

No. TRANSACTION TYPE/SERVICE		CHARGE/FEE				
1	CURRENT ACCOUNTS	TZS	USD	EUR	GBP	ZAR
<b>a)</b>	<b>Required Minimum balance</b>					
	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>b)</b>	<b>Monthly Management</b>					
	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 17.7 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
<b>c)</b>	<b>ATM</b>					
	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	
<b>d)</b>	<b>Over the Counter</b>					
	Cash Withdraw/Cheque Encashment: CURRENT ACCOUNTS	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
	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(Insufficient Funds/Refer to drawer): Business/Corporate	180,000	100.01			N/A
	Unpaid Cheque(Insufficient Funds/Refer to drawer): Business/Corporate	100,000.01	100.01			N/A
	Stop Payment				FREE	
<b>e)</b>	<b>Account Statements</b>					
	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		
<b>f)</b>	<b>Card</b>					
	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	
<b>2</b>	<b>SAVINGS ACCOUNTS</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
<b>a)</b>	<b>Required Minimum balance</b>					
	PURE SAVE	20,000	100	100	100	300
	CONTRACT SAVE	20,000			N/A	
	UNIVERSAL SAVINGS	10,000			N/A	
<b>b)</b>	<b>Monthly Management</b>					
	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 GBP100 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	

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<b>2</b>	<b>SAVINGS ACCOUNTS</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
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
<b>3</b>	<b>EAST AFRICA BORDERLESS BANKING</b>	<b>LCY (TZS,KES,UGX)</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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		
<b>4</b>	<b>ELECTRONIC BANKING (Retail &amp; Biashara): Internet &amp; Mobile Banking (APP/ USSD)</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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 1000 - 1999 = 50 2000 - 2999 = 70 3000 - 3999 = 99.99 4000 - 4999 = 200 5000 - 6999 = 450 7000 - 9999 = 700 10 000 - 29 999 = 1000 30 000 - 39 999 = 1600 40 000 - 49 999 = 1999.99 50 000 - 99 999 = 2500 100 000 - 199 999 = 3500 200 000 - 299 999 = 4 000 300 000 - 399 999 = 4 200 400 000 - 499 999 = 4 500 Above 500 000 = 5 000				
<b>5</b>	<b>DOMESTIC PAYMENTS</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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
<b>6</b>	<b>INTERNATIONAL PAYMENTS</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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)		
<b>7</b>	<b>LOANS AND ADVANCES</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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 oustanding balance		
	Early loan repayment (2nd Partial settlement)			3% of the oustanding balance		
	Valuation fees			As per Valuer		
<b>8</b>	<b>LENDING RATES</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	Base/Prime Lending Rate	21%	13.50%			
<b>9</b>	<b>DEPOSIT RATES (subject to change from time to time)</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	Fixed Deposits (Negotiable depending on amount and tenure)	Up to 10%	Up to 2%			
	PURE Save	3.00%	0.20%			
	Contract Save	5.00%				
<b>10</b>	<b>TREASURY BILLS &amp; BONDS</b>	<b>TZS</b>	<b>USD</b>	<b>EUR</b>	<b>GBP</b>	<b>ZAR</b>
	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"