

TDANICACTION TVDE (CEDVICE		LOCAL CURRENCY	FOREIGN CURRENCY			
TRANSACTION TYPE/SERVICE MINIMUM OPENING BALANCE	DESCRIPTION/EDECHENCY	TZS LOCAL CURRENCY	FOREIGN CURRENCY	EUR	GBP	ZAR
PERSONAL ACCOUNT	DESCRIPTION/FREQUENCY Per Account	10,000.00	USD			ZAIN
SALARY ACCOUNT (WEZESHA)	Per Account Per Account	20,000.00			ZS EQV	
· · · · · · · · · · · · · · · · · · ·					ZS EQV	
MSOMI (Student)	Per Account	5,000.00			N/A	
HATUA (Junior)	Per Account	5,000.00	10.00		N/A	
CONTRACT SAVE	Per Account	20,000.00			N/A	T
PURE SAVE	Per Account	20,000.00	100.00	100.00	100.00	300.00
WEZESHA UNIVERSAL SAVINGS	Per Account	10,000.00			N/A	
MONTHLY MANAGEMENT FEES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
SAVINGS ACCOUNTS						
CONTRACT SAVE	Per Month	FREE			N/A	
PURE SAVE	Per Month	No management fees if balance	No management fees if balance			
		is maintained or above TZS 20,000 in a month Else, TZS	is maintained or above USD 100 in a month. Else, USD 1.18 fee will		oo is maintained or above GBP 100 vill in a month. Else, GBP 1.18 fee will	
		1,999.99 fee will apply.	apply.	apply.	apply.	apply.
WEZESHA UNIVERSAL SAVINGS	Por Month	FREE		1117	NA	1117
CURRENT ACCOUNTS	Per Month	FREE			INA	
	Por Month	64,000,00	20.04	20.60	22.60	261.00
CORPORATE ACCOUNT	Per Month	64,900.00	38.94	30.68	23.60	361.08
COMMERCIAL ACCOUNT (Tier1)	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		T	FREE		T
SME ACCOUNT (Tier1&2)	Per Month	15,000.01	10.62	8.26	7.08	97.94
MPAMBANAJI	Per Month			FREE		
PRIVATE BANKING (BUNDLE)	Per Month (BUNDL)	53,100.00	31.86	24.78	18.88	295.00
PRIVATE BANKING	Per Month (PAYAS)	No Management fee if balance	No Management fee if balance	No Management fee if balance		No Management fee if balance
		is maintained or above TZS 80M	is maintained or above USD	is maintained or above EUR	is maintained or above GBP	is maintained or above ZAR
		in a month Else TZS 40,000.00 will apply	40,000 in a month Else USD 17.7 will apply	40,000 in a month Else EUR 15.00 will apply	40,000 in a month, Else GBP 13.00 will apply	800,000 in a month Else ZAR 300.00 will apply
FAMILY BANKING	Per Month	20,000				
		20,000	8.00	7.15	6.10	146.00
DIPLOMAT	Per Month			FREE		
DIASPORA	Per Month	20020	T	FREE	- FDFF	
PERSONAL ACCOUNT	Per Month	3,000.00			FREE	
SALARY ACCOUNT (WEZESHA)	Per Month	10,000.00			FREE	
HEKIMA	Per Month			FREE		
HATUA (Junior)	Per Month		No Management fee if balance is			
		maintained or above TZS 5,000	maintained or above USD10 in a		N/A	
		in a month Else TZS 1,999.99 will apply	month Else USD1.00 will apply		1071	
MCOMI (Ctudont)	Dor Month				NI /A	
MSOMI (Student)	Per Month		REE		N/A	
VIKUNDI (Informal Groups)	Per Month	FREE			N/A	I
OVER THE COUNTER	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Cash Withdraw/Cheque Encashment						
Other Current Accounts	Percent (%) with Min charge & Max charge	Below 10M: 7,500 Above 10M: 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
DDIVATE DANIZINIO (DI INIDI E)	Dorgant (0/) with Min charge ( May charge	max 150,000 Below 20M: FREE	1.003% of value min 8	1.0020/c of value min 14.16	1,0020/c of value min 14.16	1,0020/cofyaluo min 1/1 6
PRIVATE BANKING (BUNDLE)	Percent (%) with Min charge & Max charge	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				
MSOMI (Student)	Percent (%) with Min charge & Max charge	Below 10M: 5,000	1.003% of value min 5			
		Above 10M: 0.1534 % of value			N/A	
		max 150,000				
HATUA (Junior)	ONE (1) FREE cash withdraw per month,	Below 10M: 10,000	1.18 % of value min 10			
	more than that charge will apply	Above 10M: 0.1416 % of value max 150,000			N/A	
DUDE OAVE	0) 15 (4) 5555		1100/ 6 1 : 1000	1100/ 6 1 : 0104	1100/ 6 1 1 0104	1100/ 6 1 : 010 4
PURE SAVE	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 10M: 10,000 Above 10M: 0.1416 % of value	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
	Thore than that charge will apply	max 150,000				
SALARY ACCOUNT (WEZESHA)	ONE (1) FREE cash withdraw per month,	Below 10M: 7,500				
SALART ACCOUNT (WEZECHA)	more than that charge will apply	Above 10M: 0.1416 % of value			N/A	
		max 150,000				
WEZESHA UNIVERSAL SAVINGS	Flat fee	6,400.00			N/A	
INFORMAL GROUPS (VIKUNDI)	Flat fee	2,000			N/A	
Cash Deposit						
Branch Cash Deposit	Fee charged on Denomination (1, 2, 5, 10, and	FRFF	1.77% of FCY currency below			
Branen Gaen Bepoole	20)		\$50 note. Otherwise FREE.		FREE	
Cash deposit machine (CDM)	Per Transaction			FREE		
	r or manadouori			I INLL		
Cheques Penecit	Por Chague			FDFF		
Cheque Deposit	Per Cheque	100,000,01	100.01	FREE		
Unpaid Cheque(Insuficient Funds/Refer to drawer)	Flat fee per unpaid item	100,000.01	100.01	0.45	N/A	2.01
Cheque Book(Retail)	Per leaf (40 Leafs)	550.00	0.46	0.46	0.46	3.01
Cheque Book (Business/Corporate)	Per leaf (100 Leafs)	450.00	0.46	0.46	0.46	3.01
Counter Cheque	Per Transaction	15,000.01	15.00	15.00	15.00	100.00
Uncollected cheque book (Two month)		10,000.00	10.00	10.00	10.00	66.67
Others						
Account Closure	Per Account			FREE		
Inter Account Transfer(3rd Party)	Per Transaction			FREE		
Balance enquiry @ Branch Counter/CCC	Per enquiry			TZS 2,500.00 EQV		
CARD	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Card Issuance (New): Per Card Type	Per Card	Classic - 5,000	Classic - 3.00	Classic - 3.00	Classic - 2.10	Classic - 50.00
		Gold - 10,000	Gold - 5.00	Gold - 5.00	Gold - 4.00	Gold - 90.00
		Platinum - 15,000.01	Platinum - 7.00	Platinum - 7.00	Platinum - 6.10	Platinum - 121.00
Card Renewal (Expired): Per Card Type	Per Card	Classic - 5,000	Classic - 3.00	Classic - 3.00	Classic - 2.10	Classic - 50.00
		Gold - 10,000 Platinum - 15,000.01	Gold - 5.00	Gold - 5.00 Platinum - 700	Gold - 4.00	Gold - 90.00
Card Not working	PorCard	. IGGI IGITI 10,000.01	Platinum - 7.00	Platinum - 7.00	Platinum - 6.10	Platinum - 121.00
Card Not working	Per Card			FREE		
Card compromised	Per Card	25 000 01	10.00	FREE	10.00	200.00
Secondary Card	Per Card	25,000.01	10.00	10.00	10.00	200.00
Card Damaged	Per Card	25,000.01	10.00	10.00	10.00	200.00
		25,000.01	10.00	10.00	10.00	200.00
Card lost/Stolen	Per Card			10.00	10.00	200.00
Card lost/Stolen Card Name Change		25,000.01	10.00	10.00	10.00	
	Per Card		10.00 8.00	8.00	8.00	130.00
Card Name Change	Per Card Per Card	25,000.01				
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD	Per Card Per Card Per Card Per Card	25,000.01 18,000.00 24,000.00	8.00 10.00	8.00 10.00	8.00 10.00	130.00 176.00
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD Annual card fees:PLATINUM	Per Card Per Card Per Card Per Card Per Card Per Card	25,000.01 18,000.00 24,000.00 80,000.00	8.00 10.00 40.00	8.00 10.00 35.00	8.00 10.00 35.00	130.00 176.00 500.00
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD Annual card fees:PLATINUM Uncollected Cards: Two months	Per Card	25,000.01 18,000.00 24,000.00	8.00 10.00	8.00 10.00 35.00 10.00	8.00 10.00	130.00 176.00
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD Annual card fees:PLATINUM	Per Card Per Card Per Card Per Card Per Card Per Card	25,000.01 18,000.00 24,000.00 80,000.00	8.00 10.00 40.00	8.00 10.00 35.00	8.00 10.00 35.00	130.00 176.00 500.00
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD Annual card fees:PLATINUM Uncollected Cards: Two months Declined Transaction-Insufficient funds (ATM,POS	Per Card	25,000.01 18,000.00 24,000.00 80,000.00	8.00 10.00 40.00	8.00 10.00 35.00 10.00	8.00 10.00 35.00	130.00 176.00 500.00
Card Name Change Annual card fees: CLASSIC Annual card fees:GOLD Annual card fees:PLATINUM Uncollected Cards: Two months Declined Transaction-Insufficient funds (ATM,POS &E-comm) POS Purchase:Domestic	Per Card Per Transaction Per Transaction	25,000.01 18,000.00 24,000.00 80,000.00	8.00 10.00 40.00	8.00 10.00 35.00 10.00 TZS 1,500.00 & EQV FREE	8.00 10.00 35.00	130.00 176.00 500.00
Card Name Change Annual card fees: CLASSIC Annual card fees: GOLD Annual card fees: PLATINUM Uncollected Cards: Two months Declined Transaction-Insufficient funds (ATM,POS &E-comm)	Per Card Per Transaction	25,000.01 18,000.00 24,000.00 80,000.00	8.00 10.00 40.00	8.00 10.00 35.00 10.00 TZS 1,500.00 & EQV	8.00 10.00 35.00	130.00 176.00 500.00



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ATM	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
ATM Withdrawal						
@Stanbic ATMs	Per Transaction	Min-50,000=1,400 50,001-100,000=1,500 100,001-200,000=1,900	1.40	1.20	1.20	8.00
@Other Local bank ATM	Per Transaction	200,001-400,000=2,500 400,001-600,000=3,000 1,000 - 19,999.99 = 3,000 20,000 - 49,999.99 = 3,300 50,000 - 99,999.99 = 3,900	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
@Other banks outside Tanzania (International)	Per Transaction	100,000 - 199,999.99 = 4,200 200,000 - 399,999.99 = 4,700 400,000 and above = 5,000 10,000+1%	1-500=8+0.5%	1-500=8+0.5%	1-500=8+0.5%	0 - 4,000 = 53+0.5%
@Covela fue va av taida Tavanavia	DayTrayagatian		500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	4,000 - 7,000 = 53+1.1% Above 7,000 = 53+1.9%
@Cards from outside Tanzania (ATM International access fees)	Per Transaction			TZS 15,000 EQV		
Declined ATM withdrawal-Insufficient funds  Enquiries & Statement	Per Transaction			TZS 1,500.00 & EQV		
Mini statement	Per Statement	900.01	0.91	0.91	0.91	6.01
Balance Enquiry @ Stanbic ATM  Balance Enquiry @ Other Local Bank ATM	Per enqury Per enqury	500.00 1,200.00	0.31	0.31	0.31	2.01 6.01
Balance Enquiry @ International ATM (Other banks	Per enqury	2,000.00	0.85	0.81	0.71	15.64
outside Tanzania)			Lion			
ACCOUNT STATEMENTS  Monthly Statement Over the counter	DESCRIPTION/FREQUENCY  Des Statement	TZS	USD	1.00	GBP	ZAR
Monthly Statement Over the counter  E-statement	Per Statement Per Month	1,000.00	1.00	FREE	1.00	6.67
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		
Mobile Banking (USSD)  LETTERS & CERTIFICATES	Per Statement  DESCRIPTION / ERECUENCY	TZS	USD	FREE	GBP	ZAR
Certificate of Balance	DESCRIPTION/FREQUENCY Per Item	42,000.01	26.00	<b>EUR</b> 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	42,000.01	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 & Biashara): Internet & Mobile Banking (APP/USSD)	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Subscription fee	Per Month			FREE		
Mobile (Airtime) Top-up: Self	Per Transaction	FREE				
Mobile (Airtime) Top-up:Other	Per Transaction	FREE				
TV Subscription (DSTV, AZAM)	Per Transaction	1-499=65.00 500-999=120.90 1,000-1,999=188.50 2,000-2,999=327.60 3,000-3,999=494.00 4,000-4,999=559.00 5,000-9,999=709.80 10,000-19,999=1,014.00 20,000-39,999=1,820.00 40,000-49,999=2,210.00 50,000-99,999=2,730.00 100,000-199,999=3,900.00 200,000-299,999=6,240.00 300,000-399,999=7,410.00 400,000-499,999=8,190.00 500,000-599,999=9,100.00 600,000-799,999=9,360.00 800,000-1,999,999=9,490.00 1,000,000-1,999,999=9,620.00	N/A			
Bills Payment (Electricity)	Per Transaction	2,000,000-5,000,000=9,750.00 FREE				
GEPG (Government) payments	Per Transaction	1-10M=2,360 Above 10M - 50M= 5,900				
Transfer to own account	Per Transaction	Above 50M=11,800		FREE		
Transfer to 3rd party within Stanbic	Per Transaction			FREE		
Local Transfer: EFT (Normal)	Per Transaction	Min - 50,000 = 590 50,001-500,000 = 1,180 500,001-5,000,000 = 1,770	1-19.31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66	TIVLE	N/A	
Local Transfer: RTGS (Express)	Per Transaction	5,000,001-20,000,000=2,360 1-10M=2,360 Above 10M - 50M= 5,900	Above 1,930.50 = 0.91 1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17	1-3,325 = 0.79 Above 3,325 - 16,624 = 1.96	1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65	1- 65,330 = 15.42 Above 65,330 - 326,648 = 38.
Local Transfer: TIPS (Below 20M)	Per Transaction	Above 50M=11,800 Min - 50,000 = 590	Above 18,417 = 4.34	Above 16,624 = 3.92	Above 13,998 = 3.28	Above 326,648 = 77.09
		50,001-500,000=1,180 500,001-5,000,000=1,770 5,000,001-20,000,000=2,360			TZS EQV	
Borderless: East Africa Transfer	Per Transaction	,	1	FREE		
International Payment	Per Transaction		0.3% of Value I	Min \$50, Max \$150 (excluding ov	versee charge of \$29.5)	
Bank To Wallet	Per Transaction	0-999=10 1000-1999=50 2000-2999=70 3000-3999=99.99 4000-4999=200 5000-6999=450 7000-9999=700 10000-29999=1000 30000-39999=1600 40000-49999=1999.99 50000-99999=2500 100000-199999=3500 200000-299999=4000 300000-399999=4200 400000-499999=4500	N/A			
ELETRONIC BANKING: BUSINESS ONLINE (BOL	) DESCRIPTION/FREQUENCY	Above 500 000 = 5 000	USD	EUR	GBP	ZAR
Subscription fee	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		
Transfer to 3rd party within Stanbic	Per Transaction	100000	100	FREE	100	6.67
Transfer to 3rd party within Stanbic (Bulk Upload)	Per Transaction	1,000.00	1.00	1.00	1.00	6.67
Transfer outside Stanbic: EFT	Per Transaction	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			TZS EQV	
Transfer outside Stanbic: TISS	Per Transaction	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 = 38.5 Above 326,648 = 77.09
Salary Payments (Within Stanbic)	Per entry Per entry	1,000.00	1.00	1.00	1.00	6.67



ELETRONIC BANKING: BUSINESS ONLINE (BOL)		TZS	USD	EUR	GBP	ZAR
Salary Payments-EFT	Per entry	Min - 50,000 = 590 50,001-500,000 = 1,180		_	70.501	
		500,001-5,000,000=1,770		T.	ZS EQV	
Salary Payments-TISS	Per entry	5,000,001-20,000,000=2,360 1-10M=2,360	1-3,684=0.87	1-3,325=0.79	1-2,800 = 0.66	1-65,330 = 15.42
Salary Fayments 1188	1 Ci Citaly	Above 10M - 50M= 5,900	Above 3,684 - 18,417 = 2.17	Above 3,325 - 16,624 = 1.96	Above 2,800 - 13,998 = 1.65	Above 65,330 - 326,648 = 38.54
		Above 50M=11,800	Above 18,417 = 4.34	Above 16,624 = 3.92	Above 13,998 = 3.28	Above 326,648 = 77.09
Mobile Bulk Payments	Per entry	0-999=10 1000-1999=50				
		2000-2999=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 = 1000		т	ZS EQV	
		30 000 - 39 999 = 1 600 40 000 - 49 999 = 1 999.99		1.	23 LQV	
		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				
Till to bank	Merchant services	1.8%			N/A	
DOMESTIC PAYMENTS	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Salary Payments - EFT (Manual)	Per Transaction	Min - 50,000 = 590 50,001-500,000 = 1,180	1-19.31 = 0.23 19.32-193.05 = 0.45		T70 F0\/	
		500,001-5,000,000=1,770	193.06 - 1,930.50 = 0.66		TZS EQV	
Salary Payments - TISS (Manual)	Per Transaction	5,000,001-20,000,000=2,360 1-10M=2,360	Above 1,930.50 = 0.91 1-3,684 = 0.87	1-3,325=0.79	1-2.800 = 0.66	1-65,330=15.42
Salary rayments 1135 (Manual)	T CI ITALISACTION	Above 10M - 50M= 5,900	Above 3,684 - 18,417 = 2.17	Above 3,325 - 16,624 = 1.96	Above 2,800 - 13,998 = 1.65	Above 65,330 - 326,648 = 38.54
		Above 50M=11,800	Above 18,417 = 4.34	Above 16,624 = 3.92	Above 13,998 = 3.28	Above 326,648 = 77.09
Bank Cheque Issued  TISS/TIPS (Inward Transfer)	Per Transaction	40,120.00 FREE	40.12 FREE	40.12 FREE	40.12 FREE	267.47 FREE
TISS/TIPS (Inward Transfer) TISS (Outward Transfer)	Per Transaction  Per Transaction	1-10M=2,360	1-3,684=0.87	1-3,325=0.79	1-2,800=0.66	1-65,330=15.42
(Samara narioro)	. C. Hariodollori	Above 10M - 50M= 5,900	Above 3,684 - 18,417 = 2.17	Above 3,325 - 16,624 = 1.96	Above 2,800 - 13,998 = 1.65	Above 65,330 - 326,648 = 38.54
TIDS Outhward Transfer (Dalam 2014)	Por Transaction	Above 50M=11,800	Above 18,417 = 4.34	Above 16,624 = 3.92	Above 13,998 = 3.28	Above 326,648 = 77.09
TIPS Outward Transfer (Below 20M)	Per Transaction	Min - 50,000 = 590 50,001-500,000 = 1,180		_	70 EOV	
		500,001-5,000,000=1,770		Т	ZS EQV	
INTERNATIONAL PAYMENTS	DESCRIPTION/FREQUENCY	5,000,001-20,000,000=2,360 TZS	USD	EUR	GBP	ZAR
INVARD PAYMENTS  INWARD PAYMENTS	DESCRIPTION PRESCRIPTION					
Telegraphic Transfer/SWIFT	Per Transaction			\$9.99		
Drafts/Bills (Clean Bill Collection)	Per Transaction			\$150		
Bills and drafts negotiated and subsequently returned	Per Transaction			\$150		
unpaid				Ψ150		
Forward funds – On Us (To Stanbic Baneficiary)	Per Transaction			FREE		
Forward funds – Off Us	Per Transaction	1 1014-2 200	1 2604-007	1 2 225 - 0.70	1 2800 - 066	1 (5 220 – 15 42
(To Non Stanbic Beneficiary)	Per Iransaction	1 - 10M= 2,360 Above 10M - 50M= 5,900	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17	1-3,325 = 0.79 Above 3,325 - 16,624 = 1.96	1-2,800 = 0.66 Above 2,800 - 13,998 = 1.65	1-65,330 = 15.42 Above 65,330 - 326,648 = 38.54
		Above 50M=11,800	Above 18,417 = 4.34	Above 16,624 = 3.92	Above 13,998 = 3.28	Above 326,648 = 77.09
OUTWARD PAYMENTS SWIFT Charges for tracing remittances	Per Transaction			<b>\$</b> 50		
Telegraphic Transfer/SWIFT	Per Transaction		0.3% of Value Mi	\$50 n \$50, Max \$150 (excluding overs	eas charges of \$29.5)	
Cancellation of TT/Recall of funds	Per Transaction		0.570 OF Value IVIII	\$75	icas ci iai gcs σι ψ25.5)	
Amendment TT	Per Transaction			\$75		
Drafts/Bills/Cheques	Per Transaction	1.18% of the amount min	1.18% of the amount min \$59,	1.18% of the amount min 50,	1.18% of the amount min 40,	1.18% of the amount min 560,
TRADE FINANCE RATES	DESCRIPTION/FREQUENCY	100,000, Max 400,000 TZS	Max \$236 <b>USD</b>	Max \$200 EUR	Max 160  GBP	Max 2,240 <b>ZAR</b>
LETTER OF CREDIT	DESCRIPTION/TREQUENCT	123	030	LOR	GDI	
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		ф1CE	105			
Extension (Increase amount		\$165	165		USD EQV	
Extension/Increase amount		\$165 USD EQV	165 1% per quarter min \$300 (plus \$30 swift charges)			
Extension/Increase amount  Discrepance Fee			1% per quarter min \$300		USD EQV	
		USD EQV	1% per quarter min \$300 (plus \$30 swift charges)		USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising	Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$120	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising	Non Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$200	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment	Non Account holder Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment	Non Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$200	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment	Non Account holder Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION	Non Account holder Account holder	USD EQV	1% per quarter min \$300 (plus \$30 swift charges)	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge	Non Account holder Account holder	\$150 100,000.00	1% per quarter min \$300 (plus \$30 swift charges) \$100 150 \$110.00	\$200 \$75	USD EQV  USD EQV	
Discrepance Fee  INWARD (EXPORT LC)  Advising  Advising  Advising of Amendment  Advising of Amendment  DOCUMENTARY COLLECTION  OUTWARD COLLECTION  Handling commission  Courier charge  Tracer Fees	Non Account holder Account holder	\$150 \$100,000.00 \$50	1% per quarter min \$300 (plus \$30 swift charges) \$100 150 \$110.00 50	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee	Non Account holder Account holder	\$150 \$100,000.00 \$50 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge	Non Account holder Account holder	\$150 \$100,000.00 \$50	1% per quarter min \$300 (plus \$30 swift charges) \$100 150 \$110.00 50	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee	Non Account holder Account holder	\$150 \$100,000.00 \$50 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION	Non Account holder Account holder	\$150 \$150 100,000.00 \$50 USD EQV 100,000.00	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising	Non Account holder Account holder	\$150 \$150 \$150 USD EQV 100,000.00 \$50 USD EQV 100,000.00	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE	Non Account holder Account holder	\$150 \$100 \$150 \$100,000.00 \$50 USD EQV \$100,000.00 \$150 \$50 \$150	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance	Non Account holder Account holder	\$150 \$150 100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only	Non Account holder Account holder Non Account holder	\$150 \$100 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 \$150 \$50 USD EQV USD EQV USD EQV USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee	Non Account holder Account holder Non Account holder  Account holder  Account holder	\$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150 USD EQV USD EQV USD EQV USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only	Non Account holder Account holder Non Account holder	\$150 \$100 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 \$150 \$50 USD EQV USD EQV USD EQV USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120	\$200 \$75	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee	Non Account holder Account holder Non Account holder  Account holder  Account holder	\$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150 USD EQV USD EQV USD EQV USD EQV \$200	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 200	\$200 \$75	USD EQV	ZAR
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount	Non Account holder Account holder Non Account holder  Account holder  Account holder  Non Account holder	\$150 \$150 100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150 USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV TZS 1M - TZS 250M = 75,000	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100	\$200 \$75 \$150	USD EQV	ZAR
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees	Non Account holder  Non Account holder  Non Account holder  Account holder  Account holder  Non Account holder  Per Purchase	\$150 \$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 USD EQV USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES	Non Account holder Account holder Non Account holder  Account holder  Account holder  Account holder  DESCRIPTION/FREQUENCY	\$150 \$150 100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150 USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV TZS 1M - TZS 250M = 75,000	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100	\$200 \$75 \$150	USD EQV	ZAR
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES Unsecured Personal Loans	Non Account holder  Non Account holder  Non Account holder  Account holder  Account holder  Non Account holder  Per Purchase	\$150 \$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 USD EQV USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES	Non Account holder  Non Account holder  Non Account holder  Account holder  Account holder  Non Account holder  Per Purchase	\$150 \$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 USD EQV USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES Unsecured Personal Loans Salary Advance:	Non Account holder  Account holder  Non Account holder  Account holder  Account holder  Non Account holder  DESCRIPTION/FREQUENCY  Per Purchase  DESCRIPTION/FREQUENCY	\$150 \$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 USD EQV USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES Unsecured Personal Loans Salary Advance: Establishment	Non Account holder Account holder Non Account holder  Account holder  Account holder  Non Account holder  DESCRIPTION/FREQUENCY  Per Purchase  DESCRIPTION/FREQUENCY  Per Loan  Per Loan  Per Loan	\$150 \$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 USD EQV USD EQV USD EQV USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150 EUR  T  EUR	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES Unsecured Personal Loans Salary Advance: Establishment Renewal Overdraft: Establishment	Non Account holder  Account holder  Non Account holder  Account holder  Account holder  Non Account holder  DESCRIPTION/FREQUENCY  Per Purchase  DESCRIPTION/FREQUENCY  Per Loan  Per Loan  Per Loan	\$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$150 \$150 USD EQV USD EQV USD EQV USD EQV USD EQV TZS 1M - TZS 250M= 75,000 Above TZS 250M= 100,000 TZS	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150 \$150 \$EUR T \$5.00% 5.00%	USD EQV	
Discrepance Fee INWARD (EXPORT LC) Advising Advising Advising of Amendment Advising of Amendment DOCUMENTARY COLLECTION OUTWARD COLLECTION Handling commission Courier charge Tracer Fees Negotiation: Document Examination fee Courier charge INWARD COLLECTION Advising Payment commission Avalizing BANK GUARANTEE Establishment / Re-issuance Amendment - Terms & conditions only Advising/Amendment of Counter guaratee Advising/Amendment of Counter guaratee Extension/ Increase amount TREASURY BILLS & BONDS Purchase fees  LOANS AND ADVANCES Unsecured Personal Loans Salary Advance: Establishment Renewal Overdraft:	Non Account holder Account holder Non Account holder  Account holder  Account holder  Non Account holder  DESCRIPTION/FREQUENCY  Per Purchase  DESCRIPTION/FREQUENCY  Per Loan  Per Loan  Per Loan	\$150 \$150 \$100,000.00 \$50 USD EQV 100,000.00 \$150 \$50 1% min \$150 USD EQV USD EQV USD EQV \$120 \$200 USD EQV \$120 \$200 USD EQV TZS 1M - TZS 250M= 75,000 Above TZS 250M= 100,000	1% per quarter min \$300 (plus \$30 swift charges) \$100  150 \$110.00 50 200 110  150.00 50.00 1% min 150  1% per quarter min 300 120 120 200 1% per quarter min 100  USD	\$200 \$75 \$150 \$150 \$EUR T \$5.00% 5.00%	USD EQV  USD EQV	



Personal Loans:						
Establisment	Per Loan			2% of the Total Loan amou		
Redraw/TopUp	Per Loan	2% of the Gross Loan amount				
Carly loan repayment (full settlement)	Per Loan	8% of the oustanding balance				
Early loan repayment (2nd Partial settlement)	Per Loan			3% of the oustanding balan	ce	
lome Loans:	Dorloon			10/ -fl		
Establishment fee	Per Loan			1% of Loan amount		
op up /aluation fees	Per Loan Per Loan			1.70%		
/AF:	Per Loan			As per valuer		
Establishment fee	Per Loan			1100/ of Loop open web		
	Per Loan			1.18% of Loan amount		
Early loan repayment (full settlement) /aluation fees	Per Loan			5.9% of exposure		
Foreign Loan	rei Loai i			As per valuer		
oreign Loan Registration Fee	Per Loan	USD EQV	0-49,999=750			
oreight Loan Negistration ree	rei Loaii	O3D LQV	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 - 49,999,999=9,000 Above < 50,000,000=10,000		USD EQV	
OANS AND ADVANCES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
oreign Loan						
oreign Loan Amendment fee	Per Loan	USD EQV	750		USD EQV	
EAST AFRICA BORDERLESS BANKING	DESCRIPTION/FREQUENCY	LCY (TZS,KES,UGX)		FCY (USD,EUR,GBP)		USD EQV (ZAR)
Cash withdraw over the counter	Per Transaction	KES 200.00, TZS 5,000.00, UGX 10,000.00	•	USD 3, EUR 3, GBP 3		USD 1.8
Cach danacit as or the accurate "	Por Transaction					EDEE
Cash deposit over the counter Borderless: East Africa Transfer	Per Transaction	FREE		FREE FREE		FREE
AGENCY BANKING (WAKALA)	Per Transaction  DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
		FREE	USD	LUK		ZAK
Cash deposit Cash withdraw	Per Transaction Per Transaction	1,000 - 4,999 = 300			N/A	
ENDING PATES	DESCRIPTION (EDEOLIENCY	10,000 - 29,999 = 900 30,000 - 49,999 = 1,200 50,000 - 99,999 = 1,500 100,000 - 199,999 = 2,000 200,000 - 299,999 = 3,500 300,000 - 399,999 = 4,500 400,000 - 599,999 = 5,000 600,000 - 799,999 = 5,200 800,000 - 2,999,999 = 5,500 1,000,000 - 2,999,999 = 7,000 5,000,000 - 7,999,999 = 7,500 8,000,000 - 10,000,000 = 7,800		ELID	N/A	740
LENDING RATES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Base/Prime Lending Rate	DECODIDETION (EDECUTING)	21%	13.5%	EUD	CDD	740
DEPOSIT RATES (Subject to revisions)	DESCRIPTION/FREQUENCY Tapurou 2.26 months	<b>TZS</b> 5%	USD	EUR	GBP	ZAR
CONTRACT SAVE	Tenure: 3-36 months		0.2004			
PURE SAVE (Up to +1BN TZS & 1M\$)	Depending on deposit amount	3%	0.20%			
TIXED DEPOSIT (Up to +1BN TZS & 1M\$)	Tenure (Month) 1	1.75%	0.20%			
		2.50%	00 / 0			
	3		0.25%			
	3 6 9	3.50%	0.45%			
	3 6 9 12					
ALL DEDOCIT		3.50% 4.00% 4.75%	0.45% 0.55%			
	Depending on deposit amount	3.50% 4.00% 4.75% 0.15%	0.45% 0.55% 0.60%	FIID	GRP	740
IERCHANT FEES	Depending on deposit amount  DESCRIPTION/FREQUENCY	3.50% 4.00% 4.75% 0.15% TZS	0.45% 0.55% 0.60%	EUR	GBP	ZAR USD FOV
erchant on boarding Set up Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding	3.50% 4.00% 4.75% 0.15% TZS USD EQV	0.45% 0.55% 0.60% USD 25.00	USD EQV	USD EQV	USD EQV
IERCHANT FEES  Ierchant on boarding Set up Fee  -commerce platform maintenance fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV	0.45% 0.55% 0.60% USD 25.00 120.00	USD EQV USD EQV	USD EQV USD EQV	USD EQV USD EQV
MERCHANT FEES Merchant on boarding Set up Fee -commerce platform maintenance fee Chargeback Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV USD EQV	0.45% 0.55% 0.60% USD 25.00	USD EQV	USD EQV	USD EQV USD EQV USD EQV
MERCHANT FEES Merchant on boarding Set up Fee -commerce platform maintenance fee Chargeback Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV	0.45% 0.55% 0.60% USD 25.00 120.00	USD EQV USD EQV	USD EQV USD EQV	USD EQV USD EQV
CALL DEPOSIT  MERCHANT FEES  Merchant on boarding Set up Fee  E-commerce platform maintenance fee  Chargeback Fee  POS Rental Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV USD EQV USD EQV USD EQV	0.45% 0.55% 0.60% USD  25.00  120.00  20.00  15.00	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee -commerce platform maintenance fee hargeback Fee OS Rental Fee OS Device Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV USD EQV	0.45% 0.55% 0.60% USD  25.00  120.00  20.00	USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV
Merchant on boarding Set up Fee  -commerce platform maintenance fee Chargeback Fee OS Rental Fee	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month	3.50% 4.00% 4.75% 0.15% TZS USD EQV USD EQV USD EQV USD EQV USD EQV	0.45% 0.55% 0.60% USD  25.00  120.00  20.00  15.00	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
erchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS)	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV	0.45% 0.55% 0.60% USD  25.00  120.00  20.00  15.00	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  CNY	0.45% 0.55% 0.60% USD  25.00  120.00  20.00  15.00  KES	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee  OS Device Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT)	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00	0.45% 0.55% 0.60% USD  25.00  120.00  20.00  15.00  KES  500.00	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee OS Device Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) OMMERCIAL Tier 1	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  Solution in the property of the prop	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
erchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee  OS Device Fee THER EXCEPTIONAL CURRENCIES CONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) OMMERCIAL Tier 1 OMMERCIAL Tier 2	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Month  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  172.97	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee OS Device Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) OMMERCIAL Tier 1 OMMERCIAL Tier 2 ME (Tier 1 & 2)	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Month  Per Month  Per Month  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00  80.00  172.97  94.35	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40 1,585.31	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee -commerce platform maintenance fee hargeback Fee OS Rental Fee OS Device Fee THER EXCEPTIONAL CURRENCIES IONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) OMMERCIAL Tier 1 OMMERCIAL Tier 2 ME (Tier 1 & 2) ORPORATE	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00  80.00  172.97  94.35  39.98	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
Merchant on boarding Set up Fee -commerce platform maintenance fee chargeback Fee OS Rental Fee OS Device Fee OTHER EXCEPTIONAL CURRENCIES MONTHLY MANAGEMENT FEES CURRENT ACCOUNT PRIVATE ACCOUNT COMMERCIAL Tier 1 COMMERCIAL Tier 2 ME (Tier 1 & 2) CORPORATE CORPORATE CORPORATE COMMERCIAL Transfer/SWIFT	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00  80.00  172.97  94.35  39.98  172.97	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74 2,906.40  JPY	USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV
lerchant on boarding Set up Fee commerce platform maintenance fee hargeback Fee OS Rental Fee OS Device Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) OMMERCIAL Tier 1 OMMERCIAL Tier 2 ME (Tier 1 & 2) ORPORATE elegraphic Transfer/SWIFT	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00  80.00  172.97  94.35  39.98  172.97  CNY	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74 2,906.40	USD EQV USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV USD EQV	USD EQV USD EQV USD EQV USD EQV  AUD
lerchant on boarding Set up Fee -commerce platform maintenance fee hargeback Fee OS Rental Fee  OS Device Fee THER EXCEPTIONAL CURRENCIES ONTHLY MANAGEMENT FEES CURRENT ACCOUNTS)  ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT)  OMMERCIAL Tier 1  OMMERCIAL Tier 2  ME (Tier 1 & 2)  ORPORATE elegraphic Transfer/SWIFT verseas Charges	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Month	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  ONY  30.00  80.00  172.97  94.35  39.98  172.97  CNY  45.00	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00  150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74 2,906.40  JPY 4,500.00	USD EQV USD EQV USD EQV USD EQV USD EQV  KES 700.00	USD EQV USD EQV USD EQV USD EQV USD EQV  USD EQV	USD EQV USD EQV USD EQV USD EQV  AUD
Merchant on boarding Set up Fee -commerce platform maintenance fee chargeback Fee OS Rental Fee OS Device Fee OTHER EXCEPTIONAL CURRENCIES MONTHLY MANAGEMENT FEES CURRENT ACCOUNTS) ERSONAL ACCOUNT RIVATE ACCOUNT (PAYT) COMMERCIAL Tier 1 COMMERCIAL Tier 2 ME (Tier 1 & 2) CORPORATE elegraphic Transfer/SWIFT Overseas Charges	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Transaction	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  CNY  30.00  80.00  172.97  94.35  39.98  172.97  CNY  45.00  CHF	0.45% 0.55% 0.60%  25.00 120.00 20.00 15.00 150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74 2,906.40  JPY 4,500.00  DKK	USD EQV USD EQV USD EQV USD EQV USD EQV  KES 700.00 NOK	USD EQV USD EQV USD EQV USD EQV USD EQV  USD EQV  USD EQV  SEK	USD EQV USD EQV USD EQV USD EQV  AUD
Merchant on boarding Set up Fee -commerce platform maintenance fee Chargeback Fee OS Rental Fee OTHER EXCEPTIONAL CURRENCIES MONTHLY MANAGEMENT FEES	Depending on deposit amount  DESCRIPTION/FREQUENCY  Once off - at On- boarding  Annually  Per chargeback  Per POS, charged when transactions values are lower than TZS 5Mn per month  Once off - at on boarding  DESCRIPTION/FREQUENCY  Per Month  Per Transaction	3.50% 4.00% 4.75%  0.15%  TZS  USD EQV  USD EQV  USD EQV  USD EQV  USD EQV  CNY  30.00  80.00  172.97  94.35  39.98  172.97  CNY  45.00  CHF  7.00	0.45% 0.55% 0.60%  USD  25.00 120.00 20.00 15.00 150.00  KES  500.00 1,310.00 2,906.40 1,585.31 671.74 2,906.40  JPY 4,500.00  DKK 70.00	USD EQV USD EQV USD EQV USD EQV USD EQV  KES 700.00 NOK	USD EQV USD EQV USD EQV USD EQV USD EQV  USD EQV  USD EQV  SEK	USD EQV USD EQV USD EQV USD EQV  USD EQV