

Tariff Guide (As of May 2023)



TRANSACTION/SERVICE		LOCAL CURRENCY	FOREIGN CURRENCY			
MONTHLY MANAGEMENT FEES		TZS	USD	EUR	GBP	ZAR
SAVINGS ACCOUNTS						
CONTRACT SAVE	Per Month	FREE	N/A			
PURE SAVE	Per Month	No management fees if balance is above TZS 50,000. Else TZS 1,999.99 fee will apply.	No management fees if balance is above USD 100. Else USD 1.18 fee will apply.	No management fees if balance is above EUR 100. Else EUR 1.18 fee will apply.	No management fees if balance is above GBP 100. Else GBP 1.18 fee will apply.	No management fees if balance is above ZAR 300. Else ZAR 177 fee will apply.
CURRENT ACCOUNTS						
CORPORATE ACCOUNT	Per Month	64,900.00	38.94	30.68	23.60	361.08
COMMERCIAL ACCOUNT (Tier 1)	Per Month	64,900.00	38.94	30.68	23.60	361.08
COMMERCIAL ACCOUNT (Tier 2)	Per Month	35,400.00	21.24	16.99	12.74	196.82
NCE (Non Commercial Entities)	Per Month	FREE	FREE	FREE	FREE	FREE
SME ACCOUNT (Tier 1 & 2)	Per Month	15,000.01	10.62	8.26	7.08	97.94
MPAMBANAJI	Per Month	FREE	FREE	FREE	FREE	FREE
VPKUNDI (Informal Groups)	Per Month	FREE	N/A			
PRIVATE BANKING (PAYAT)	Per Month (PAYAS)	29,500.00	17.70	14.16	10.62	164.02
PRIVATE BANKING (BUNDLE)	Per Month (BUNDL)	53,100.00	31.86	24.78	18.88	295.00
PERSONAL ACCOUNT	Per Month	3,000.00	FREE	FREE	FREE	FREE
SALARY ACCOUNT	Per Month	10,000.00	FREE	FREE	FREE	FREE
EMBASSY STAFF	Per Month	FREE	FREE	FREE	FREE	FREE
WATUMISHI	Per Month	FREE	FREE	FREE	FREE	FREE
HEKIMA	Per Month	FREE	FREE	FREE	FREE	FREE
DIASPORA	Per Month	FREE	FREE	FREE	FREE	FREE
HATUA (Junior)	Per Month	No Management fee if balance is above TZS 5,000. Else TZS 1,999.99 will apply	No Management fee if balance is above USD 100. Else USD 1.00 will apply	NA	NA	NA
MSOMI (Student)	Per Month	FREE	NA			
OVER THE COUNTER						
Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	Percent (%) with Min charge & Max charge	Below 20M: 6,500.01 Above 20M: 0.1416 % of value max 150,000	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
Cash Withdraw/Cheque Encashment: PRIVATE BANKING (BUNDLE)	Percent (%) with Min charge & Max charge	Below 20M: FREE Above 20M: 0.1416 % of value max 150,000	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
Cash Withdraw/Cheque Encashment: MSOMI (Student)	Percent (%) with Min charge & Max charge	Below 20M: 5,000 Above 20M: 0.1534 % of value max 118,000	N/A			
Cash Withdraw/Cheque Encashment: HATUA (Junior)	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 20M: 10,000 Above 20M: 0.1416 % of value max 118,000	1.18 % of value min 10	NA		
Cash Withdraw/Cheque Encashment: PURE SAVE	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 20M: 5,900 Above 20M: 0.1416 % of value max 118,000	1.18 % of value min 10.62	1.18% of value min 21.24	1.18% of value min 21.24	1.18% of value min 212.4
Cash Deposit	Fee to be charged to notes below \$50	FREE	1.77% of FCY currency below \$50 note. Otherwise FREE.	FREE	FREE	FREE
Cheque Deposit	Per Cheque	FREE	FREE	FREE	FREE	FREE
Unpaid Cheque (Insufficient Fund)	Flat fee per unpaid item	100,000.01	100.01	NA	NA	NA
Account Closure	Per Account	FREE	FREE	FREE	FREE	FREE
Cheque Book	Per leaf (40 Personal & 100 Business)	450.00	0.46	0.46	0.46	3.01
Inter Account Transfer (3rd Party)	Per Transaction	5,000.00	5.00	5.00	5.00	33.34
Counter Cheque	Per Transaction	15,000.01	15.00	15.00	15.00	100.00
Uncollected cheque (Two month)		10,000.00	10.00	10.00	10.00	66.67
Balance enquiry @ Branch Counter/CCC	Per enquiry	TZS 2500 EQV				
CARD						
Card Issuance (New): Per Card Type	Per Card	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	TZS EQV			
Card Renewal (Expired): Per Card Type	Per Card	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	TZS EQV			
Card Not working	Per Card	FREE	FREE	FREE	FREE	FREE
Card compromised	Per Card	FREE	FREE	FREE	FREE	FREE
Secondary Card	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card Damaged	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card lost/Stolen	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card Name Change	Per Card	25,000.01	25.00	25.00	25.00	166.67
Annual card fees: CLASSIC	Per Card	18,000.00	8.00	8.00	8.00	50.00
Annual card fees: GOLD	Per Card	24,000.00	10.00	10.00	10.00	66.67
Annual card fees: PLATINUM	Per Card	48,000.00	30.00	30.00	30.00	200.00
Uncollected Cards: Two month	Per Card	10,000.00	10.00	10.00	10.00	66.67
POS Purchase: Domestic	Per Transaction	FREE	FREE	FREE	FREE	FREE
POS Purchase: International	Per Transaction	FREE	FREE	FREE	FREE	FREE
Declined Transaction - Insufficient funds (POS & E-comm)	Per Transaction	1,500.00	N/A			
ATM						
Withdrawal @ Stanbic ATMs	Per Transaction	Min - 100,000 = 1,450 100,001 - 200,000 = 1,700 200,001 - 400,000 = 1,900 400,001 - 600,000 = 2,000.01	1.40	1.20	1.20	8.00
Withdrawal @ Other Local bank ATM	Per Transaction	1,000 = 300,000 = 2,800 300,001 - 400,000 = 3,100 400,001 and above = 4,000	1 - 170 = 3 171 above = 4	1 - 170 = 2.8 171 above = 4	1 - 170 = 2.8 171 above = 4	1 - 2,000 = 28 2,001 above = 40
Withdrawal @ Other banks outside Tanzania (International)	Per Transaction	9,000.01	8.00	8.00	8.00	53.34
Withdrawal @ Cards from outside Tanzania (ATM International access fees)	Per Transaction	TZS 14,000 EQV				
Declined ATM withdrawal - Insufficient funds	Per Transaction	1,500.00	NA			
Mini statement	Per Statement	900.01	0.91	0.91	0.91	6.01
Balance Enquiry @ Stanbic ATM	Per enquiry	500.00	0.31	0.31	0.31	2.01
Balance Enquiry @ Other Local Bank ATM	Per enquiry	1,200.00	0.60	0.50	0.40	6.01
Balance Enquiry @ Other bank outside Tanzania (International)	Per enquiry	2,000.00	0.85	0.81	0.71	15.64
ACCOUNT STATEMENTS						
Monthly Statement Over the counter	Per Statement	1,000.00	1.00	1.00	1.00	6.67
E-statement	Per Month	FREE				
MT940 (End of day statement- SWIFT)	Per Month	75,000.01	36.00	36.00	31.00	500.00
Interim Statement (Up to 3 months)	Per Statement	5,000.00	5.00	5.00	5.00	33.34
History Statements (More than 3 months)	Per Statement	60,000.00	31.00	31.00	26.00	400.01
Internet Banking	Per Statement	FREE				
SimBanking (USSD)	Per Statement	FREE				
LETTERS & CERTIFICATES						
Certificate of Balance	Per Item	42,000.01	26.00	26.00	20.00	280.00
Introduction letters	Per Item	55,000.00	31.00	31.00	26.00	366.67
Certificate covering interest paid	Per Item	55,000.00	31.00	31.00	26.00	366.67
Early repayment letter (Loan)	Per Item	42,000.00	26.00	26.00	20.00	280.00
Confirmation Auditor List	Per Item	80,000.00	36.00	36.00	31.00	866.67
Search Fees For Copies	Per document	60,000.00	31.00	31.00	26.00	400.01
ELECTRONIC BANKING (Retail & Blashara): Internet & SimBanking (APP/USSD)						
Subscription fee: Per User	Per Month	FREE	FREE	FREE	FREE	FREE
Mobile Top-up: Self	Per Transaction	FREE	FREE	FREE	FREE	FREE
Mobile Top-up: Other	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer to own account	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer to 3rd party within Stanbic	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer outside Stanbic: Normal	Per Transaction	2,000.01	2.01	2.01	2.01	13.33
Transfer outside Stanbic: Express	Per Transaction	8,000.01	3.47	3.10	2.67	50.11
Bills Payment	Per Transaction	FREE	FREE	FREE	FREE	FREE
GEPEG (Government) payments	Per Transaction	1,500.00	N/A			
Bank To Wallet	Per Transaction	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 = 4.770 100,001-200,000 = 5.400 200,001-300,000 = 6,000.01 300,001-400,000 = 6,500.01 400,001-500,000 = 7,000 500,001-700,000 = 8,100 700,001-800,000 = 8,600.01 800,001-1,000,000 = 9,500 1,000,001-2,000,000 = 10,500.01	N/A			
ELECTRONIC BANKING: BUSINESS ONLINE (BOL)						
Subscription fee Per User	Per Month	24,000.00	24.00	24.00	24.00	160.00
Token Fee	One off	65,000.00	65.00	65.00	65.00	433.34
Transfer to own account	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer to 3rd party within Stanbic	Per Transaction	1,000.00	1.00	1.00	1.00	6.67
Transfer outside Stanbic: EFT	Per Transaction	2,000.00	2.00	2.00	2.00	13.33
Transfer outside Stanbic: TISS	Per Transaction	8,000.00	TZS EQV			
Salary Payments (Within Stanbic)	Per entry	1,000.00	1.00	1.00	1.00	6.67
Salary Payments-EFT	Per entry	2,000.00	2.00	2.00	2.00	13.33
Salary Payments-TISS	Per entry	8,000.00	TZS EQV			
Mobile Bulk Payments	Per entry	1,500.00	1.51	1.51	1.51	10.00
Till to bank	Merchant services	1.8%	TZS EQV			
STANDING ORDER						
Establishment	Per Transaction	FREE	FREE	FREE	FREE	FREE
Amendment	Per Transaction	FREE	FREE	FREE	FREE	FREE
To Own account	Per Transaction	FREE	FREE	FREE	FREE	FREE
To 3rd party within Stanbic	Per Transaction	FREE	FREE	FREE	FREE	FREE
To other bank	Per Transaction	40,000.00	40.00	40.00	40.00	266.67
Unpaid Standing order (Failure)	Per establishment	50,000.00	50.00	50.00	50.00	333.33
Stop Payment Orders	Per establishment	FREE	FREE	FREE	FREE	FREE
DOMESTIC PAYMENTS						
Salary Payments-EFT (Manual)	Per Transaction	Below 20M: 5,000	5.00	5.00	5.00	33.34
Salary Payments-TISS (Manual)	Per Transaction	11,800.00	TZS EQV			
Bank Cheque Issued		40,120.00	40.12	40.12	40.12	267.47
TISS (Inward Transfer)	Per Transaction	FREE	FREE	FREE	FREE	FREE
TISS (Outward Transfer)	Per Transaction	11,800.00	TZS EQV			
INTERNATIONAL PAYMENTS						
INWARD PAYMENTS						
Telegraphic Transfer/SWIFT	Per Transaction	\$10				
Drafts/Bills (Clean Bill Collection)	Per Transaction	\$150				
Bills and drafts negotiated and subsequently returned unpaid	Per Transaction	\$150				
OUTWARD PAYMENTS						
SWIFT Charges for tracing remittances	Per Transaction	\$50				
Telegraphic Transfer/SWIFT	Per Transaction	0.3% of Value Min \$50, Max \$150 (excluding overseas charges of \$29.5)				
Cancellation of TT/Recall of funds	Per Transaction	\$75				
Amendment TT	Per Transaction	\$75				
MT101 Issuance	Per Transaction	10,000.00	TZS EQV			
Drafts/Bills/Cheques	Per Transaction	1.18% of the amount min 100,000. Max 400,000	1.18% of the amount min \$59. Max \$236	1.18% of the amount min 50. Max \$290	1.18% of the amount min 40. Max \$160	1.18% of the amount min 560. Max 2,240
TRADE FINANCE RATES						
LETTER OF CREDIT						
OUTWARD (IMPORT LC)						
Establishment fee		USD EQV	1% per quarter min 300	USD EQV		
Usance/Acceptance fees		USD EQV	1% per quarter min 300	USD EQV		
Amendment-Terms & Conditions only		\$165	165	USD EQV		
Cancellation		\$165	165	USD EQV		
Extension/Increase amount		USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	USD EQV		
Discrepance Fee		\$100	\$100	USD EQV		
INWARD (EXPORT LC)						
Advising	Account holder	\$120				
Advising	Non Account holder	\$200				
Advising of Amendment	Account holder	\$75				
Advising of Amendment	Non Account holder	\$150				
DOCUMENTARY COLLECTION						
OUTWARD COLLECTION						
Handling commission		\$150	150	USD EQV		
Courier charge		100,000.00	\$110.00	USD EQV		
Tracer Fees		\$50	50	USD EQV		
Negotiation: Document Examination fee		USD EQV	200	USD EQV		
Courier charge		100,000.00	110	USD EQV		
INWARD COLLECTION						
Advising		\$150	150.00	USD EQV		
Payment commission		\$50	50.00	USD EQV		
Availing		1% min \$150	1% min 150	USD EQV		
BANK GUARANTEE						
Establishment / Re-issuance		USD EQV	1% per quarter min 300	USD EQV		
Amendment - Terms & conditions only		USD EQV	120	USD EQV		
Advising/Amendment of Counter guarantee	Account holder	\$120	120	USD EQV		
Advising/Amendment of Counter guarantee	Non Account holder	\$200	200	USD EQV		
Extension/ Increase amount		USD EQV	1% per quarter min 100	USD EQV		
TREASURY BILLS & BONDS						
Purchase fees	Per Purchase	1M- TZS 250M= 75,000 Above TZS 250M= 100,000	TZS EQV			
LOANS AND ADVANCES						
PROCESSING/ ARRANGEMENT/ APPRAISAL FEE						
Personal Loans	Per Loan	2.00%				
Salary Advance	Per Loan	5.00%				
Overdrafts	Per Loan	15% of the facility min 50,000.	15% of the facility min \$50			
Mortgage Finance	Per Loan	1.00%				
Asset Finance (VAF)	Per Loan	1.18%				
Early loan repayment (full settlement)	Per Loan	8% of the outstanding balance				
Early loan repayment (2nd Partial settlement)	Per Loan	3% of the outstanding balance				
Valuation fees	Per Loan	As per valuer				
Facilitation of Loan Amendments	Per Loan	USD EQV	750	USD EQV		
Foreign Loan Registration Fee	Per Loan	USD EQV	0 - 49,999= 750 50,000 - 99,999= 1,000 100,000 - 499,999= 2,000 500,000 - 999,999= 3,000 1,000,000 - 4,999,999= 5,000 5,000,000 - 24,999,999= 7,000 25,000,000 - 49,999			