

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2024

(As of January 2024) Part 1

No.	TRANSACTION TYPE/SERVICE CURRENT ACCOUNTS	TZS	USD	CHARGE/FEE EUR	GBP	ZAR		
a)	Required Minimum balance			LON				
•	HATUA (Junior)	5,000	10		N/A			
	PERSONAL ACCOUNT	10,000		TZS	EQV			
	SALARY ACCOUNT	20,000		TZS	EQV			
b)	Monthly Management PERSONAL ACCOUNT							
	SALARY ACCOUNT	10,000			REE			
	PRIVATE BANKING (PAYAT)	29,500	17.70	14.16	10.62	164.02		
	HATUA (Junior)	No Management fee if balance	No Management fee if balance is	N/A	N/A	N/A		
		is above TZS 5,000. Else TZS 1,999.99 will apply	above USD10. Else USD1.00 will apply					
	MSOMI (Student)							
	MPAMBANAJI	FREE						
	HEKIMA			FREE				
	DIASPORA SME ACCOUNT (Tier 1 & 2)	15,000.01	10.62	FREE 8.26	7.08	97.94		
	COMMERCIAL ACCOUNT (Tier 2)	35,400	21.24	16.99	12.74	196.82		
	COMMERCIAL ACCOUNT (Tier 1)	64,900	38.94	30.68	23.60	361.08		
	NCE (Non Commercial Entities)			FREE	T			
•	CORPORATE ACCOUNT	64,900	38.94	30.68	23.60	361.08		
c)	WIthdrawal @ Stanbic ATMs	Min – 100,000 = 1,450	1.40	1.20	1.20	8.00		
	Withdrawar & Stanbic Arms	100,001 - 200,000 = 1,700	1.40	1.20	1.20	6.00		
		200,001 - 400,000 = 1,900 400,001 - 600,000 = 2,000.01						
	Withdrawal @ Other Local bank ATM	1,000 - 300,000 = 2,800	1- 170 =3	1- 170 =2.8	1- 170 =2.8	1- 2,000 =28		
		300,001 - 400,000 = 3,100	171-above=4	171-above=4	171-above=4	2,001-above=40		
	Withdrawal @ International ATM	400,001 and above = 4,000 9,000.01	8.00	8.00	8.00	53.34		
	(Other banks outside Tanzania)	, -	-	-	-			
	Withdrawal @ ATM Cards from outside Tanzania (ATM International			TZS 14,000 EQV				
	access fees)			123 14,000 EQV				
	Mini statement	900.01	0.91	0.91	0.91	6.01		
	Balance Enquiry @ Stanbic ATM	500.00	0.31	0.31	0.31	2.01		
	Balance Enquiry @ International ATM (Other banks outside Tanzania)	2,000.00	0.85	0.81	0.71	15.64		
	Declined ATM withdrawal-Insufficient	Per Transaction		T70 1 F00) OO 8 FOV			
	funds			125 1,500	0.00 & EQV			
d)	Over the Counter	Dalaw 20M- C 500 01	1.0020/ af valva min 0	1.0020/ afreshes main 14.10	1.0020/ of value main 14.10	1.0020/ of value min 141.0		
	Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	Below 20M: 6,500.01 Above 20M: 0.1416 % of value	1.003% of value min 8	1.003% of value min 14.16	1.003% of value min 14.16	1.003% of value min 141.6		
		max 150,000						
	Chague Danasit	15,000.01	15.00	15.00 FREE	15.00	100.00		
	Cheque Deposit Cash Deposit	FREE	1.77% of notes below \$50	FREE	FREE			
	Balance enquiry (Over the counter)		117770 CT 110100 201011 QCC	TZS 2,500 EQV				
e)	Account Statements							
	Monthly Statement Over the counter	1,000	1.00	1.00	1.00	6.67		
	E-statement	E 000	5.00	FREE	5.00	33.34		
	Interim Statement (Up to 3 months) History Statements (More than 3	5,000 60,000.00	31.00	5.00 31.00	26.00	400		
	months)							
	Internet Banking			FREE				
£ \	SimBanking (USSD)			FREE				
f)	Card Issuance (New): Per Card Type	Classic- 5,000						
	Cara issuance (ivew). I er cara type	Gold – 10,000		TZS	EQV			
	Cord Danawal (Eynirad), Dar Cord	Platinum – 15,000.01 Classic- 5,000						
	Card Renewal (Expired): Per Card Type	Gold – 10,000		TZS	EQV			
		Platinum – 15,000.01						
	Card Not working/Compromised Declined Transaction-Insufficient	Par Transaction		FREE				
	funds (POS &E-comm)	Per Transaction		TZS 1,500	0.00 & EQV			
2	SAVINGS ACCOUNTS	TZS	USD	EUR	GBP	ZAR		
a)	Required Minimum balance	F0.000	100	100	100	200		
	PURE SAVE CONTRACT SAVE	50,000	100	100	/A	300		
b)	Monthly Management	20,000		IN	/ ^			
	PURE SAVE	No management fees if balance	No management fees if balance is	No management fees if balance is	No management fees if balance is	No management fees if balance is		
		is above TZS 50,000. Else, TZS	above USD 100. Else, USD 1.18 fee	above EUR 100. Else, EUR 1.18 fee	above GBP 100. Else, GBP 1.18 fee	above ZAR 300 Else, ZAR 17.7 fee		
	CONTRACT SAVE	1,999.99 fee will apply.	will apply.	will apply.	will apply.	will apply.		
3	EAST AFRICA BORDERLESS	LCY (TZS,KES,UGX)	USD	EUR	GBP	ZAR		
	BANKING							
	Cash deposit over the counter	KES 200, TZS 5,000, UGX 10,000	3.00	3.00	3.00	\$1.8 EQV		
4	Cash deposit over the counter ELECTRONIC BANKING (Retail &	TZS	USD	FREE	GBP	ZAR		
	Biashara):							
	Internet & SimBanking (APP/ USSD)							
	Subscription fee: Per User	FREE	FREE	FREE	FREE	FREE		
	Transfer to own account & 3rd party	FREE	FREE	FREE	FREE	FREE		
	within Stanbic	2.000.01	2.01	2.01	2.01	12.22		
	Transfer outside Stanbic: EFT (Normal)	2,000.01	2.01	2.01	2.01	13.33		
	Transfer outside Stanbic: RTGS (Ex-	Below 10M= 2,360	1- 4,000 = 0.94	3.10	2.67	50.11		
	press)	10M-50M= 5,900 Above 50M= 11,800	4,001 - 20,000 = 2.36 Above 20,000 = 4.72					
	Transfer outside Stanbic: TIPS (Be-	2,360.00	NA					
	low 5M)							
	Mobile Top up (Air time)	FREE						
	Balance Enquiry & Mini Statement GEPG (Government) payments	1 500	N/A					
	GEPG (Government) payments	1,500	11/7					



MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2024

(As of January 2024) Part 2

	E		CHARGE/F	EE				
ELECTRONIC BANKING (Reta	il & TZS	USD	EUR	GBP	ZAR			
Biashara): Internet & SimBanking (APP/								
USSD)								
Bank to wallet	0-10,000 = 1,100							
	10,001-20,000 = 2,500							
	20,001-30,000 = 3,300							
	30,001-50,000 = 3,500 50,001-100,000 = 4,770							
	100,001-100,000 = 4,770							
	200,001-300,000 = 6,000							
	300,001-400,000 = 6,499							
	400,001-500,000 = 7,000							
	500,001-700,000 = 8,100 700,001-800,000 = 8,600							
	800,001-1,000,000 = 9,500							
	1,000,001-5,000,000 = 10,500							
DOMESTIC PAYMENTS	TZS	USD	EUR	GBP	ZAR			
Salary Payments-EFT (Manual)	5,000	5.00	5.00	5.00	33.34			
Salary Payments-TISS (Manual)		TZS EQV						
	10M-50M= 5,900 Above 50M= 11,800							
TICC (Inward Transfer)	Above 50M= 11,800		- CDEE					
TISS (Inward Transfer)	Polow 10M- 2 260	T70 F0\/	FREE					
TISS (Outward Transfer)	Below 10M= 2,360 10M-50M= 5,900	TZS EQV						
	Above 50M= 11,800							
Standing Order: Own account w	vithin FREE	1						
stanbic								
Standing Order: 3rd party within	n FREE							
stanbic								
Standing Order: Other local bar		40.00	40.00	40.00	266.67			
INTERNATIONAL PAYMENTS	TZS	USD	EUR	GBP	ZAR			
Telegraphic transfer(Inward)			USD 10					
Telegraphic transfer (Outward)		0.3%. of value, Min \$50, Max \$150 (excluding overseas charge across all currencies)						
Overseas charges			USD 29.5 (across all	<u> </u>				
Cancellation of TT/Recall of fun			USD 75 (across all c					
LOANS AND ADVANCES	TZS	USD	EUR	GBP	ZAR			
Processing/ Arrangement/ App								
Processing/ Arrangement/ App fee								
Processing/ Arrangement/ App fee Personal Loans			2.00%					
Processing/ Arrangement/ App fee Personal Loans Salary Advance	oraisal		2.00% 5.00%	Εο. () () () () () () () () () (
Processing/ Arrangement/ App fee Personal Loans Salary Advance Overdrafts	1.5% of the facility min 50,000		2.00% 5.00% 1	.5% of the facility min \$50				
Processing/ Arrangement/ App fee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan)	1.5% of the facility min 50,000		2.00% 5.00%	.5% of the facility min \$50				
Processing/ Arrangement/ App fee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settle	1.5% of the facility min 50,000		2.00% 5.00% 1					
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement)	1.5% of the facility min 50,000		2.00% 5.00% 1 1.00%					
Processing/ Arrangement/ App fee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settle	1.5% of the facility min 50,000		2.00% 5.00% 1 1.00%	g balance				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part	1.5% of the facility min 50,000	USD	2.00% 5.00% 1 1.00% 8% of the oustandin	g balance	ZAR			
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement)	1.5% of the facility min 50,000		2.00% 5.00% 1 1.00% 8% of the oustanding	g balance g balance	ZAR			
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to compare)	1.5% of the facility min 50,000 classial TZS 21%	USD	2.00% 5.00% 1 1.00% 8% of the oustanding	g balance g balance	ZAR			
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time)	1.5% of the facility min 50,000 classial TZS 21%	USD 13.50%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits	1.5% of the facility min 50,000 TZS 21% hange TZS	USD 13.50% USD	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits Tenure	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN	USD 13.50% USD +1M	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to company from time to time) Fixed Deposits Tenure Imonth	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75%	USD 13.50% USD +1M 0.20%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits Tenure	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50%	USD 13.50% USD +1M 0.20% 0.25%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to company from time to time) Fixed Deposits Tenure Imonth	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50%	USD 13.50% USD +1M 0.20% 0.25% 0.45%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits Tenure 1month 3months	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50%	USD 13.50% USD +1M 0.20% 0.25%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to companies) Fixed Deposits Tenure Imonth 3months 6months	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50%	USD 13.50% USD +1M 0.20% 0.25% 0.45%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to community from time to time) Fixed Deposits Tenure 1month 3months 6months 9months	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50% 4.00%	USD 13.50% USD +1M 0.20% 0.25% 0.45% 0.55%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to community from time to time) Fixed Deposits Tenure 1month 3months 6months 9months	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50% 4.00%	USD 13.50% USD +1M 0.20% 0.25% 0.45% 0.55%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applese Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits Tenure 1month 3months 6months 9months 12months	1.5% of the facility min 50,000 2- ial TZS 21% hange TZS +1BN 1.75% 2.50% 3.50% 4.00% 4.75%	USD 13.50% USD +1M 0.20% 0.25% 0.45% 0.55% 0.60%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applese Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to continue to time) Fixed Deposits Tenure 1month 3months 6months 9months 12months	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50% 4.00% 4.75% 3.00%	USD 13.50% USD +1M 0.20% 0.25% 0.45% 0.55% 0.60%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding	g balance g balance GBP				
Processing/ Arrangement/ Applee Personal Loans Salary Advance Overdrafts Mortgage Finance (Home Loan) Early loan repayment (full settlement) Early loan repayment (2nd Part settlement) LENDING RATES Base/Prime Lending Rate DEPOSIT RATES (subject to c from time to time) Fixed Deposits Tenure 1month 3months 6months 9months 12months PURE Save Contract Save	1.5% of the facility min 50,000 TZS 21% hange TZS +1BN 1.75% 2.50% 3.50% 4.00% 4.75% 3.00% 5.00%	USD 13.50% USD +1M 0.20% 0.25% 0.45% 0.55% 0.60%	2.00% 5.00% 1 1.00% 8% of the oustanding 3% of the oustanding EUR EUR	g balance GBP GBP	ZAR			