee - LOCAL VISA	3,600	N/A		Execution per Entry outside ACB	11,800	\$5.90		Bill Discount/Invoice Discount	100,000	\$100
	Fahari Account	Free	N/A		Failed transaction due to insufficient funds	1,200			Unpaid Standing order due to insufficient funds	Free	Free		Bill discounted handling commission	Negotiable	Negotiable
	All USD Accounts	N/A	Free		Umoja ATMs	1,700			ATM Mini Statement	400	N/A		Guarantees		
	ACB Savings Bomba Account	Free	Free		ATM withdrawal fee - ON US	1,700			Akiba Mobile - USSD Mini Statement (Account & Loan)	1,200	N/A		Issuance commission (per quarter)	1.5% Min 100,000	1.5% min \$100
	Akiba Fasta Account	Free</td													