

TRANSACTION TYPE/SERVICE		LOCAL CURRENCY	FOREIGN CURRENCY			
MINIMUM OPENING BALANCE	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
PERSONAL ACCOUNT	Per Account	10,000.00			TZS EQV	
SALARY ACCOUNT	Per Account	20,000.00			TZS 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	
PURE SAVE	Per Account	50,000.00	100.00	100.00	100.00	300.00
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 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 EUR100. 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		
SME ACCOUNT (Tier 1 & 2)	Per Month	15,000.01	10.62	8.26	7.08	97.94
MPAMBANAJI	Per Month			FREE		
VIKUNDI (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	
SALARY ACCOUNT	Per Month	10,000.00			FREE	
DIPLOMAT	Per Month			FREE		
WATUMISHI	Per Month			FREE		
HEKIMA	Per Month			FREE		
DIASPORA	Per Month			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 USD10. Else USD1.00 will apply		N/A	
MSOMI (Student)	Per Month	FREE			N/A	
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 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
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
MSOMI (Student)	Percent (%) with Min charge & Max charge	Below 10M: 5,000 Above 10M: 0.1534 % of value max 150,000			N/A	
HATUA (Junior)	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 10M: 10,000 Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10		N/A	
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 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
INFORMAL GROUPS (VIKUNDI)	Flat fee	2,000			N/A	
Cash Deposit						
Branch Cash Deposit	Fee charged on Denomination (1, 2, 5, 10, and 20)	FREE	1.77% of FCY currency below \$50 note. Otherwise FREE.		FREE	
Cash deposit machine (CDM)	Per Transaction			FREE		
Cheques						
Cheque Deposit	Per Cheque			FREE		
Unpaid Cheque(Insufficient Funds/Refer to drawer)	Flat fee per unpaid item	100,000.01	100.01		N/A	
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	5,000.00	5.00	5.00	5.00	33.34
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 Gold - 10,000 Platinum - 15,000.01	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 2.10 Gold - 4.00 Platinum - 6.10	Classic - 50.00 Gold - 90.00 Platinum - 121.00
Card Renewal (Expired): Per Card Type	Per Card	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 3.00 Gold - 5.00 Platinum - 7.00	Classic - 2.10 Gold - 4.00 Platinum - 6.10	Classic - 50.00 Gold - 90.00 Platinum - 121.00
Card Not working	Per Card			FREE		
Card compromised	Per Card			FREE		
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
Card lost/Stolen	Per Card	25,000.01	10.00	10.00	10.00	200.00
Card Name Change	Per Card	25,000.01	10.00	10.00	10.00	200.00
Annual card fees: CLASSIC	Per Card	18,000.00	8.00	8.00	8.00	130.00
Annual card fees:GOLD	Per Card	24,000.00	10.00	10.00	10.00	176.00
Annual card fees:PLATINUM	Per Card	48,000.00	30.00	30.00	30.00	350.00
Uncollected Cards:Two month	Per Card	10,000.00	10.00	10.00	10.00	66.67
Declined Transaction-Insufficient funds (ATM,POS &E-comm)	Per Transaction			TZS 1,500.00 & EQV		
POS Purchase:Domestic	Per Transaction			FREE		
POS Purchase:International	Per Transaction			FREE		
Optional Issuer fee	Card currency conversion			6.00%		

ATM	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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
@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
@Other banks outside Tanzania (International)	Per Transaction	9,000.01	8.00	8.00	8.00	53.34
@Cards from outside Tanzania (ATM International access fees)	Per Transaction	TZS 14,000 & EQV				
Declined ATM withdrawal-Insufficient funds	Per Transaction	TZS 1,500.00 & EQV				
Enquiries & Statement						
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 & Biashara): Internet & SimBanking (APP/USSD)						
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	FREE				
Bills Payment (Water, Electricity)	Per Transaction	FREE				
GEPG (Government) payments	Per Transaction	1,500.00	N/A			
Transfer to own account	Per Transaction	FREE				
Transfer to 3rd party within Stanbic	Per Transaction	FREE				
Local Transfer: EFT (Normal)	Per Transaction	2,000.01	2.01	2.01	2.01	13.33
Local Transfer: RTGS (Express)	Per Transaction	Below 10M= 2,360 10M-50M= 5,900 Above 50M= 11,800	1- 4,000 = 0.94 4,001 - 20,000 = 2.36 Above 20,000 = 4.72	3.10	2.67	50.11
Local Transfer: TIPS (Below 5M)	Per Transaction	2,360.00	N/A			
Borderless: East Africa Transfer	Per Transaction	FREE				
International Payment	Per Transaction	0.3% of Value Min \$50, Max \$150 (excluding oversee charge of \$29.5)				
Bank To Wallet	Per Transaction	0 - 10,000 = 1,800 10,001 - 20,000 = 2,800 20,001 - 30,000 = 3,700 30,001 - 50,000 = 4,000 50,001 - 100,000 = 5,500 100,001 - 200,000 = 6,800 200,001 - 300,000 = 7,800 300,001 - 400,000 = 8,300 400,001 - 500,000 = 9,000 500,001 - 1,000,000 = 10,001 1,000,001 - 5,000,000 = 12,001	N/A			
ELETRONIC BANKING: BUSINESS ONLINE (BOL)						
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	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	Below 10M= 2,360 10M-50M= 5,900 Above 50M= 11,800	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	Below 10M= 2,360 10M-50M= 5,900 Above 50M= 11,800	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				
Amendment	Per Transaction	FREE				
To Own account	Per Transaction	FREE				
To 3rd party within Stanbic	Per Transaction	FREE				
To other bank	Per Transaction	40,000.00	40.00	40.00	40.00	266.67
Unpaid Standing order (Failure)	Per Transaction	50,000.00	50.00	50.00	50.00	333.33
Stop Payment Orders	Per establishment	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	Below 10M= 2,360 10M - 50M= 5,900 Above 50M= 11,800	1 - 4,000 = 0.94 4,001 - 20,000 =2.36 20,001 - Above = 4.72	0.3%. of value, Min \$50, Max \$150 OUR: overseas charge is applicable to sender BEN: overseas charge not applicable to sender		
Bank Cheque Issued		40,120.00	40.12	40.12	40.12	267.47
TISS/TIPS (Inward Transfer)	Per Transaction	FREE	FREE	FREE	FREE	FREE
TISS (Outward Transfer)	Per Transaction	Below 10M= 2,360 10M - 50M= 5,900 Above 50M= 11,800	1 - 4,000 = 0.94 4,001 - 20,000 =2.36 20,001 - Above = 4.72	0.3%. of value, Min \$50, Max \$150 OUR: overseas charge is applicable to sender BEN: overseas charge not applicable to sender		
TIPS (Outward Transfer) Below 5M	Per Transaction	2,360	N/A			

INTERNATIONAL PAYMENTS	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR	
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			
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 \$200	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	
TRADE FINANCE RATES							
LETTER OF CREDIT							
OUTWARD (IMPORT LC)							
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	
LETTER OF CREDIT							
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	
Avalizing		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							
Unsecured Personal Loans							
Salary Advance:							
Establishment	Per Loan			5.00%			
Renewal	Per Loan			5.00%			
Overdraft:							
Establishment	Per Loan	1.5% of the facility min 50,000.		1.5% of the facility min \$50			
Renewal	Per Loan	1.5% of the facility min 50,000.		1.5% of the facility min \$50			
Unauthorized Overdraft fee		100,000.00	60.00	50.00	40.00	560.00	
Personal Loans:							
Establishment	Per Loan			2% of the Total Loan amount			
Redraw/TopUp	Per Loan			2% of the Total Loan amount			
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			
Home Loans:							
Establishment fee	Per Loan			1% of Loan amount			
Top up	Per Loan			1.70%			
Valuation fees	Per Loan			As per valuer			
VAF:							
Establishment fee	Per Loan			1.18% of Loan amount			
Early loan repayment (full settlement)	Per Loan			5.9% of exposure			
Valuation fees	Per Loan			As per valuer			
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 - 49,999,999=9,000 Above <50,000,000=10,000			USD EQV	
Foreign Loan Amendment fee	Per Loan	USD EQV	750			USD EQV	
EAST AFRICA BORDERLESS BANKING							
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
Cash deposit over the counter	Per Transaction	FREE		FREE			FREE

AGENCY BANKING (WAKALA)		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Cash deposit	Per Transaction		FREE		N/A		
Cash withdraw	Per Transaction		1,000 - 3,999 = 300 4,000 - 4,999 = 400 5,000 - 9,999 = 600 10,000 - 19,999 = 900 20,000 - 39,999 = 1,200 40,000 - 49,999 = 1,500 50,000 - 99,999 = 2,000 100,000 - 199,999 = 3,500 200,000 - 299,999 = 4,500 300,000 - 499,999 = 5,000 500,000 - 599,999 = 6,300 600,000 - 999,999 = 7,000 1,000,000 - 1,999,999 = 7,500 2,000,000 - 2,999,999 = 7,800		N/A		
LENDING RATES		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Base/Prime Lending Rate			21%	13.5%			
DEPOSIT RATES (Subject to revisions)		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
CONTRACT SAVE		Tenure: 3-36 months	5%				
PURE SAVE (Up to +1BN TZS & 1M\$)		Depending on deposit amount	3%	0.20%			
FIXED DEPOSIT (Up to +1BN TZS & 1M\$)		Tenure (Month)					
		1	1.75%	0.20%			
		3	2.50%	0.25%			
		6	3.50%	0.45%			
		9	4.00%	0.55%			
		12	4.75%	0.60%			
CALL DEPOSIT		Depending on deposit amount	0.15%				
OTHER EXCEPTIONAL CURRENCIES							
MONTHLY MANAGEMENT FEES (CURRENT ACCOUNTS)		DESCRIPTION/FREQUENCY	CNY	KES			
PERSONAL ACCOUNT		Per Month	30.00	500.00			
PRIVATE ACCOUNT (PAYT)		Per Month	80.00	1,310.00			
COMMERCIAL Tier 1		Per Month	172.97	2,906.40			
COMMERCIAL Tier 2		Per Month	94.35	1,585.31			
SME (Tier 1 & 2)		Per Month	39.98	671.74			
CORPORATE		Per Month	172.97	2,906.40			
Telegraphic Transfer/SWIFT		DESCRIPTION/FREQUENCY	CNY	JPY	KES	CAD	AUD
Overseas Charges		Per Transaction	45.00		4,500.00	700.00	15.00
			CHF	DKK	NOK		
Overseas Charges		Per Transaction	7.00	70.00	135.00		

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