



I&M Bank (T) Limited Tariff Guide (Applicable from 01st March, 2022)

ALL CHARGES ARE VAT EXCLUSIVE EXCEPT TISS CHARGES.

	Local Currency (LCY)	Foreign Currency (FCY)
Monthly Ledger Fees / Maintenance Fees		
Corporate, Institutional and Business Banking		
Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msimoni Student Account	Free	N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
Select Banking		
Select Savings Account	Free	Free
Select Current Account	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is below TZS 40M. Avg monthly balance above TZS 40M, Free	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is below TZS 40M. Avg monthly balance above TZS 40M, Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M, Free	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M, Free
Minimum Initial Deposit Required for Account Opening		
Corporate, Institutional and Business Banking		
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50
Tunaweza Group Account	TZS 30,000	US\$, EUR, GBP 50
Kwetu Current Account	Nil	Nil
Personal Banking		
Dunduliza Savings Account	TZS 20,000	US\$, EUR, GBP 20
Fasta Account	TZS 10,000	N/A
Salary Account	Nil	Nil
Msimoni Student Account	TZS 10,000	N/A
Tunaweza Savings Account	TZS 10,000	US\$, EUR, GBP 20
Mafao Account	TZS 10,000	US\$, EUR, GBP 10
Young Saver's Account	TZS 20,000	US\$ 20
Kwetu Savings Account	Nil	Nil
Select Banking		
Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil	Nil
Select Plus Current Account	Nil	Nil
Minimum Required Account Balance		
Corporate, Institutional and Business Banking		
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 10,000	US\$, EUR, GBP 10
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10
Kwetu Current Account	TZS 500,000	USD200, EUR100, GBP100
Personal Banking		
Dunduliza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Fasta Account	TZS 5,000 (Min Balance Blocked)	N/A
Salary Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (Min Balance Blocked)
Msimoni Student Account	TZS 5,000 (Min Balance Blocked)	N/A
Tunaweza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Mafao Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Young Saver's Account	TZS 5,000 (Min Balance Blocked)	US\$ 20
Kwetu Savings Account	TZS 200,000	USD100, EUR50, GBP50
Select Banking		
Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil	Nil
Select Plus Current Account	Nil	Nil
Non - Maintenance of Minimum Balance		
Corporate, Institutional and Business Banking		
Current Account	TZS 15,000	TZS 15,000 Equivalent
Bonanza Account	TZS 15,000	TZS 15,000 Equivalent
Jamii Account	N/A	N/A
Tunaweza Current Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Kwetu Current Account	TZS 15,000	TZS 15,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account	Nil (Min Balance Blocked)	N/A
Salary Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Msimoni Student Account	Nil (Min Balance Blocked)	N/A
Tunaweza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Mafao Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Young Saver's Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent
Select Banking		
Select Savings Account	N/A	N/A
Select Current Account	N/A	N/A
Select Plus Savings Account	N/A	N/A
Select Plus Current Account	N/A	N/A
Transaction Fees - per entry		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	Free (iClick internet banking charges apply)	Free (iClick internet banking charges apply)
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msimoni Student Account	Free	N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free (iClick internet banking charges apply)	Free (iClick internet banking charges apply)
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Salary handling/Bulky Internal transfers charges		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Statement Charges		
Corporate, Institutional and Business Banking		
Current Account	TZS 1,500 / page	FCY 1 / page
Bonanza Account	Free	Free
Jamii Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Group Account	TZS 1,500 / page	FCY 1 / page
Kwetu Current Account	TZS 1,500 / page	FCY 1 / page

Personal Banking		
Dunduliza Savings Account	TZS 1,500 / page	FCY 1 / page
Fasta Account	TZS 1,500 / page	N/A
Salary Account	TZS 1,500 / page	FCY 1 / page
Msimoni Student Account	TZS 1,500 / page	N/A
Tunaweza Savings Account	TZS 1,500 / page	FCY 1 / page
Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account	TZS 1,500 / page	FCY 1 / page
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash Deposit (Small Denomination Charges Apply for all)		
Small Deposit Denomination	TZS 500; 1,000; 2,000; 1% of total Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%
Corporate, Institutional and Business Banking		
Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Tunaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Kwetu Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Free	Free
Msimoni Student Account	Free	N/A
Tunaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash Withdrawals (Daily Limits)		
Corporate, Institutional and Business Banking		
Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Tunaweza Group Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
Personal Banking		
Dunduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Msimoni Student Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Tunaweza Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Mafao Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Young Saver's Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Kwetu Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Select Banking		
Select Savings Account	1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.
Select Current Account	Free upto TZS 5M. 0.25% above that. Maximum of TZS 100,000	Free upto USD 5,000. 0.25% above that. Maximum of USD40
Select Plus Savings Account	1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.
Select Plus Current Account	Free upto TZS 10M. 0.25% above that. Maximum of TZS 100,000	Free upto USD 7,000. 0.25% above that. Maximum of USD40
ATM Cash Withdrawal (Per Withdrawal)		
Cash withdrawal-I&M ATM	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal -In Tanzania	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania	TZS 5,500	TZS 5,500 Equivalent in FCY
Funds Transfers		
Internal Funds Transfers (Non- iClick Banking)	Free	Free
Inward Remittances		
Incoming Funds Transfers (TISS)	Free	Free
Incoming Funds Transfers (TT)	Free	Free
Income EFT Local	Free	N/A
Outward Remittances		
Outgoing Funds Transfers (TISS/EAPS)	TZS 10,000	US\$ 10
Outward EFT - External (Single/bulk)	TZS 3,000	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 40/- & Max US\$ 100	0.11% min FCY 40/- & Max FCY 100/-
Brisk Transfer	US\$ 20	US\$ 20
Outgoing funds Transfers Rapidex - Existing Customers (Routed Through Account)	US\$ 7	US\$ 7
Outgoing funds Transfers Rapidex - Walk-in Clients	US\$ 9	US\$ 9
(Routed Through Account)*	US\$ 6	US\$ 6
Outgoing funds Transfers Rapidex - Walk-in Clients	US\$ 8	US\$ 8
Cheque Services (All cheque book charges are inclusive stamp duty)		
Per leaf	TZS 800	TZS 800 Equivalent
Counter cheque	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent
Note: Cheque book destruction charges apply if any requested cheque book remain uncollected by customer within 6 months		
Unpaid Cheque Return Charges		
Check returned by us - per item - Technical reason by customer side	TZS 20,000	TZS 20,000 Equivalent
Check returned by us - per item - Financial reason by customer side	TZS 60,000	TZS 60,000 Equivalent
Cheque returned by other banks (Inward unpaid)	TZS 25,000	TZS 25,000 Equivalent
Banker's Cheques		
Issuance of Bankers Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
Issuance Foreign draft	US\$ 30	US\$ 30
Replacement / Cancellation of Foreign Draft	US\$ 5	US\$ 5
Indian Rupee Demand Draft (faMy)	US\$ 6	US\$ 6
Standing Instruction		
Registration charges	TZS 15,000	TZS 15,000 Equivalent
Processing - Internal	TZS 2,000	TZS 2,000 Equivalent
Processing - External (TISS or TT charges applies along with banks tariff)	TZS 10,000	TZS 10,000 Equivalent
Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (Insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
Others Certificates		
Balance confirmation	TZS 50,000	TZS 50,000 Equivalent
Audit confirmation	TZS 70,000	TZS 70,000 Equivalent
Reference Letter / Status Inquiry	TZS 20,000	TZS 20,000 Equivalent

Investigation / query per item above 12 months	TZS 30,000	TZS 30,000 Equivalent
Dormant Account Charges		
All Accounts	No Charge	No Charge
Dormant Accounts - Reactivation Charges		
All Accounts	Free	Free
Account Closure Charges		
All Current accounts	TZS 35,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Cards Related Charges (Visa Debit Cards)		
Annual charges	TZS 6,000	TZS 6,000 Equivalent in FCY
Card replacement	TZS 15,000	TZS 15,000 Equivalent in FCY
New pin request (Pin regeneration)	Free	Free
Cards uncollected and destroyed (after 3months)	TZS 20,000	TZS 20,000 Equivalent in FCY
Charges on Alerts		
Financial Transaction Debit & Credit Alert	Free	Free
Stop payment & Revoke Stop payment	TZS 500	TZS 500 Equivalent in FCY
iClick Charges		
Internal Transfer Charges	TZS 1,100	
Inquiries through Mobile Banking	TZS 100	
Funds Transfer between Selcom managed banks	TZS 550	
Funds Transfer from Bank account to agents	TZS 550	
Fast Jet Flight fare payment	TZS 2,200	
NHC payments	TZS 1,100	
Precision Air Flight fare payment	TZS 2,200	
Selcom Card funds transfers	TZS 550	
TANESCO Postpaid Electricity Bill payment	Free	
TFDA - Certification application fee payment	1,100	
Transfers through iClick (Own Account in I&M Bank)	Free	
Transfers through iClick (Within I&M Bank)	TZS 1,100	
Transfers through iClick File Upload Within	TZS 550	
Transfers through iClick File Upload TISS	TZS 5,500	
Transfers through iClick File Upload EFT	TZS 1,100	
Transfers through iClick File Upload B2W	TZS 550	
UTT investor payments	TZS 1,100	
ZUKU TV subscription payment	Free	
DSTV Payments		
1 - 200,000/-	TZS 1,100	
200,000.01 to 500,000	TZS 2,200	
500,000.01 +	TZS 5,500	
Bank2Wallet (From your Bank account to Wallet account)		
≤ 50,000	TZS 1,000	
50,001 - 300,000	TZS 2,500	
300,001 - 900,000	TZS 3,000	
900,001 - 1,000,000	TZS 3,500	
>1,000,000	TZS 4,500	
Wallet2Bank (From your Wallet account to Bank account)	Free	
Agency Banking Tariffs & Commissions		
Cash Withdrawal		
0 - 9,999	TZS 500	
10,000 - 49,999	TZS 900	
50,000 - 99,999	TZS 1,200	
100,000 - 299,999	TZS 2,000	
300,000 - 499,999	TZS 3,500	
500,000 - 1,000,000	TZS 4,500	
Cash Deposit		
0 - 9,999	Free	
10,000 - 49,999	Free	
50,000 - 99,999	Free	
100,000 - 299,999	Free	
300,000 - 699,999	Free	
700,000 - 1,999,999	Free	
2,000,000 - 5,000,000	Free	
Other Services		
Fund Transfer	TZS 1,300	
Balance Inquiry	TZS 200	
Mini Statement	TZS 200	
Annual Safe Deposit Lockers at Oysterbay, Nyereere and Arusha Branch (Only in TZS)		
Locker Size		
Small Size	Charge per Annum</	