

No.	TRANSACTION TYPE/SERVICE		CHARGE/FEE			
1	CURRENT ACCOUNTS	TZS	USD	EUR	GBP	ZAR
a)	Required Minimum balance					
	HATUA (Junior)	5,000	10		N/A	
	MSOMI (Student)	5,000	10		N/A	
	PERSONAL ACCOUNT	10,000			TZS EQV	
	SALARY ACCOUNT (Wezesha)	20,000			TZS EQV	
b)	Monthly Management					
	PERSONAL ACCOUNT	3,000			FREE	
	SALARY ACCOUNT (Wezesha)	10,000			FREE	
	HATUA (Junior)	No Management fee if balance is maintained or above TZS 5,000 in a month, Else TZS 1,999.99 will apply	No Management fee if balance is maintained or above USD10 in a month, Else USD1.00 will apply	N/A	N/A	N/A
	MSOMI (Student)			FREE		
	INFORMAL GROUP(VIKUNDI)			FREE		
	PRIVATE BANKING	No Management fee if balance is maintained or above TZS 80M in a month Else TZS 40,000.00 will apply	No Management fee if balance is maintained or above USD 40,000 in a month Else USD 177 will apply	No Management fee if balance is maintained or above EUR 40,000 in a month Else EUR 15.00 will apply	No Management fee if balance is maintained or above GBP 40,000 in a month, Else GBP 13.00 will apply	No Management fee if balance is maintained or above ZAR 800,000 in a month Else ZAR 300.00 will apply
	PRIVATE BANKING (BUNDL)	53,100.00	31.86	24.78	18.9	295.0
	FAMILY BANKING	20,000.00	8.00	7.15	6.10	146.0
	HEKIMA/DIPLOMAT/DIASPORA			FREE		
	MPAMBANAJI			FREE		
	SME ACCOUNT (Tier 1 & 2)	15,000.01	10.62	8.26	7.08	97.94
	COMMERCIAL ACCOUNT (Tier 2)	35,400	21.24	16.99	12.74	196.82
	COMMERCIAL ACCOUNT (Tier 1)	64,900	38.94	30.68	23.60	361.08
	NCE (Non Commercial Entities)			FREE		
	CORPORATE ACCOUNT	64,900	38.94	30.68	23.60	361.08
c)	ATM					
	Withdrawal @ Stanbic ATMs	Min-50,000=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
	Withdrawal @ Other Local bank ATM	1,000 - 19,999.99 = 3,000 20,000 - 49,999.99 = 3,300 50,000 - 99,999.99 = 3,900 100,000 - 199,999.99 = 4,200 200,000 - 399,999.99 = 4,700 400,000 and above = 5,000	0-100 =3.30 Above 100 = 4.20	0-100 =3.30 Above 100 = 4.20	0-100=3.30 Above 100 =4.20	1 - 2,000= 30 Above 2000 =40
	Withdrawal @ International ATM (Other banks outside Tanzania)	10,000+1%	1 - 500 = 8+0.5% 500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	1 - 500 = 8+0.5% 500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	1 - 500 = 8+0.5% 500 - 1,000 = 8+1.1% Above 1,000 = 8+1.9%	0 - 4,000 = 53+0.5% 4,000 - 7,000 = 53+1.1% Above 7,000 = 53+1.9%
	Withdrawal @ ATM Cards from outside Tanzania (ATM International access fees)		TZS 15,000 EQV			
	Mini statement	900.01	0.91	0.91	0.91	6.01
	Balance Enquiry @ Stanbic ATM	500.00	0.31	0.31	0.31	2.01
	Balance Enquiry @ International ATM (Other banks outside Tanzania)	2,000.00	0.85	0.81	0.71	15.64
	Declined ATM withdrawal-Insufficient funds		TZS 1,500.00 & EQV			
d)	Over the Counter					
	Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	Below 10M: 7500 Above 10M: 0.1416 % of value max 150,000	1.003% of value min 8	1.003% of value min 14.16	1.003% of value min 14.16	1.003% of value min 141.6
	Cash Withdraw/Cheque Encashment: PRIVATE BANKING (BUNDLE)	Below 20M: FREE Above 20M: 0.1416 % of value max 150,000	1.003% of value min 8	1.003% of value min 14.16	1.003% of value min 14.16	1.003% of value min 141.6
	Cash Withdraw/Cheque Encashment: MSOMI (Student)	Below 10M: 5,000 Above 10M: 0.1534 % of value max 150,000	1.003% of value min 5	N/A		
	Cash Withdraw/Cheque Encashment: HATUA (Junior)	Below 10M: 10,000 Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10	N/A		
	Cash Withdraw/Cheque Encashment: INFORMAL GROUP (VIKUNDI)	2,000	N/A			
	Counter Cheque	15,000.01	15.00	15.00	15.00	100.00
	Cheque Deposit		FREE			
	Cash Deposit	FREE	1.77% of notes below \$50	FREE		
	Balance enquiry (Over the counter)		TZS 2,500 EQV			
	Cheque Book(Retail): Per Leaf-40 Leafs	550	0.46	0.46	0.46	3.01
	Unpaid Cheque(Insuficient Funds/Refer to drawer): Business/Corporate	180,000	100.01	N/A		
	Unpaid Cheque(Insuficient Funds/Refer to drawer): Business/Corporate	100,000.01	100.01	N/A		
	Stop Payment		FREE			
e)	Account Statements					
	Monthly Statement Over the counter	1,000	1.00	1.00	1.00	6.67
	E-statement		FREE			
	Interim Statement (Up to 3 months)	5,000	5.00	5.00	5.00	33.34
	History Statements (More than 3 months)	60,000.00	31.00	31.00	26.00	400
	Internet Banking		FREE			
	Mobile Banking (USSD)		FREE			
f)	Card					
	Card Issuance (NEW & EXPIRED): Per Card Type	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01	Classic - 3.00 Gold - 5.00 Platinum - 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 Replacement (Secondary, Damaged,Lost,Stolen,Name change)	25,000.01	10.00	10.00	10.00	200
	Annual Card Fees	Classic - 18,000 Gold - 24,000 Platinum - 80,000	Classic - 8.00 Gold - 10.00 Platinum - 40.00	Classic - 8.00 Gold - 10.00 Platinum - 35.00	Classic - 8.00 Gold - 10.00 Platinum - 35.00	Classic - 130.00 Gold - 176.00 Platinum - 500.00
	Declined Transaction-Insufficient funds (POS &E-comm)		TZS 1,500.00 & EQV			
2	SAVINGS ACCOUNTS	TZS	USD	EUR	GBP	ZAR
a)	Required Minimum balance					
	PURE SAVE	20,000	100	100	100	300
	CONTRACT SAVE	20,000			N/A	
	UNIVERSAL SAVINGS	10,000			N/A	
b)	Monthly Management					
	PURE SAVE	No management fees if balance is maintained or above TZS 20,000 in a month Else, TZS 1,999.99 fee will apply.	No management fees if balance is maintained or above USD 100 in a month. Else, USD 1.18 fee will apply.	No management fees if balance is maintained or above 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.
	CONTRACT SAVE		FREE			
	UNIVERSAL SAVINGS	FREE	N/A			



MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2026

Made under Regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014
(As of March 2026) Part 2

No.		TRANSACTION TYPE/SERVICE	CHARGE/FEE			
2	SAVINGS ACCOUNTS	TZS	USD	EUR	GBP	ZAR
c)	Account Closure	FREE				
d)	Over the Counter withdraw					
	UNIVERSAL SAVINGS	6,400	N/A			
	PURE SAVE	Below 10M: 10,000 Above 10M: 0.1416 % of value max 150,000	1.18 % of value min 10.62	1.18% of value min 21.24	1.18% of value min 21.24	1.18% of value min 212.4
3	EAST AFRICA BORDERLESS BANKING	LCY (TZS,KES,UGX)	USD	EUR	GBP	ZAR
	Cash withdraw over the counter	KES 200, TZS 5,000, UGX 10,000	3.00	3.00	3.00	USD 1.8 EQV
	Cash deposit over the counter	FREE				
4	ELECTRONIC BANKING (Retail & Biashara): Internet & Mobile Banking (APP/USSD)	TZS	USD	EUR	GBP	ZAR
	Subscription fee: Per User	FREE				
	Transfer to own account & 3rd party within Stanbic	FREE				
	Transfer outside Stanbic: EFT (Normal)	Min – 50,000 = 590 50,001-500,000=1,180 500,001-5,000,000=1,770 5,000,001-20,000,000=2,360	1 - 19,31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91	N/A		
	Transfer outside Stanbic: RTGS (Express)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,624 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1- 65,330 = 15.42 Above 65,330 - 326,648 = 38.54 Above 326,648 = 77.09
	Transfer outside Stanbic: TIPS (Below 20M)	Min – 50,000 = 590 50,001-500,000=1,180 500,001-5,000,000=1,770 5,000,001-20,000,000=2,360	TZS EQV			
	Mobile Top up (Air time)	FREE	N/A			
	GEPG (Government) payments	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	N/A			
	Bank to wallet/Lipa Simpo/TANQR	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				
5	DOMESTIC PAYMENTS	TZS	USD	EUR	GBP	ZAR
	Salary Payments-EFT (Manual)	Min – 50,000 = 590 50,001-500,000=1,180 500,001-5,000,000=1,770 5,000,001-20,000,000=2,360	1 - 19,31 = 0.23 19.32 - 193.05 = 0.45 193.06 - 1,930.50 = 0.66 Above 1,930.50 = 0.91	TZS EQV		
	Salary Payments-TISS (Manual)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,623.94 = 3.92	1 - 2,800 = 0.66 Above 2,800 - 13,998 = 1.65 Above 13,998 = 3.28	1- 65,330 = 15.42 Above 65,330 - 326,648 = 38.54 Above 326,648 = 77.09
	TISS (Inward Transfer)	FREE				
	TISS (Outward Transfer)	1 - 10M= 2,360 Above 10M - 50M= 5,900 Above 50M= 11,800	1 - 3,684 = 0.87 Above 3,684 - 18,417 = 2.17 Above 18,417 = 4.34	1 - 3,325 = 0.79 Above 3,325 - 16,624 = 1.96 Above 16,624 = 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
	Standing Order: Own account within stanbic	FREE				
	Standing Order: 3rd party within stanbic	FREE				
	Standing Order: Other local banks	40,000.01	40.00	40.00	40.00	266.67
6	INTERNATIONAL PAYMENTS	TZS	USD	EUR	GBP	ZAR
	Purchase of foreign cheque	1.18% of the amount min 100,000, Max 400,000	1.18% of the amount min 59, Max 236	1.18% of the amount min 50, Max 200	1.18% of the amount min 40, Max 160	1.18% of the amount min 560, Max 2240
	Telegraphic transfer(Inward)	USD 9.99				
	Telegraphic transfer (Outward)	0.3%. of value, Min \$50, Max \$150 (excluding overseas charge across all currencies)				
	Overseas charges	USD 29.5 (across all currencies)				
	Cancellation of TT/Recall of funds	USD 75 (across all currencies)				
7	LOANS AND ADVANCES	TZS	USD	EUR	GBP	ZAR
	Personal Loans	2.00%				
	Salary/Cash Advance	5.00%				
	Overdrafts	1.5% of the facility min 50,000	1.5% of the facility min \$50			
	Unauthorized overdraft fees	100,000.00	60.00	50.00	40.00	560.00
	Mortgage Finance (Home Loan)	1.00%				
	Asset Finance (VAF)	1.18%				
	Early loan repayment (full settlement)	8% of the outstanding balance				
	Early loan repayment (2nd Partial settlement)	3% of the outstanding balance				
	Valuation fees	As per Valuer				
8	LENDING RATES	TZS	USD	EUR	GBP	ZAR
	Base/Prime Lending Rate	21%	13.50%			
9	DEPOSIT RATES (subject to change from time to time)	TZS	USD	EUR	GBP	ZAR
	Fixed Deposits (Negotiable depending on amount and tenure)	Up to 10%	Up to 2%			
	PURE Save	3.00%	0.20%			
	Contract Save	5.00%				
10	TREASURY BILLS & BONDS	TZS	USD	EUR	GBP	ZAR
	Purchase fees	1M - TZS 250M= 75,000 Above TZS 250M= 100,000	TZS EQV			
“The transaction fees are subject to electronic money transactions levy as provided by the National Payment Systems (Electronic Money Transactions Levy) Regulations, 2022”						