

Tariff Guide

(As of September 2026)

Part 1

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 (WEZESHA)	Per Account	20,000.00			TZS EQV	
MSOMI (Student)	Per Account	5,000.00	10.00		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	20,000.00	100.00	100.00	100.00	300.00
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 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 EUR100 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.
UNIVERSAL SAVINGS	Per Month	FREE			NA	
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		
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 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
FAMILY BANKING	Per Month	20,000	8.00	7.15	6.10	146.00
DIPLOMAT	Per Month			FREE		
DIASPORA	Per Month			FREE		
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 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)	Per Month		FREE		N/A	
VIKUNDI (Informal Groups)	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: 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
PRIVATE BANKING (BUNDLE)	Percent (%) with Min charge & Max charge	Below 10M: FREE 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
MSOMI (Student)	Percent (%) with Min charge & Max charge	Below 10M: 5,000 Above 10M: 0.1534 % of value max 150,000	1.003% of value min 5		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
SALARY ACCOUNT (WEZESHA)	Percent (%) with Min charge & Max charge	Below 10M: 7500 Above 10M: 0.1416 % of value max 150,000			N/A	
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 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): Retail	Flat fee per unpaid item	100,000.01	100.01		N/A	
Unpaid Cheque(Insufficient Funds/Refer to drawer): Business/Corporate	Flat fee per unpaid item	180,000.00	100.01		N/A	
Cheque Book Issue	Per leaf	950.00	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 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	80,000.00	40.00	35.00	35.00	500.00
Uncollected Cards: Two months	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		
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=1,900 200,001-400,000=2,500 400,001-600,000=3,000	1.40	1.20	1.20	8.00
@Other Local bank ATM	Per Transaction	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
@Other banks outside Tanzania (International)	Per Transaction	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%	0 - 4,000 = 53+0.5% 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	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 @ International ATM (Other banks outside Tanzania)	Per enquiry	2,000.00	0.85	0.81	0.71	15.64

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(As of September 2026)

Part 2

ACCOUNT STATEMENTS	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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		
Mobile Banking (USSD)	Per Statement			FREE		
LETTERS & CERTIFICATES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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	42,000.01	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 1000 - 1999 = 188.50 2000 - 2999 = 327.60 3000 - 3999 = 494.00 4000 - 4999 = 569.00 5000 - 9999 = 709.80 10000 - 19999 = 1014.00 20000 - 39999 = 1820.00 40000 - 49999 = 2210.00 50000 - 99999 = 2730.00 100000 - 199999 = 3900.00 200000 - 299999 = 6240.00 300000 - 399999 = 7410.00 400000 - 499999 = 8190.00 500000 - 599999 = 9100.00 600000 - 799999 = 9360.00 800000 - 999999 = 9490.00 1000000 - 1999999 = 9620.00 2000000 - 5000000 = 9750.00				
LUKU purchases	Per Transaction	0 - 999.99=10 1 000 - 1 999.99=20 2 000 - 2 999.99=40 3 000 - 3 999.99=60 4 000 - 4 999.99=80 5 000 - 9 999.99=100 10 000 - 19 999.99=200 20 000 - 29 999.99=400 30 000 - 39 999.99=600 40 000 - 49 999.99=800 50 000 - 99 999.99=1,000 100 000 - 199 999.99=2,000 200 000 - 299 999.99=4,000 300 000 - 399 999.99=4,200 400 000 - 499 999.99=4,500 500 000 and Above=5,000			N/A	
GEPG (Government) payments	Per Transaction	100.00 - 20,000.99=FREE 20,001.00 - 30,000.99=200 30,001.00 - 40,000.99=300 40,001.00 - 50,000.99=400 50,001.00 - 100,000.99=500 100,001.00 - 200,000.99=1,000 200,001.00 - 300,000.99=1,500 300,001.00 - 400,000.99=2,000 400,001.00 - 500,000.99=2,500 500,001.00 - And above=3,000				
Transfer to own account	Per Transaction			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 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	
Local Transfer: RTGS (Express)	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 = 38.54 Above 326,648 = 77.09
Local Transfer: TIPS (Below 20M)	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	
International Payment	Per Transaction			0.3% of Value Min \$50, Max \$150 (excluding oversee charge of \$29.5)		
Bank To Wallet / Lipa Simpo / TANQ	Per Transaction	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	
ELETRONIC BANKING: BUSINESS ONLINE (BOL)	DESCRIPTION/FREQUENCY	TZS	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			FREE		
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 = 38.54 Above 326,648 = 77.09
Salary Payments (Within Stanbic)	Per entry	1,000.00	1.00	1.00	1.00	6.67
Salary Payments-EFT	Per entry	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	
Salary Payments-TISS	Per entry	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
ELETRONIC BANKING: BUSINESS ONLINE (BOL)	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Mobile Bulk Payments	Per entry	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			TZS EQV	
Till to bank	Merchant services	1.8%			N/A	
STANDING ORDER	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Establishment	Per Transaction			FREE		
Amendment	Per Transaction			FREE		
To Own account	Per Transaction			FREE		
To 3rd party within Stanbic	Per Transaction			FREE		

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Part 3

STANDING ORDER	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Salary Payments - EFT (Manual)	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	1 - 19.31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91	TZS EQV		
Salary Payments - TISS (Manual)	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 = 38.54 Above 326,648 = 77.09
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	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
TIPS Outward Transfer (Below 20M)	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			
INTERNATIONAL PAYMENTS	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
INWARD PAYMENTS						
Telegraphic Transfer/SWIFT	Per Transaction		\$9.99			
Drafts/Bills (Clean Bill Collection)	Per Transaction		\$150			
Bills and drafts negotiated and subsequently returned unpaid	Per Transaction		\$150			
Forward funds – On Us (To Stanbic Baneficiary)	Per Transaction		FREE			
Forward funds – Off Us (To Non Stanbic Beneficiary)	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 = 38.54 Above 326,648 = 77.09
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)			
Overseas Charges	Per Transaction		Equivalent to \$29.50			
Cancellation of TT/Recall of funds	Per Transaction		\$75			
Amendment TT	Per Transaction		\$75			
Drafts/Bills/Cheques	Per Transaction	118% of the amount min 100,000, Max 400,000	118% of the amount min \$59, Max \$236	118% of the amount min 50, Max \$200	118% of the amount min 40, Max 160	118% of the amount min 560, Max 2,240
TRADE FINANCE RATES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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	
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 guaratee	Account holder	\$120	120		USD EQV	
Advising/Amendment of Counter guaratee	Non Account holder	\$200	200		USD EQV	
Extension/ Increase amount		USD EQV	1% per quarter min 100		USD EQV	
TREASURY BILLS & BONDS	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Purchase fees	Per Purchase	1M - TZS 250M= 75,000 Above TZS 250M= 100,000	TZS EQV			
LOANS AND ADVANCES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Base/Prime Lending Rate		21%	13.5%			
Salary Advance:						
Establishment	Per Loan		5.00%			
Renewal	Per Loan		5.00%			
Overdraft:						
Establishment/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
Pensioner Loan:						
Establisment/Redraw/TopUp	Per Loan		1% of the Total Loan amount			
Early loan repayment (full settlement)	Per Loan		8% of the outstanding balance			
Personal Loans:						
Establishment/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			
LOANS AND ADVANCES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Foreign Loan						
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 Amendmnet fee	Per Loan	USD EQV	750		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 guaratee	Account holder	\$120	120		USD EQV	
Advising/Amendment of Counter guaratee	Non Account holder	\$200	200		USD EQV	
Extension/ Increase amount		USD EQV	1% per quarter min 100		USD EQV	



Tariff Guide (As of September 2026) Part 4

TREASURY BILLS & BONDS		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Purchase fees	Per Purchase	1M - TZS 250M= 75,000 Above TZS 250M= 100,000	TZS EQV				
LOANS AND ADVANCES		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Base/Prime Lending Rate		21%	13.5%				
Salary Advance:							
Establishment	Per Loan			5.00%			
Renewal	Per Loan			5.00%			
Overdraft:							
Establishment/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	
Pensioner Loan:							
Establishment/Redraw/TopUp	Per Loan			1% of the Total Loan amount			
Early loan repayment (full settlement)	Per Loan			8% of the outstanding balance			
Personal Loans:							
Establishment/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							
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		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
Cash deposit over the counter	Per Transaction	FREE		FREE			FREE
Borderless: East Africa Transfer	Per Transaction			FREE			
AGENCY BANKING (WAKALA)		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Cash deposit	Per Transaction	FREE				N/A	
Cash withdraw	Per Transaction	1-2,999.99 = 200 3,000-4,999.99 = 249.99 5,000-9,999.99 = 550 10,000-19,999.99 = 900 20,000-39,999.99 = 1,800 40,000-49,999.99 = 2,300 50,000-99,999.99 = 3,500 100,000-199,999.99 = 5,500 200,000-299,999.99 = 5,999.99 300,000-499,999.99 = 7,500 500,000-599,999.99 = 8,000 600,000-999,999.99 = 8,500 1,000,000-2,999,999.99 = 9,000 3,000,000-5,999,999.99 = 10,000 6,000,000-7,999,999.99 = 11,500 8,000,000-10,000,000.99 = 13,000				N/A	
DEPOSIT RATES		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
CONTRACT SAVE	Tenure: 1-60 months	5%					
PURE SAVE	Depending on deposit amount	3%		0.20%			
FIXED DEPOSIT (Negotiable depending on amount and tenure)	Tenure (Months) 1-60	Up to 7%		Up to 2%			
CALL DEPOSIT	Depending on deposit amount	0.15%					
MERCHANT FEES		DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Merchant on boarding Set up Fee	Once off - at On- boarding	USD EQV		25.00	USD EQV	USD EQV	USD EQV
E-commerce platform maintenance fee	Annually	USD EQV		120.00	USD EQV	USD EQV	USD EQV
Chargeback Fee	Per chargeback	USD EQV		20.00	USD EQV	USD EQV	USD EQV
POS Rental Fee	Per POS, charged when transactions values are lower than TZS 5Mn per month	USD EQV		15.00	USD EQV	USD EQV	USD EQV
POS Device Fee	Once off - at on boarding	USD EQV		150.00	USD EQV	USD EQV	USD EQV
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				Equivalent to \$29.50		
			CHF	DKK	NOK	SEK	
Overseas Charges	Per Transaction				Equivalent to \$29.50		
DOMESTIC PAYMENTS		DESCRIPTION/FREQUENCY	KES	UGX			
Local Transfer: RTGS (Express) / TISS: Outward Transfer	Per Transaction	1 - 500,000 = 120.01 500,000.01 – 2,500,000 = 300 Above 2,500,000 = 590		1-14,000,000=3500 14,000,000.01 – 70,000,000=8,500 Above 70,000,000=17,000			
“The transaction fees are subject to electronic money transactions levy as provided by the National Payment Systems (Electronic Money Transactions Levy) Regulations, 2022”							