



DISCLOSURE MADE UNDER REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

No. TRANSACTION TYPE/SERVICE		CHARGE/FEE			
CURRENT ACCOUNTS		TZS	USD	EUR	ZAR
a) Required Minimum balance					
HATUA (Junior)	5,000	10			N/A
MSOMI (Student)	5,000	100			N/A
PERSONAL ACCOUNT	10,000			TZS EQV	
SALARY ACCOUNT (Wezesha)	20,000			TZS EQV	
b) Monthly Management					
PERSONAL ACCOUNT	3,000			FREE	
SALARY ACCOUNT (Wezesha)	10,000			FREE	
HATUA (Junior)	No Management fee if balance is maintained or above TZS 5,000 in a month, Else TZS 1,999.99 will apply	No Management fee if balance is maintained or above USD10 in a month, Else USD1.00 will apply			N/A
MSOMI (Student)			FREE		
INFORMAL GROUP (VIKUNDI)			FREE		
PRIVATE BANKING	No Management fee if balance is maintained or above TZS 80M in a month Else TZS 40,000.00 will apply	No Management fee if balance is maintained or above USD 40,000 in a month Else USD 177 will apply	No Management fee if balance is maintained or above EUR 40,000 in a month Else EUR 15.00 will apply	No Management fee if balance is maintained or above GBP 40,000 in a month, Else GBP 13.00 will apply	No Management fee if balance is maintained or above ZAR 800,000 in a month Else ZAR 300.00 will apply
PRIVATE BANKING (BUNDL)	53,100.00	31.86	24/78		295.0
FAMILY BANKING	20,000.00	8.00	715	6.10	146.0
HEKIMA/DIPLOMAT/DIASPORA			FREE		
MPAUBANAJI			FREE		
SME ACCOUNT (Tier 1 & 2)	15,000.01	10.62	8.26	708	9794
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		
CORPORATE ACCOUNT	64,900	38.94	30.68	23.60	361.08
c) ATM					
Withdrawal @ Stanbic ATMs	Min-50,000=1400, 50,001-100,000=1500, 100,001-200,000=1900, 200,001-400,000=2500, 400,001-600,000=3000	140	1.20	1.20	8.00
Withdrawal @ Other Local bank ATM	1,000 - 19,999.99 = 3,000, 20,000 - 49,999.99 = 3,300, 50,000 - 99,999.99 = 3,900, 100,000 - 199,999.99 = 4,200, 200,000 - 399,999.99 = 4,700, 400,000 and above = 5,000	0 - 100 = 3.30, Above 100 = 4.20	0 - 100 = 3.30, Above 100 = 4.20	0 - 100 = 3.30, Above 100 = 4.20	1 - 2,000 = 30, Above 2000 = 40
Withdrawal @ International ATM (Other banks outside Tanzania)	10,000 +1%	1 - 500 = 8 + 0.5%, 500 - 1,000 = 8 + 1.1%, Above 1,000 = 8 + 1.9%	1 - 500 = 8 + 0.5%, 500 - 1,000 = 8 + 1.1%, Above 1,000 = 8 + 1.9%	1 - 500 = 8 + 0.5%, 500 - 1,000 = 8 + 1.1%, Above 1,000 = 8 + 1.9%	1 - 500 = 8 + 0.5%, 500 - 1,000 = 8 + 1.1%, Above 1,000 = 8 + 1.9%
Withdrawal @ ATM Cards from outside Tanzania (ATM International access fees)			TZS 15,000 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 funds (Per Transaction)			TZS 1,500.00 & EQV		
d) Over the Counter					
Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	Below 10M: 7500, Above 10M: 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)	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)	Below 10M: 5,000, Above 10M: 0.1534 % of value max 150,000	1.003% of value min 5		N/A	
Cash Withdraw/Cheque Encashment: HATUA (Junior)	Below 10M: 10,000, Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10		N/A	
Cash Withdraw/Cheque Encashment: INFORMAL GROUP (VIKUNDI)	2,000			N/A	
Counter Cheque	15,000.01	15.00	15.00	15.00	100.00
Cheque Deposit		FREE			
Cash Deposit	FREE	177% of notes below \$50		FREE	
Balance enquiry (Over the counter)			TZS 2,500 EQV		
Cheque Book (Retail); Per Leaf-40 Leafs	550	0.46	0.46	0.46	3.01
Cheque Book (Business/Corporate); Per Leaf-100 Leafs	450	0.46	0.46	0.46	3.01
Unpaid Cheque (Insufficient Funds/Refer to drawer)	100,000.01	100.01	NA	NA	NA
Stop Payment			FREE		
e) Account Statements					
Monthly Statement Over the counter	1,000	1.00	1.00	1.00	6.67
E-statement			FREE		
Interim Statement (Up to 3 months)	5,000	5.00	5.00	5.00	33.34
History Statements (More than 3 months)	60,000.00	31.00	31.00	26.00	400
Internet Banking			FREE		
Mobile Banking (USSD)			FREE		
f) Card					
Card Issuance (NEW & EXPIRED); Per Card Type	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	Classic - 3,00 Gold - 5,00 Platinum - 700	Classic - 3,00 Gold - 5,00 Platinum - 700	Classic - 2,10 Gold - 4,00 Platinum - 6,10	Classic - 50,00 Gold - 90,00 Platinum - 121.00
Card Replacement (Secondary, Damaged, Lost, Stolen, Name change)	25,000.01	10.00	10.00	10.00	200
Annual Card Fees	Classic- 18,000 Gold - 24,000 Platinum - 80,000	Classic- 8,00 Gold -10,000 Platinum - 40,000	Classic- 8,00 Gold -10,000 Platinum - 35,000	Classic- 8,00 Gold - 10,000 Platinum - 35,000	Classic- 130,000 Gold - 176,000 Platinum - 500,000
Declined POS & E-Comm Transaction-Insufficient funds (Per Transaction)			TZS 1,500.00 & EQV		
2 SAVINGS ACCOUNTS		TZS	USD	EUR	ZAR
a) Required Minimum balance					
PURE SAVE	20,000	100	100	100	300
CONTRACT SAVE	20,000			N/A	
WEZESHA UNIVERSAL SAVINGS	10,000			N/A	
b) Monthly Management					
PURE SAVE	No management fees if balance is maintained or above TZS 20,000 in a month Else, TZS 1,999.99 fee will apply.	No management fees if balance is maintained or above USD 100 in a month, Else, USD 1.18 fee will apply.	No management fees if balance is maintained or above EUR 100 in a month, Else, EUR 1.18 fee will apply.	No management fees if balance is maintained or above GBP 100 in a month, Else, GBP 1.18 fee will apply.	No management fees if balance is maintained or above ZAR 300 in a month Else, ZAR 177 fee will apply.
CONTRACT SAVE			FREE		
WEZESHA UNIVERSAL SAVINGS	FREE			N/A	
c) Account Closure			FREE		
d) Over the Counter withdraw					
WEZESHA UNIVERSAL SAVINGS	6,400			N/A	
PURE SAVE	Below 10M: 10,000, Above 10M: 0.1416 % of value max 150,000	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
3 EAST AFRICA BORDERLESS BANKING		USD	EUR	GBP	ZAR
Cash withdraw over the counter	LCY (TZS, KES, UGX)	USD	EUR	GBP	ZAR
Cash deposit over the counter	KES 200, TZS 5,000, UGX 10,000	3.00	3.00	3.00	USD 18 EQV
4 ELECTRONIC BANKING (Retail & Business): Internet & Mobile Banking (APP/ USSD)		TZS	USD	EUR	ZAR
Subscription fee: Per User			FREE		
Transfer to own account & 3rd party within Stanbic			FREE		
Transfer outside Stanbic: EFT (Normal)	Min – 50,000 = 590 50,001-500,000= 1,180, 500,001-5,000,000= 1,770 5,000,001-20,000,000= 2,360	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45, 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91		N/A	
Transfer outside Stanbic: RTGS (Express)	1 - 10M= 2,360 Above 10M - 50M= 5,900, Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17, Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96, Above 16,624 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65, Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54, Above 326,648 = 77.09
Transfer outside Stanbic: TIPS (Below 20M)	Min – 50,000 = 590 50,001-500,000= 1,180, 500,001-5,000,000= 1,770 5,000,001-20,000,000= 2,360			N/A	
Mobile Top up (Air time)	FREE			N/A	
Balance Enquiry & Mini Statement			FREE		
GEPS (Government) payments	1 - 10M= 2,360 Above 10M - 50M= 5,900, Above 50M= 11,800			N/A	
Bank to wallet	0 - 999 = 10 1,000 - 1,999 = 50 2,000 - 2,999 = 70, 3,000 - 3,999 = 99.99 4,000 - 4,999 = 200, 5,000 - 6,999 = 450 7,000 - 9,999 = 700, 10,000 - 29,999 = 1,000 30,000 - 39,999 = 1,600, 40,000 - 49,999 = 1,999.99 50,000 - 99,999 = 2,500, 100,000 - 199,999 = 3,500 200,000 - 299,999 = 4,000, 300,000 - 399,999 = 4,200 400,000 - 499,999 = 4,500, Above 500,000 = 5,000			N/A	
5 DOMESTIC PAYMENTS		TZS	USD	EUR	ZAR
Salary Payments-EFT (Manual)	Min – 50,000 = 590 50,001-500,000= 1,180, 500,001-5,000,000= 1,770 5,000,001-20,000,000= 2,360	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45, 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91		N/A	
Salary Payments-TISS (Manual)	1 - 10M= 2,360 Above 10M - 50M= 5,900, Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17, Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96, Above 16,623.94 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65, Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54, Above 326,648 = 77.09
TISS (Inward Transfer)			FREE		
TISS (Outward Transfer)	1 - 10M= 2,360 Above 10M - 50M= 5,900, Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17, Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96, Above 16,623.94 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65, Above 13,998 = 3.28	1 - 65,330 = 15.42 Above 65,330 - 326,648 = 38.54, Above 326,648 = 77.09
Standing Order: Own account within stanbic			FREE		
Standing Order: 3rd party within stanbic			FREE		
Standing Order: Other local banks	40,000.01	40.00	40.00	40.00	266.67
6 INTERNATIONAL PAYMENTS		TZS	USD	EUR	ZAR
Purchase of foreign cheque	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 200	1.18% of the amount min 40, Max 160	1.18% of the amount min 560, Max 2240
Telegraphic transfer (Inward)			USD 9.99		
Telegraphic transfer (Outward)			0.3% of value, Min \$50, Max \$150 (excluding overseas charge across all currencies)		
Overseas charges			USD 29.50 (across all currencies)		
Cancellation of TT/Recall of funds			USD 75 (across all currencies)		
7 LOANS AND ADVANCES		TZS	USD	EUR	ZAR
Processing/ Arrangement/ Appraisal fee					
Personal Loans			2.00%		
Salary Advance			5.00%		
Overdrafts	1.5% of the facility min 50,000			1.5% of the facility min \$50	
Unauthorized overdraft fees	100,000.00	60.00	50.00	40.00	560.00
Mortgage Finance (Home Loan)			1.00%		
Asset Finance (VAF)			1.18%		
Early loan repayment (full settlement)			8% of the outstanding balance		
Early loan repayment (2nd Partial settlement)			3% of the outstanding balance		
Valuation fees			As per Valuer		
8 LENDING RATES		TZS	USD	EUR	ZAR
Base/Prime Lending Rate	21%	13.50%			
9 DEPOSIT RATES (subject to change from time to time)		TZS	USD	EUR	ZAR
Fixed Deposits					
Tenure	+18N	+1M			
1month	1.75%	0.20%			
3months	2.50%	0.25%			
6months	3.50%	0.45%			
9months	4.00%	0.55%			
12months	4.75%	0.60%			
PURE Save	3.00%	0.20%			
Contract Save	5.00%				
10 TREASURY BILLS & BONDS		TZS	USD	EUR	ZAR
Purchase fees	1M - TZS 250M= 75,000 Above TZS 250M= 100,000				TZS EQV

"The transaction fees are subject to electronic money transactions levy as provided by the National Payment Systems (Electronic Money Transactions Levy) Regulations, 2022"

We, the undersigned have examined the information and hereby declare that the information is true and correct to the best of our knowledge and information.

Manzi Rwegasira
Chief Executive
Sign: Signed

Omari O Mtiga
Head, Personal & Private Banking
Sign: Signed

Fredrick Max
Head, Business & Commercial Banking
Sign: Signed