

TRANSACTION/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	FREE	FREE	FREE	FREE
SME ACCOUNT (Tier 1 & 2)	Per Month	15,000.01	10.62	8.26	7.08	97.94
MPAMBANAJI	Per Month	FREE	FREE	FREE	FREE	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	FREE	FREE	FREE
SALARY ACCOUNT	Per Month	10,000.00	FREE	FREE	FREE	FREE
EMBASSY STAFF	Per Month	FREE	FREE	FREE	FREE	FREE
WATUMISHI	Per Month	FREE	FREE	FREE	FREE	FREE
HEKIMA	Per Month	FREE	FREE	FREE	FREE	FREE
DIASPORA	Per Month	FREE	FREE	FREE	FREE	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: CURRENT ACCOUNTS	Percent (%) with Min charge & Max charge	Below 20M: 6,500.01 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: 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
Cash Withdraw/Cheque Encashment: MSOMI (Student)	Percent (%) with Min charge & Max charge	Below 20M: 5,000 Above 20M: 0.1534 % of value max 118,000			N/A	
Cash Withdraw/Cheque Encashment: HATUA (Junior)	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 20M: 10,000 Above 20M: 0.1416 % of value max 118,000	1.18 % of value min 10		N/A	
Cash Withdraw/Cheque Encashment: PURE SAVE	ONE (1) FREE cash withdraw per month, more than that charge will apply	Below 20M: 5,900 Above 20M: 0.1416 % of value max 118,000	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
Cash Deposit	Fee to be charged to notes below \$50	FREE	1.77% of FCY currency below \$50 note. Otherwise FREE.	FREE	FREE	FREE
Cheque Deposit	Per Cheque	FREE	FREE	FREE	FREE	FREE
Unpaid Cheque(Insufficient Fund)	Flat fee per unpaid item	100,000.01	100.01		N/A	
Account Closure	Per Account	FREE	FREE	FREE	FREE	FREE
Cheque Book	Per leaf ( 40-Personal & 100-Business)	450.00	0.46	0.46	0.46	3.01
Inter Account Transfer(3rd Party)	Per Transaction	5,000.00	5.00	5.00	5.00	33.34
Counter Cheque	Per Transaction	15,000.01	15.00	15.00	15.00	100.00
Uncollected cheque ( Two month)		10,000.00	10.00	10.00	10.00	66.67
Balance enquiry @ Branch Counter/CCC	Per enquiry				TZS 2500 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			TZS EQV	
Card Renewal (Expired): Per Card Type	Per Card	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01			TZS EQV	
Card Not working	Per Card	FREE	FREE	FREE	FREE	FREE
Card compromised	Per Card	FREE	FREE	FREE	FREE	FREE
Secondary Card	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card Damaged	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card lost/Stolen	Per Card	25,000.01	25.00	25.00	25.00	166.67
Card Name Change	Per Card	25,000.01	25.00	25.00	25.00	166.67
Annual card fees: CLASSIC	Per Card	18,000.00	8.00	8.00	8.00	50.00
Annual card fees:GOLD	Per Card	24,000.00	10.00	10.00	10.00	66.67
Annual card fees:PLATINUM	Per Card	48,000.00	30.00	30.00	30.00	200.00
Uncollected Cards:Two month	Per Card	10,000.00	10.00	10.00	10.00	66.67
POS Purchase:Domestic	Per Transaction	FREE	FREE	FREE	FREE	FREE
POS Purchase:International	Per Transaction	FREE	FREE	FREE	FREE	FREE
Optional Issuer fee	Card currency conversion		4.50%			
Declined Transaction-Insufficient funds (ATM,POS & E-commerce)	Per Transaction		TZS 1,500.00 & EQV			
ATM	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
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
Withdrawal @ 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
Withdrawal @ Other banks outside Tanzania (International)	Per Transaction	9,000.01	8.00	8.00	8.00	53.34
Withdrawal @ Cards from outside Tanzania (ATM International access fees)	Per Transaction		TZS 14,000 & EQV			

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ATM	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
Declined ATM withdrawal-Insufficient funds	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	Per enquiry	500.00	0.31	0.31	0.31	2.01
Bance 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		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			
SimBanking (USSD)	Per Statement		FREE			
LETTERS & CERTIFICATES		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	42,000.00	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)		TZS	USD	EUR	GBP	ZAR
Subscription fee	Per Month	FREE	FREE	FREE	FREE	FREE
Mobile Top-up:Self	Per Transaction	FREE	FREE	FREE	FREE	FREE
Mobile Top-up:Other	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer to own account	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer to 3rd party within Stanbic	Per Transaction	FREE	FREE	FREE	FREE	FREE
Transfer outside Stanbic: Normal	Per Transaction	2,000.01	2.01	2.01	2.01	13.33
Transfer outside Stanbic: Express	Per Transaction	8,000.01	3.47	3.10	2.67	50.11
Bills Payment	Per Transaction	FREE	FREE	FREE	FREE	FREE
GEPEG (Government) payments	Per Transaction	1,500.00			N/A	
Bank To Wallet	Per Transaction	0 - 10,000 = 1,100 10,001 - 20,000 = 2,500 20,001 - 30,000 = 3,300 30,001 - 50,000 = 3,500 50,001 - 100,000 = 4,770 100,001 - 200,000 = 5,400 200,001 - 300,000 = 6,000.01 300,001 - 400,000 = 6,500.01 400,001 - 500,000 = 7,000 500,001 - 700,000 = 8,100 700,001 - 800,000 = 8,600.01 800,001 - 1,000,000 = 9,500 1,000,001 - 5,000,000 = 10,500.01			N/A	
ELETRONIC BANKING: BUSINESS ONLINE (BOL)		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	FREE	FREE	FREE	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	8,000.00			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	8,000.00			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		TZS	USD	EUR	GBP	ZAR
Establishment	Per Transaction	FREE	FREE	FREE	FREE	FREE
Amendment	Per Transaction	FREE	FREE	FREE	FREE	FREE
To Own account	Per Transaction	FREE	FREE	FREE	FREE	FREE
To 3rd party within Stanbic	Per Transaction	FREE	FREE	FREE	FREE	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	FREE	FREE	FREE	FREE
DOMESTIC PAYMENTS		TZS	USD	EUR	GBP	ZAR
Salary Payments-EFT (Manual)	Per Transaction	Below 20M: 5,000	5.00	5.00	5.00	33.34
Salary Payments-TISS (Manual)	Per Transaction	11,800.00			TZS EQV	
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/TIPS (Outward Transfer)	Per Transaction	11,800.00			TZS EQV	
INTERNATIONAL PAYMENTS		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		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	

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TRADE FINANCE RATES	DESCRIPTION/FREQUENCY	TZS	USD	EUR	GBP	ZAR
<b>LETTER OF CREDIT</b>						
<b>OUTWARD (IMPORT LC)</b>						
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
<b>LETTER OF CREDIT</b>						
<b>INWARD (EXPORT LC)</b>						
Advising	Account holder			\$120		
Advising	Non Account holder			\$200		
Advising of Amendment	Account holder			\$75		
Advising of Amendment	Non Account holder			\$150		
<b>DOCUMENTARY COLLECTION</b>						
<b>OUTWARD COLLECTION</b>						
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
<b>INWARD COLLECTION</b>						
Advising		\$150	150.00			USD EQV
Payment commission		\$50	50.00			USD EQV
Avalizing		1% min \$150	1% min 150			USD EQV
<b>BANK GUARANTEE</b>						
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
<b>TREASURY BILLS &amp; BONDS</b>						
Purchase fees	Per Purchase	1M - TZS 250M= 75,000 Above TZS 250M= 100,000				TZS EQV
<b>LOANS AND ADVANCES</b>						
<b>PROCESSING/ ARRANGEMENT/ APPRAISAL FEE</b>						
Personal Loans	Per Loan			2.00%		
Salary Advance	Per Loan			5.00%		
Overdrafts	Per Loan	1.5% of the facility min 50 000.		1.5% of the facility min \$50		
Mortgage Finance	Per Loan			1.00%		
Asset Finance (VAF)	Per Loan			1.18%		
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		
Valuation fees	Per Loan			As per valuer		
Foreign Loan Amendment Fee	Per Loan	USD EQV	750			USD EQV
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
<b>EAST AFRICA BORDERLESS BANKING</b>						
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
<b>AGENCY BANKING (WAKALA)</b>						
Cash deposit	Per Transaction	FREE			N/A	
Cash withdraw	Per Transaction	1 000 - 3 999 = 300 4 000 - 4999 = 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	
<b>LENDING RATES</b>						
Base/Prime Lending Rate		21%	13.5%			
<b>DEPOSIT RATES (Subject to revisions)</b>						
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%				

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