www.imbank.co.tz





## **PUBLICATION OF FINANCIAL STATEMENTS**

## Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

IDENICED STATEMENT

	CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st DECEMBER 2023 (Amounts in million shillings)					
	,	Current Quarter	Previous Quarter			
		31.12.2023	30.09.2023			
۹. <u>As</u>	SSETS					
1	Cash	5,985	6,841			
2	Balances with Bank of Tanzania	45,808	45,856			
3	Investments in Government securities	151,125	160,975			
4	Balances with other banks and financial institutions	28,537	17,645			
5	Cheques and items for clearing	444	487			
6	Inter branch float items	-	-			
7	Bills negotiated	-	-			
8	Customer liabilities for acceptances	-	-			
9	Interbank Loans Receivables	14,771	16,125			
10	Investments in other securities	-	-			
11	Loans, advances and overdrafts (net of allowances for	450,592	386,018			
12	Other assets	29,928	24,979			
13	Equity Investments	1,014	1,014			
14	Underwriting accounts	-	-			
15	Property, Plant and Equipment	11,106	4,506			
16	TOTAL ASSETS	739,311	664,445			
	ABILITIES					
17	Deposits from other banks and financial institutions	20,027	15,594			
18	Customer deposits	582,776	514,091			
10	Cash letters of credit	562,776	514,091			
20	Special deposits	1,454	1,420			
20	Payment orders/transfers payable	1,454	1,420			
21	Bankers' cheques and drafts issued	328	329			
22	Accrued taxes and expenses payable	15,448	15,974			
23	Acceptances outstanding	13,440	13,974			
24 25	Interbranch float items		-			
25	Unearned income and other deferred charges	1,303	1,602			
20	Other liabilities	11,069	6,503			
28	Borrowings	3,276	5,860			
20 29	TOTAL LIABILITIES	635,681	561,373			
30	NET ASSETS/(LIABILITIES)(16 minus 29)	103,630	103,072			
	SHAREHOLDERS' FUNDS					
31	Paid up share capital	23,954	23,954			
32	Share premium	31,528	31,528			
33	Capital reserves	270	270			
34	Retained earnings	25,484	19,745			
35	Profit (Loss) account	3,808	3,250			
36	Provision Reserve	18,586	24,325			
37	Minority Interest	-	-			
38	TOTAL SHAREHOLDERS' FUNDS	103,630	103,072			
39	Contingent liabilities	103,325	115,831			
40	Non performing loans & advances	76,361	92,825			
41	Allowances for probable losses	37,947	44,213			
42	Other non performing assets	-	-			
	SELECTED FINANCIAL CONDITION INDICATORS					
(i)	Shareholders Funds to total assets	14.0%	15.5%			
(ii)	Non performing loans to total gross loans	15.6%	21.6%			
(iii)	Gross loans and advances to total deposits	80.8%	81.0%			
(iv)	Loans and Advances to total assets	60.9%	58.1%			
(v)	Earning Assets to Total Assets	88.5%	91.4%			
(vi)	Deposits Growth	13.8%	0.6%			
(vii)	Assets growth	11.3%	0.8%			

cc	CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 <sup>st</sup> DECEMBER 2023 (Amounts in million shillings)						
		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative		
		31.12.2023	31.12.2022	31.12.2023	31.12.2022		
1	Interest Income	23,645	16,988	72,536	54,778		
2	Interest Expense	(6,588)	(5,628)	(25,377)	(22,942)		
3	Net Interest Income (1 minus 2)	17,057	11,360	47,159	31,836		
4	Bad Debts Written-Off	-	-	-	-		
5	Impairment Losses on Loans and Advances	9,693	22,887	18,538	25,283		
6	Non Interest Income:	3,298	2,879	12,970	11,701		
	6.1 Foreign Currency Dealings and	1,492	1,243	6,702	4,307		
	Translation Gains/(Loss)						
	6.2 Fees and Commissions	1,644	1,330	5,932	6,970		
	6.3 Dividend Income	-	-	21	16		
	6.4 Other Operating Income	161	305	315	409		
7	Non Interest Expenses:	(9,864)	(9,884)	(36,150)	(31,769)		
	7.1 Salaries and Benefits	(3,534)	(3,403)	(14,617)	(14,171)		
	7.2 Fees and Commission	(750)	(610)	(2,510)	(2,013)		
-	7.3 Other Operating Expenses	(5,581)	(5,870)	(19,024)	(15,585)		
8	Operating Income/(Loss)	797	(18,532)	5,440	(13,515)		
9	Income Tax Provision	(239)	5,089	(1,632)	3,584		
	Net Income/ (Loss) After Income Tax	558	(13,442)	3,808	(9,931)		
11	Other Comprehensive Income (itemize) Total comprehensive income/(loss) for	(0) 558	46	(66) <b>3,742</b>	81		
12	the guarter / year	558	(13,397)	3,742	(9,850)		
13	Number of Employees	189	181	189	181		
	Basic Earnings Per Share	0.02	(0.58)	0.16	(0.43)		
15	Number of Branches	0.02	(0.58)	0.10	(0.43)		
		0	0	0	0		
	SELECTED PERFORMANCE INDICATORS						
(i)	Return on Average Total Assets	0.32%	-9.11%	0.58%	-1.65%		
	Return on Average Shareholders' Fund	2.15%	-59.39%	3.86%	-10.84%		
(iii)		48.46%	69.41%	60.12%	72.97%		
iv)	Net Interest Income to Average Earning	10.84%	8.32%	7.91%	5.86%		
	Assets						

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31<sup>st</sup> DECEMBER 2023 (Amounts in million shillings)

	Share capital Sha	are premium	Retained profit	Regulatory reserve	General provision reserve Others	Tota	I
Current Quarter (31.12.2023)							
Balance as at the beginning of the quarter (01.10.2023)	23,954	31,528	22,995	24,325	•	270	103,072
Profit for the quarter	-		558	-			558
Other Comprehensive Income	-			-		(0)	(0)
Transactions with owners	-	-		-	-		
Dividends Paid	-	-		-	-	-	-
Regulatory Reserve		-	5,739	(5,739)			
General Provision Reserve		-	-				
Others		-		-			-
Balance as at the end of the current guarter (31.12.2023)	23,954	31,528	29,292	18,586	•	270	103,630
			.,				i
Previous Quarter (30.09. 2023)							
	23,954	31,528	27,086	17,458		296	100,322
Previous Quarter (30.09. 2023) Balance as at the beginning of the quarter (01.07.2023 )				17,458	•	296	<b>100,322</b> 2,776
Previous Quarter (30.09. 2023) Balance as at the beginning of the quarter (01.07.2023 ) Profit for the quarter			27,086	17,458	•	<b>296</b> (49)	
Previous Quarter (30.09. 2023)			27,086	17,458	•	-	2,776
Previous Quarter (30.09, 2023) Balance as at the beginning of the quarter (01.07.2023 ) Profit for the quarter Other Comprehensive Income			27,086	17,458	•	-	2,776 (49)
Previous Quarter (30.09. 2023) Balance as at the beginning of the quarter (01.07.2023 ) Profit for the quarter Other Comprehensive Income Transactions with owners			27,086	<b>17,458</b>	•	-	2,776 (49)
Previous Quarter (30.09. 2023) Balance as at the beginning of the quarter (01.07.2023 ) Profit for the quarter Other Comprehensive Income Transactions with owners Dividends Paid		31,528	<b>27,086</b> 2,776	, - -		-	2,776 (49) -
Previous Quarter (30.09. 2023) Balance as at the beginning of the quarter (01.07.2023 ) Profit for the quarter Other Comprehensive Income Transactions with owners Dividends Paid Regulatory Reserve		31,528	<b>27,086</b> 2,776	, - -	-	-	2,776 (49) -

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Ye Cumulative (Previous Year)
		31.12.2023	30.09.2023	31.12.2023	31.12.2022
I:	Cash flow from operating activities:				
	Net income	797	3,966	5,440	(13,515
	Adjustments for:	-	-		-
	- Impairment/Amortization	(5,298)	4,762	7,884	16,914
	- Net change in Loans and Advances	(58,307)	10,695	(88,508)	(25,068
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	68,718	27,661	137,688	25,651
	- Net change in Short Term Negotiable Securities	34,332	(16,916)	(29,374)	(1,019
	- Net change in Other Liabilities	3,501	1,201	6,690	(1,967
	- Net change in Other Assets	(4,199)	3,371	(5,214)	(258
	- Tax Paid	(750)	(750)	(2,250)	-
	- Others	(1,103)	(2,542)	(5,638)	(2,200
	Net cash provided (used) by operating activities	37,691	31,446	26,718	(1,462
I:	Cash flow from investing activities:				
	Dividend Received	-	21	(21)	16
	Purchase of Fixed Assets	(7,568)	(612)	(9,035)	(1,914
	Proceeds from Sale of Fixed Assets	-		-	-
	Purchase of Non- Dealing Securities	-		-	-
	Proceeds from Sale of Non-Dealing Securities	-		-	-
	Others (specify)	(0)	(26)	(66)	81
	Net cash provided (used) by investing activities	(7,569)	(618)	(9,122)	(1,818
11:	Cash flow from financing activities:	-			
	Repayment of Long-term Debt	-		-	-
	Proceeds from Issuance of Long Term Debt	-		-	
	Proceeds from Issuance of Share Capital	-		14,200	-
	Payment of Cash Dividends	-		-	(2,108
	Net Change in Other Borrowings	(2,583)	(2,414)	(9,581)	(18,37
	Others (specify)	_		-	· · ·

(2,414) 4,619 (20,481) (2,583) Cash (used) / p ash and Cash Equivalents: et Increase/ (Decrease) in Cash and Cash Equivalents **27,538** 44,845 **28,414** 16,430 **22,215** 50,168 (23,761) 73,342 Cash and Cash Equivalents at the Beginning of the Quarter 72,383 44,845 72,383 49,581 Cash and Cash Equivalents at the end of the Quarte

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous quarterly financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8).

Name and Title :	Signature	Date
Zahid Mustafa (Chief Executive Officer)	(Signed)	19.01.2024
Veronica Pascal Magongo (Head of Finance)	(Signed)	19.01.2024
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	19.01.2024

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name :	Signature	Date
Christopher K. Mahina	(Signed)	19.01.2024
Emmanuel J. Chacha	(Signed)	19.01.2024

## "I&M Bank (T) Limited Tariff Guide (Applicable from 15<sup>th</sup> June, 2023)"

### ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local Currency (LCY)	Foreign Currency (FCY)
	Monthly Account Maintenance Fees	
Corporate, Institutional and Business Banking		
Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account Jamii Account	Free Free	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
Msomi Student Account	Free	N/A
Tunaweza Savings Account Mafao Account	Free Free	Free Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
Select Banking	-	-
Select Savings Account Select Current Account	Free TZS 30,000 (Equivalent in FCY) if Avg monthly	Free TZS 30,000 (Equivalent in FCY) if Avg monthly
	balance is below TZS 40M. Avg monthly balance	balance is below TZS 40M. Avg monthly balance
	above TZS 40M, Free	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	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance
	above TZS 200M, Free	above TZS 200M, Free
Minir	num 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 US\$, 100
Jami Account	NI	Nil
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50
Tunaweza Group Account	TZS 30,000	US\$, EUR, GBP 50
Kwetu Current Account Personal Banking	Nil	Nil
Dunduliza Savings Account	TZS 20,000	US\$, EUR, GBP 20
Fasta Account	TZS 10,000	N/A
Salary Account	NI	Nil
Msomi Student Account	TZS 10,000	N/A
Tunaweza Savings Account Mafao Account	TZS 10,000 TZS 10,000	US\$, EUR, GBP 20 US\$, EUR, GBP 10
Young Saver's Account	TZS 20,000	US\$, EUR, GBP 10 US\$ 20
Kwetu Savings Account	Nil	Ni
Select Banking		
Select Savings Account Select Current Account	NI	NI
Select Plus Savings Account	NI	NI
Select Plus Current Account	NI	NI
Corporate, Institutional and Business Banking	Minimum Required Account Balance	
Current Account	TZS 100.000	US\$. EUR. GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	NI	NI
Tunaweza Current Account Tunaweza Group Account	TZS 10,000 TZS 10,000	US\$, EUR, GBP 10 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 Salary Account	TZS 5,000 (Min Balance Blocked) TZS 5,000 (Min Balance Blocked)	N/A
Msomi Student Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (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 Select Banking	TZS 200,000	USD100, EUR50, GBP50
Select Savings Account	NI	NI
Select Current Account	NI	Nil
Select Plus Savings Account	NI	NI
Select Plus Current Account	Nil	Nil
	Non - Maintenance of Minimum Balance	
Corporate, Institutional and Business Banking		770 45 000 5 1 1 1 1
Current Account Bonanza Account	TZS 15,000 TZS 15,000	TZS 15,000 Equivalent TZS 15,000 Equivalent
Jamii Account	N/A	N/A
	TZS 2.000	TZS 2,000 Equivalent
Tunaweza Current Account		
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account Kwetu Current Account		TZS 2,000 Equivalent TZS 15,000 Equivalent
Tunaweza Group Account Kwetu Current Account Personal Banking	TZS 2,000	TZS 15,000 Equivalent
Tunaweza Group Account Kwetu Current Account Personal Banking Dundulza Savings Account Fasta Account	TZS 2,000 TZS 15,000 Ni (Min Balance Blocked) Nii (Min Balance Blocked)	TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A
Tunaweza Group Account Kwetu Current Account Personal Banking Dunduiza Savings Account Fasta Account Salary Account	TZS 2,000 TZS 15,000 Ni (Min Balance Blocked) Ni (Min Balance Blocked) Ni (Min Balance Blocked)	TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked)
Tunawaz Group Account Kwetu Current Account Personal Banking Dunduliza Sawings Account Fasta Account Salary Account Morron Student Account	TZS 2,000 TZS 15,000 Ni (Min Balance Bicked) Ni (Min Balance Bicked) Ni (Min Balance Bicked) Ni (Min Balance Bicked)	TZS 15,000 Equivalent Ni (Min Balance Blocked) NA Ni (Min Balance Blocked) NA
Tunaweza Group Account Kwetu Current Account Personal Banking Dundulta Savings Account Fasta Account Salary Account Moort Student Account Tunaweza Savings Account	TZS 25.000 TZS 15.000 NI (Mm Balance Blocked) NI (Mm Balance Blocked) NI (Mm Balance Blocked) NI (Mm Balance Blocked) NI (Mm Balance Blocked)	TZS 15,000 Equivalent NI (Min Balance Blocked) NA Ni (Min Balance Blocked) NA Ni (Min Balance Blocked) NA Ni (Min Balance Blocked)
Tunaweza Group Account Versical Banking Dundulas Saving Account Fasta Account Salary Account Moors Student Account Moors Student Account Tunaweza Saving Account Matea Account Matea Account	1725 25.000 1725 15.000 NI (Mn Balance Blocked) NI (Mn Balance Blocked)	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked)
Tunaeeza Group Account Personal Banking Dundukza Sawings Account Fasta Account Salay Account Morri Studen Account Tunaeeza Savings Account Matao Account Young Saver's Account Young Saver's Account	T25 25,000 T25 15,000 NI (Mn Balance Blocked) NI (Mn Balance Blocked)	TZS 15,000 Equivalent Ni (Mn Balance Blocked) NA Ni (Mn Balance Blocked) NA Ni (Mn Balance Blocked) Ni (Mn Balance Blocked) Ni (Mn Balance Blocked)
Tunaweza Group Account Personal Banking Dundulta Saving Account Pasta Account Salary Account Moors Student Account Moors Student Account Tunaweza Savings Account Matao Account Young Saver's Account Kreetu. Savings Account Kreetu. Savings Account	T28 26 000           T28 15,000           NI (Mn Balance Blocked)           T25 2,000	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA N (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent
Tunaesca Group Account Keetu Current Account Personal Banking Dunduiza Savings Account Fasia Account Salary Account Mom Student Account Tunaesca Savings Account Mata Account Young Saver's Account Keetu Savings Account Select Enking Select Savings Account	1725 25.000 1725 15.000 NI (Mn Balance Blocked) NI (Mn Balance Blocked)	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked)
Tunaweza Group Account Personal Banking Dundulta Saving Account Pasta Account Salary Account Moors Student Account Moors Student Account Tunaweza Savings Account Matao Account Young Saver's Account Kreetu. Savings Account Kreetu. Savings Account	T25 25 000           T25 15,000           NI (Mn Balance Blocked)           NA           NA           NA           NA	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA NA
Tunaweza Group Account Personal Banking Dunduiza Saving Account Dunduiza Saving Account Dunduiza Saving Account Salany Account Mator Account Tunaweza Saving Account Mator Account Mator Account Young Saver's Account Keetu Savings Account Select Banking Select Saving Account Select Dannel Account	T25 25 000 T25 15,000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) NA NA	TZS 15,000 Equivalent Ni (Mn Balance Blocked) NA N (Mn Balance Blocked) NA Ni (Mn Balance Blocked) NZS 2000 Equivalent NA NA NA
Tunesez Group Account Personal Banking Dunduitas Savings Account Fask Account Sakay Account Momi Student Account Tunaseza Savings Account Malao Account Young Saver's Account Young Saver's Account Select Earking Select Savings Account Select Zument Account Select Plus Savings Account Select Plus Savings Account Select Plus Gurrent Account	T25 25 000           T25 15,000           NI (Mri Balance Blocked)           NA           NA           NA           NA           NA           NA           NA	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA NA
Tunaeesa Geoup Account Personal Banking Dunduita Saving Account Fasta Account Salary Account Maon Student Account Tunaeesa Saving Account Mafao Account Mafao Account Young Saver's Account Salest Caront Account Salest Caront Account Salest Caront Account Salest Caront Account Salest Plus Savings Account Salest Plus Gurrent Account	T25 25 000           T25 15,000           NI (Mn Balance Blocked)           NA           NA           NA           NA	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA NA
Tunescz Grup Account Personal Banking Dundulta Savings Account Fask Account Sakary Account Mom Student Account Tunescz Savings Account Malar Account Young Saver's Account Young Saver's Account Select Zavings Account Select Zaving Account Select Zaving Account Select Zusen Account Select Plus Savings Account Select Plus Gument Account Select Plus Gument Account	T25 25 000           T25 15,000           NI (Mri Balance Blocked)           NA           NA           NA           NA           NA           NA           NA	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA NA
Tunesca Group Account Personal Banking Donduita Savings Account Past Account Past Account Sakay Account Sakay Account Madro Account Tunesca Savings Account Madro Account Young Saver's Account Young Saver's Account Select Banking Select Savings Account Select Plus Courent Account Select Plus Current Account Corporate, Institutional and Business Banking Current Account	T25 2.000 T25 15,000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) T25 2.000 NA NA NA NA NA NA NA NA NA NA NA NA NA	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free
Tunaeesa Group Account Personal Banking Dunduita Saving Account Personal Banking Dunduita Saving Account Salary Account Mater Account Mater Account Mater Account Mater Account Mater Account Mater Account Salest Banking Salest Banking Salest Banking Corporate, Institutional and Business Banking Corporate, Institutional Account	1725 25.000 1725 15.000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) 1725 2.000 NA NA NA NA NA NA NA NA NA NA	TZS 15,000 Equivalent           Ni (Mn Balance Blocked)           NA           Ni (Mn Balance Blocked)           NA           Ni (Mn Balance Blocked)           NXA           N/A
Tunaveza Group Account Personal Banking Donduita Saiva Account Personal Banking Donduita Saiva Account Saiva Account Saiva Account Maion Student Account Tunaveza Saiva Account Varung Saiva's Account Waten Saivaga Account Select Dus Saiva Account Select Dus Saiva Account Select Plus Account Select Plus Current Account Select Plus Current Account Corporate, Institutional and Business Banking Current Account Baniza Account Jamii Account Jamii Account Tunaveza Current Account	1725 22.000 1725 15,000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) 1725 2.000 NA NA NA NA NA NA NA NA NA NA	TZS 15,000 Equivalent NI (Inn Balance Blocket) NA NI (Inn Balance Blocket) NA NI (Inn Balance Blocket) NI (Inn Balance Blocket) NI (Inn Balance Blocket) TZS 2,000 Equivalent NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeesa Group Account Personal Banking Dunduita Saving Account Personal Banking Dunduita Saving Account Salary Account Mater Account Mater Account Mater Account Mater Account Mater Account Mater Account Salest Banking Salest Banking Salest Banking Corporate, Institutional and Business Banking Corporate, Institutional Account	T25 25 000 T25 15,000 NI (Mn Balance Blocker) NI (Mn Balance Blocker) T25 2,000 NA NA NA NA NA NA Ser Folio Charges/ Transaction Fees - per entry T25 500 Per transaction Free Free Free	TZS 15,000 Equivalent           NI (Mn Balance Blocked)           NA           NI (Mn Balance Blocked)           NA           NI (Mn Balance Blocked)           NA           NO           NA<
Tunaeesa Group Account Personal Banking Dunduita Saving Account Dunduita Saving Account Fasta Account Salary Account Maine Account Tunaeesa Saving Account Maine Account Maine Account Maine Account Saving Account Corporate, Institutional and Business Banking Tunaeesa Gurent Account Saving Account Saving Account Saving Account Saving Account Saving Account Corporate, Institutional and Business Banking Corporate, Institutional and Business Banking Tunaeesa Gurent Account	1725 22.000 1725 15,000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) 1725 2.000 NA NA NA NA NA NA NA NA NA NA	TZS 15,000 Equivalent NI (Inn Balance Blocket) NA NI (Inn Balance Blocket) NA NI (Inn Balance Blocket) NI (Inn Balance Blocket) NI (Inn Balance Blocket) TZS 2,000 Equivalent NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeeza Group Account Personal Banking Dundulas Saving Account Personal Banking Dundulas Saving Account Faita Account Salary Account Moon Student Account Tunaeeza Savings Account Moon Student Account Select Savings Account Select Savings Account Select Plus Savings Account Select Plus Savings Account Select Plus Gamerit Account Damaeza Group Account Gamerit Account Damaeza Group Account Personal Banking Dundulas Savings Account	T25 25 000 T25 15,000 NI (Mn Balance Blocker) NI (Mn Balance Blocker) T25 2,000 NA NA NA NA NA NA Ser Folio Charges/ Transaction Fees - per entry T25 500 Per transaction Free Free Free	TZS 15,000 Equivalent NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NA NI (Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeesa Group Account Personal Banking Dundulta Saving Account Personal Banking Dundulta Saving Account Salary Account Mater Account Mater Account Mater Account Mater Account Mater Account Mater Account Salest Banking Salest Banking Salest Banking Corporate, Institutional and Business Banking Dundulta Saving Account Sami Account Dundulta Saving Account Corporate, Institutional and Business Banking Dundulta Saving Account Fersonal Banking Dundulta Saving Account Fersonal Banking Dundulta Saving Account	T28 2 000 T28 15,000 T8 158 159 N (Mn Balance Blocker) T28 2,000 NA NA NA NA Set Folio Charges/ Transaction Fees - per entry T25 500 Per transaction Fies Fies Fies Fies Fies Fies Fies Fies	TZS 15,000 Equivalent Ni (An Balance Blocked) NA Ni (An Balance Blocked) NA Ni (An Balance Blocked) TZS 2,000 Equivalent NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeesa Group Account Personal Banking Dunduits Saving Account Personal Banking Dunduits Saving Account Faita Account Salary Account Moon Student Account Tunaeesa Savinga Account Moon Student Account Select Savinga Account Select Savinga Account Select Savinga Account Select Plus Savinga Account Select Plus Savinga Account Select Plus Carrent Account Select Plus Carrent Account Corporate, Institutional and Business Banking Current Account Laraie Account Laraiesa Group Account Tunaeesa Group Account Unaeesa Group Account Defanata Savinga Account Select Plus Savinga Account Defanata Account Defanata Savinga Account Defanata Account Defanata Savinga Account Fasta Account Defanata Savinga Account Defanata Account Defanata Savinga Account Defanata Defana	1725 22.000 1728 15,000 1728 15,000 1728 15,000 NI (Mn Balance Blocket) NI (Mn Balance Bloc	TZS 15,000 Equivalent NI (An Balance Biocked) NA NI (An Balance Biocked) NA NI (An Balance Biocked) NI (An Balance Biocked) NI (An Balance Biocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeesa Group Account Personal Banking Dundulta Saving Account Personal Banking Dundulta Saving Account Salary Account Mater Account Mater Account Mater Account Mater Account Mater Account Mater Account Select Banking Select Banking Select Carent Account Select Plus Savings Account Select Plus Savings Account Select Plus Savings Account Select Plus Gurrent Account Corporate, Institutional and Business Banking Dundulta Savings Account Select Plus Gurrent Account Dundulta Savings Account Funaeevaa Gurgen Account Dundulta Savings Account Fasta Account Salary Account Selex Account Selex Plus Gurrent Selex Plus Selex Plus Gurrent Selex Plus Selex Plus Selex Plus S	1725 25.000 1725 15.000 1725 15.000 1725 15.000 NI (Mn Balance Blocked) NI (Mn Balance Blocked) 1725 20.00 NA NA NA NA NA NA NA NA NA NA	TZS 15,000 Equivalent Ni (An Balance Blocked) NA Ni (An Balance Blocked) NA Ni (An Balance Blocked) TZS 2,000 Equivalent NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunawez Group Account Personal Banking Donduits Swing Account Personal Banking Donduits Swing Account Fata Account Salary Account Moor Student Account Tunaweza Savinga Account Moor Student Account Young Saver's Account Select Daws and Account Corporate, Institutional and Business Banking Current Account Banking Current Account Corporate, Institutional and Business Banking Current Account Damaza Count Jami Account Tunaweza Group Account Duraweza Group Account Duraweza Group Account Duraweza Group Account Personal Banking Dunduita Saving Account Fasta Account Selex Descount	1725 22.000 1728 15,000 1728 15,000 1728 15,000 NI (Mn Balance Blocket) NI (Mn Balance Bloc	TZS 15,000 Equivalent NI (An Balance Biocked) NA NI (An Balance Biocked) NA NI (An Balance Biocked) NI (An Balance Biocked) NI (An Balance Biocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeeza Group Account Personal Banking Dunduits Saving Account Personal Banking Dunduits Saving Account Faita Account Moor Student Account Moor Student Account Moor Student Account Mater Account Select Banking Select Saving Account Select Banking Select Saving Account Select Plus Saving Account Select Plus Current Account Select Plus Current Account Corporate, Institutional and Business Banking Current Account Unaeevaa Group Account Unaeevaa Group Account Select Plus Current Account Select Plus Current Account Select Plus Current Account Select Plus Current Account Dunduits Saving Account Unaeevaa Group Account Dunduits Saving Account Select Plus Current Account Unaeevaa Group Account Dunduits Saving Account Moor Student Account Mater Account Mate	T28 2 000 T28 15,000 T8 16 Balance Blocket) NI (Mn Bal	TZS 15,000 Equivalent Ni (Mn Balance Blocked) NA Ni (Mn Balance Blocked) NA Ni (Mn Balance Blocked) Ni (Mn Balance Blocked) Ni (Mn Balance Blocked) TZS 20,00 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunawea: Group Account Personal Banking Donduits Saving Account Parsonal Banking Donduits Saving Account Fasta Account Salary Account Moor Student Account Tunawea: Saving Account Salest Account Corporate, Institutional and Business Banking Dunduits Saving Account Salest Account Mate Account Young Saver's Account	T28 2 000 T28 15,000 NI (Mn Balance Blocked) T25 2,000 NA NA NA NA Sa Sef Folio Charges/ Transaction Fees - per entry T25 500 Per transaction Free Free Free Free Free Free Free Fre	TZS 15,000 Equivalent N(Mn Balance Blocked) NA N(Mn Balance Blocked) NA N(Mn Balance Blocked) NA N(Mn Balance Blocked) NI (Mn Balance Blocked) NI (Mn Balance Blocked) TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 500 Equivalent TZS 500 Equivalent TZS 500 Equivalent NA
Tunaweza Group Account Personal Banking Donduits Saving Account Personal Banking Donduits Saving Account Fasta Account Salary Account Moor Student Account Tunaweza Saving Account Duraweza Saving Account Duraweza Saving Account Moor Student Account Duraweza Saving Account Moor Student Account Personal Banking Dunduita Saving Account Moor Student Account Moor	T28 2:000 T28 15:000 T8 15:000 T8 16:000 T8 16:000 Ni (Mn Balance Blocket) Ni	TZS 15,000 Equivalent Ni (Mn Blaince Blocked) NA Ni (Mn Blaince Blocked) NA Ni (Mn Blaince Blocked) Ni (Mn Blaince Blocked) Ni (Mn Blaince Blocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunawea: Group Account Personal Banking Donduits Saving Account Parsonal Banking Donduits Saving Account Fasta Account Salary Account Moor Student Account Tunawea: Saving Account Salest Account Corporate, Institutional and Business Banking Dunduits Saving Account Salest Account Mate Account Young Saver's Account	T28 2 000 T28 15,000 T8 16 Balance Blocket) NI (Mn Bal	TZS 15,000 Equivalent NI (Mn Blaince Blocked) NA NI (Mn Blaince Blocked) NA NI (Mn Blaince Blocked) NI (Mn Blaince Blocked) NI (Mn Blaince Blocked) TZS 2,000 Equivalent NA NA NA NA NA TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Tunaeea: Group Account Personal Banking Dundules Saving Account Personal Banking Dundules Saving Account Salary Account Mation Account Tunaeea: Saving Account Mation Account Tunaeea: Saving Account Select Danking Select Savings Account Select Tanking Corporate, Institutional and Business Banking Dundules Saving Account Select Damin Account Dundules Saving Account Salary	T28 2 000 T28 15,000 NI (Mn Balance Blocked) T28 2,000 NA NA NA NA NA Set Folio Charges/ Transaction Fees - per entry T25 500 Per transaction Fees Free Free Free Free Free Free Free	TZS 15,000 Equivalent N(Mn Balance Blocked) NA N(Mn Balance Blocked) NA N(Mn Balance Blocked) NA N(Mn Balance Blocked) TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 500 Equivalent NA NA NA NA NA NA NA NA Free Free Free Free Free Free Free Fre

Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account Jamii Account	TZS 500 Per transaction Free	TZS 500 Equivalent Per transaction Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account Kwetu Current Account	Free TZS 500 Per transaction	Free TZS 500 Equivalent Per transaction
	Statement Charges	
Corporate, Institutional and Business Banking		
Current Account Bonanza Account	TZS 1,500 / page Free	FCY 1 / page Free
Jami Account	TZS 1,500 / page	ECY 1 / page
Tunaweza Current Account Tunaweza Group Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / 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 Salary Account	TZS 1,500 / page TZS 1,500 / page	N/A FCY 1 / page
Msomi Student Account	TZS 1,500 / page	
Tunaweza Savings Account Mafao Account	TZS 1,500 / page Free for last month (Once a month)	FCY 1 / page Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account Select Banking		FCY 1 / page
Select Savings Account Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash De	eposit (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 Bonanza Account	Free Free	Free
Jamii Account Tunaweza Current Account	Free 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 Personal Banking	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Dunduliza Savings Account	Free	Free
Fasta Account Salary Account	Wakala Tariff Apply Free	N/A Free
Msomi Student Account	Free	N/A
Tunaweza Savings Account Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%. Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Young Saver's Account	Free	Free
Kwetu Savings Account Select Banking	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Select Savings Account Select Current Account	Free	Free
Select Plus Savings Account	Free Free	Free Free
Select Plus Current Account	Free	Free
	Cash Withdrawals (Daily Limits)	
Corporate, Institutional and Business Banking Current Account		Upto US\$ 10,000/- 0.5% above 1%
	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	
Bonanza Account Jamii Account	Free Free	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%	Upto US\$ 5,000/- per day is Free, above that 1%
Kwetu Current Account	Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14%	Upto US\$ 10,000/- 0.5% above 1%
	Max TZS 100k	Opto 036 10,000/ 0.5% above 1%
Personal Banking Dunduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5%
	0.14% Max TZS 100k	
Fasta Account Salary Account	Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	N/A Upto US\$ 5,000/- per day is Free, above that 0.5%
	0.14% Max TZS 100k	
Msomi 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%	Upto US\$ 5,000/- per day is Free, above that 1%
Mafao Account	Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5%
	0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	
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	Upto US\$ 5,000/- per day is Free, above that 0.5%
Select Banking	0.14% Max TZS 100k	
Select Savings Account	1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per	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.	transaction. ATM & IClick transactions are not restricted.
Select Current Account	restricted. Free upto TZS 5M. 0.25% above that. Maximum of	restricted. Free upto USD 5,000. 0.25% above that. Maximum
	TZS 100,000	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	1 Cash withdrawal per month at the counter for Free Above that TZS 5,000 & equivalent in FCY per
	Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.
Select Plus Current Account		
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
	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
Cash Deposits	Free upto TZS 10M. 0.25% above that. Maximum of TZS 100,000 Inter Country Transaction Free	Free upto USD 7,000. 0.25% above that. Maximum of USD40
	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
Cash Deposits	Free upto TZS 10M. 0.25% above that. Maximum of TZS 100,000 Inter Country Transaction Free As per Normal Bank Tariff Free	Free upto USD 7,000. 0.25% above that. Maximum of USD40
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non-Iclick Banking)	Free upto T28 10M. 0.25% above that. Maximum of T26 100,000 Inder Country Transaction Free As per Normal Bank Tariff Free Free Invert Remittances	Free upto USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff
Cash Deposits Cash Withdraval Internal Funds Transfers ( <i>Non- Kick Banking</i> ) Incerning Funds Transfers (TI)	Free upo 1725 10M. 0.25% above that. Maximum of T25 100,000 Residentity Transaction Pres As per Normal Bank Tariff Res Immard Reinitiances Free Giorgen Free Units, 1725 ECV	Free upto USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free Free Free USD/GBP/EUR 11.8
Cash Deposits Cash Withdrawal Internat Funda Transfers (Non- kikst Banking) Incoming Funda Transfers (TISS) Incoming Funda Transfers (TI) Income FFT Local	Free upo 1723 10M. 0.25% above that. Maximum of 1723 109,000 Inher Country Transaction Free As per formal Bank Terriff Free USD/GDF/EUR 11.8,725 GOV Free USD/GDF/EUR 11.8,725 GOV	Free uploteD 7,000.0.25% above that Maximum of UBDAO Free As per Normal Bank Tartif Free Free USD/GDP/EUR 11.8 NA
Cash Deposits Cash Wihdrawal Internat Funds Transfers (Non-kikk Banking) Incoming Funds Transfers (TIDS) Incoming Funds Transfers (TID) Incoming Funds Transfers (TID)	Free upto 1725 10M. 0.25% above that. Maximum of T252 100,000 Free As per Normal Bank Tariff Free k Investor Romitances Free UsSyGaPFELR 11.8,T2S EGV Free Outward: Remittances T253 10,000	Free uplo 45D 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free USD/GB/PELR 11.8 NA TZ3 10.000 Equivalent in FCY
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- kick Banking) hooming Funds Transfers (TIS) hooming Funds Transfers (TIS) hooming Funds Transfers (TIS) chapting Funds Transfers (TIS) Outpand EFT - Edemail (StraPA) Outpand EFT - Edemail (StraPA) Outpand EFT - Edemail (StraPA)	Free upo 1723 10M. 0.25% above that. Maximum of 1723 109,000 Inher Country Transaction Free As per formal Bank Terriff Free USD/GDF/EUR 11.8,725 GOV Free USD/GDF/EUR 11.8,725 GOV	Free upto USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free USDG8PFEUR 11.8 NA T25 10.000 Equivalent In FCY NA 0.11% min FCY 50/- & Max FCY 100/-
Cash Deposits Cash Withdraval Internal Funds Transfers (Non- kilck Banking) Incoming Funds Transfers (T1) Income EFT Local Outgoing Funds Transfers (T1) Outgoing Ern Stransfers (T1SJrEAPS) Outgoing Ern Transfers (T1)	Free upto 1Z3 10M. 0.25% above that. Maximum of T23 100,000 Pree As per Normal Bank Tartf. Eres Eres USD(OBP/EUR 11.8,TZS ECV) Free OWARD Remittances Free OWARD Remittances T23 1000	Free uplo USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free USD-GBP/EUR 11.8 NA T25 10,000 Equivalent in FCY NA 1% mm FCY 50/-& Max FCY 100/- USS 20
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- kick Banking) Income funds Transfers (Non- kick Banking) Income EFT Local Objoing Funds Transfers (TI) Income EFT Local Objoing Funds Transfers (TI) Briak Transfers Rapides - Existing Customera (Routed Objoing Funds Transfers Rapides - Existing Customera (Routed	Free upto 1Z3 10M. 0.25% above that. Maximum of T23 100,000 Pree As per Normal Bank Tartf. Eres Eres USD(OBP/EUR 11.8,TZS ECV) Free OWARD Remittances Free OWARD Remittances T23 1000	Free uplo USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free USD/GB/PEUR 11.8 NA T2S 10.000 Equivalent in FCY NA 0.11% mm FCY 50/-& Max FCY 100/- USS 20 USS 7
Cash Depoets Cash Wehdrawal Cash Wehdrawal Internal Funds Transfers (Non- kick Banking) Incoming Funds Transfers (TISS) Incoming Funds Transfers (TISS) Outgong Funds Transfers (TISSEAPS) Outward EFT-External (Singlebruk) Outgong Funds Transfers Rapidar - Existing Customers (Routed Outgong Account) Outgong Index Transfers Rapidar - Marken Cleants	Free upto 1Z3 10M. 0.25% above that. Maximum of T25 100,000 Pree As per Normal Bank Tartf Free USD/CEP/EUR 11.8,1Z5 ECV Free Outward Remittances Outward Remittances T25 000 CALL State St	Free upto UBD 7,000. 0.25%, above that. Maximum of UBD40 Free As per Normal Bank Tanff Free Free UBD/GBP/EURI 11.8 NA 725 10.000 Equivalent in FCY NA 0.11% mm FCY 50/- & Max FCY 100/- US\$ 20 US\$ 20 US\$ 9
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- kick Banking) Income funds Transfers (Non- kick Banking) Income EFT Local Objoing Funds Transfers (TI) Income EFT Local Objoing Funds Transfers (TI) Briak Transfers Rapides - Existing Customera (Routed Objoing Funds Transfers Rapides - Existing Customera (Routed	Free upto 1Z3 10M. 0.25% above that. Maximum of T23 100,000 Pree As per Normal Bank Tartf. Eres Eres USD(OBP/EUR 11.8,TZS ECV) Free OWARD Remittances Free OWARD Remittances T23 1000	Free uplo USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tariff Free USD/GB/PEUR 11.8 NA T2S 10.000 Equivalent in FCY NA 0.11% mm FCY 50/-& Max FCY 100/- USS 20 USS 7
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non-Kick Banking) Incomring Funds Transfers (TISS) Incomre FF Loaders (TISSEAPS) Outgoing Funds Transfers (TISSEAPS) Outgoing Funds Transfers RightSeubl Outgoing Funds Transfers RightSex - Exiting Customers (Routed Though Account) Outgoing Account) Outgoing Londs Transfers RightSex - Exiting Customers (Routed Though Account) Outgoing Londs Transfers RightSex - Walk-in Clients Recal of Lindis (TT) Cancellation of (TT)	Free upo 1725 10M. 0.25% above that. Maximum of T25 100,000 Pree As per Normal Bank Tantts Free Ward Remittances Free USDCOBP/EUR 11.0.725 ECV Free USDCOBP/EUR 11.0.725 ECV Free EV Free USDCOBP/EUR 11.0.725 ECV Free EV Free USDCOBP/EUR 11.0.725 ECV Free EV F	Free upto UBD 7,000. 0.25%, above that. Maximum of UBD40 Free As per Normal Bank Tariff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivation in FCY NA 0.11% mm FCY S0/- & Max FCY 100/- USS 2 USS 2 USS 2 USS 2
Cash Deposits Cash Wehnevel Internal Funds Transfers (Non- kilok Banking) Incoming Funds Transfers (TIS) Incoming Funds Transfers (TIS) Incoming Funds Transfers (TIS) Unique Funds Transfers (TIS) Outpards Funds Transfers (TIS) Outpards Funds Transfers (TIS) Outpards Funds Transfers Repides - Existing Customers (Routed Through Account) Cutgoing funds Transfers Repides - Waik-in Clents Cancelation of (TT) Prer kal	Free upto 1725 10M. 0.25% above that. Maximum of T25 100,000 Inhis Country Transaction Free As per Normal Bank Tartt Free Outward Remittances Free Outward Remittances T25 0.000 I25 0.0	Free upto USD 7,000. 0.25% above that. Maximum of USD40 Free As per Normal Bank Tarff Free Free Not Defension (Contemportant Contemportant Con
Cash Deposits Cash Withdrawal Internal Funds Transfers (Norr. kick Banking) Income g Funds Transfers (TISS) Income GFT Local Outpact EFT Local Outpact EFT - External (RigsEuP2) Outpact Funds Transfers Rapides - Existing Customers (Routed Outpact funds Transfers Rapides - Kwisting Customers (Routed Outpact funds Transfers Rapides - Kwisting Customers (Routed Outpact funds Transfers Rapides - Walk en Clients Receal of Innel (TT)	Free upo 1723 10M. 0.25% above that. Maximum of T23 109,000 Inher Country Transaction Free As per Normal Bank Terriff Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 11.8,723 UGV Free USD/QD/FUEN 10.05 Stork & Max USS 100 0.11% mm equivalent to USS 50/-& Max USS 100 USD 20 USD 20 USD 20 USD 20	Free uplo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tartff Free USD/GBP/EUR 11.8 NA TZ3 10,000 Equivalent in FCY NA % % ms FCY 50/-& Max FCY 100/- USS 7 USS 9 USS 20 USS 20
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- Kilok Banking) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Outgoing Funds Transfers (TIBS/EAPS) Outgoing Funds Transfers Tapjdax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers (Tight Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Brisp Payment - per instruction	Free upo 1723 10M. 0.25% above that. Maximum of T228 100,000 Pree As per Normal Bank Tantt Ree As per Normal Bank Tantt Ree Instructure Control Control Control Control Pree Instructure Control Contr	Free up04057,000.0.25%, above that. Maximum of UBD40 Free As per Normal Bank Tariff Free USD/GBP/EUR 11.8 NA TZS 10.000 Equivalent in FCY NA 0.11% mm FCY 50/- & Max FCY 100/- USS 20 USS 9 USS 9 USS 9 USS 9 TZS 800 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 50.000 Equivalent
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- Kilok Banking) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Outgoing Funds Transfers (TIBS/EAPS) Outgoing Funds Transfers Tapjdax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Rapidax - Kashing Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers (Tight Customers (Flouted Through Account) Brisk Transfer Outgoing India Stransfers Brisp Payment - per instruction	Free upo 1723 10M. 0.25% above that. Maximum of T228 100,000 Pree As per Normal Bank Tantt Ree As per Normal Bank Tantt Ree Instructure Control Control Control Control Pree Instructure Control Contr	Free up04057,000.0.25%, above that. Maximum of UBD40 Free As per Normal Bank Tariff Free USD/GBP/EUR 11.8 NA TZS 10.000 Equivalent in FCY NA 0.11% mm FCY 50/- & Max FCY 100/- USS 20 USS 9 USS 9 USS 9 USS 9 TZS 800 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 50.000 Equivalent
Cash Deposits Cash Withdrawal Internal Funds Transfers (Non- kick Banking) Income Funds Transfers (TBS) Income Fir Local Outpack EFT - Exema (Gapabula) Outpack EFT - Exema (Gapabula) Exemption (Gapabula) Ex	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Inhis Country Transaction Free As per Normal Bank Tartf Free Country Transaction Free Outpard Remittances Outpard Remittances T28 4,000 0.11% min equivalent to US\$ 50% & Max US\$ 100 USD 20 USD 20	Free glob UBD 7,000. 0.25%, above that. Maximum of UBDA0 Free As per Normal Bank Tartff Free USD/GB/FE/R 11.8 NA TZS 10,000 Equivalent in FCY NA O State State State State State State State USD 20 USD 20 USD 20 USD 20 USD 20 USD 20 TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent
Cash Deposits Cash Wehrdrawal  Internal Funds Transfers (Nen- krick Banking)  Incoming Funds Transfers (NES) Income FUT docal  Dutgong Funds Transfers (TISS) Dutward EFT - Coal  Outgong Funds Transfers (TISS) Outward EFT - External (Single/buils) Outgong India Transfers Rapidax - Existing Customers (Routed Though Account) Cutgoing India Transfers Rapidax - Wak-in Clents Cancelation of (TT)  Per Ival Counter oneque Stop Payment - per instruction (Single Continuous cheque series) Revoke Stop Payment Instruction  Revoke Stop	Free upo 1723 10M. 0.25% above that. Maximum of T228 100,000 Pree As per Normal Bank Tantt Ree As per Normal Bank Tantt Ree Instructure Control Control Control Control Pree Instructure Control Contr	Free up04057,000.0.25%, above that. Maximum of UBD40 Free As per Normal Bank Tariff Free USD/GBP/EUR 11.8 NA TZS 10.000 Equivalent in FCY NA 0.11% mm FCY 50/- & Max FCY 100/- USS 20 USS 9 USS 9 USS 9 USS 9 TZS 800 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 10.000 Equivalent TZS 50.000 Equivalent
Cash Deposits Cash Withdraval Internal Funds Transfers (Mon- <i>kick Banking)</i> Internal Funds Transfers (TIDS) Income (Firds Transfers (TIDS) Income (Firds Transfer (TIDS) Outward (Fir Lobal Outgoing (Finds Transfer (TD) Dutyong (Finds Transfer (Rg)) Dutyong (Finds Transfer (Rg)) Brask Transfer (Rg) Contrast (Fir Lobana) (Stoppe (Finds Transfer (Rg)) Contrast (Fir Lobana) (Stoppe (Finds Transfer (Rg)) Contrast (Fir Lobana) (Stoppe (Firds Transfer (Rg)) Contrast (Fir Lobana) (Stoppe (Firds Transfer (Rg)) Contrast (Fir Lobana) (Stoppe (Firds Transfer (Rg)) Contrast (Firds Transfer (Rg))	Free upo 1723 10M. 0.25% above that. Maximum of 1724 109,000 her Country Transaction Free As per Normal Bank Tartff	Free glob UBD 7,000. 0.25%, above that. Maximum of UBDA0 Free As per Normal Bank Tartff Free USD/GB/FE/R 11.8 NA TZS 10,000 Equivalent in FCY NA O State State State State State State State USD 20 USD 20 USD 20 USD 20 USD 20 USD 20 TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent
Cash Deposits Cash Wehrdrawal Internal Funds Transfers (Non- krick Banking) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Universe EFT Local Outgoing Funds Transfers (BSEAPE) Outward EFT- External (Bingle/bulk) Outgoing funds Transfers Rapidex - Kesting Customers (Routed Through Account) Colligiong funds Transfers Rapidex - Wash or Clents Cancestation of (TT) Clenque Scruid For Isal Counter cheque Scruid Per Isal Counter cheque Scruid Counter cheque Counter cheq	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Networks and the second	Free guo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tanff Free Tea USD/GBP/EUR 11.8 NA 725 10.000 Equivalent in FCY NA 0.11% min FCY 50/- & Max FCY 100/- USS 20 USS
Cash Deposits Cash Wehrkeval  Internal Funds Transfers ( <i>Non-Kick Banking</i> )  Incoming Funds Transfers ( <i>Non-Kick Banking</i> )  Incoming Funds Transfers ( <i>Nin-Kick Banking</i> )  Income FF Local  Outpage Funds Transfers ( <i>Nin-Kick Banking</i> )  Contrast FFT - External (Singlebuik)  Outpage funds Transfers ( <i>Ring</i> )  External ( <i>Nin-Kick Banking</i> )  External ( <i>Nin-Kick Banking</i> )  Casesetation of ( <i>Nin-Kick Banking</i> )  Revoke Stop Payment Instruction  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revoke Stop Payment - per Instruction ( <i>Single Continuous cheque series</i> )  Revok	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1780 Maximum of 1	Free upo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Taxff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent TZS 00,000 Equivalent TZS 10,000 Equivalent
Cash Deposits Cash Withdrawal  Internal Funds Transfers (Non- kitck Banking)  Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Incoming Funds Transfers (TIBS) Outward EFT - External (Single-Kuk) Outgoing Funds Transfers (TIBS) Counter (TIBS) Cancestation of (TIBS) Part Mat Counter Oneque Service  For Mat Counter Oneque Service  Revoke Stop Payment Instruction  Revoke Stop Payment  Re	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 here country Transaction Free As per Normal Bank Tartf . Free USD(CBP/EUR 11.8.752 ECV) Free USD(CBP/EUR 11.8.752 ECV) Free Country of Bernitances T23 4.000 0.11% min equivalent to US\$ 50^ & Max US\$ 100 USD 20 USD 20	Free guod UBD 7,000. 0.25%, above that. Maximum of UBDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% mm FCY S0/. & Max FCY 100/- UBS 20 USD 20
Cash Deponts Cash Wehrkawal  Internal Funds Transfers (Non- Kick Banking)  Incoming Funds Transfers (Non- Kick Banking)  Incoming Funds Transfers (TIS) Income EFT Local  Outgoing Funds Transfers (TI) Bras Transfer (TI) Bra	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1780 Maximum of 1	Free guo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA % mm FCY 501-8 Max FCY 100/- USS 7 VISS 7
Cash Deposits Cash Withdraval  Internal Funds Transfers (Non- kick Banking)  Incoming Funds Transfers (TIB) Incoming Funds Transfers (TIB) Incoming Funds Transfers (TIB) Incoming Funds Transfers (TIB)IE(APS) Outward EFT - External (Binglobuk) Outgoing Funds Transfers (TBS/EAPS) Outward EFT - External (Binglobuk) Outgoing Funds Transfers (TBS/EAPS) Outward EFT - External (Binglobuk) Outgoing Funds Transfers (TBS/EAPS) Outward EFT - External (Binglobuk) Outgoing Funds Transfers (TBS/EAPS) Outward EFT - External (Binglobuk) Outgoing Funds Transfers (TBS/EAPS) Outgoing Funds (TT) Per Bat Counter of Unds Outgoing Funds (TT) Per Bat Counter of equiption Outgoing Funds (TT) Outgoing F	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 here country Transaction Free As per Normal Bank Tartf . Free USD(CBP/EUR 11.8.752 ECV) Free USD(CBP/EUR 11.8.752 ECV) Free Country of Bernitances T23 4.000 0.11% min equivalent to US\$ 50^ & Max US\$ 100 USD 20 USD 20	Free pub USD 7,000. 0.25% above that. Maximum of UBDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% man FCY 50/- & Max FCY 100/- USS 20 USS 20 USS 20 USS 20 TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent TZS 50,000 Equivalent
Cash Deposits Cash Withdraval  Internal Funds Transfers (Non- Kick Banking)  Incoming Funds Transfers (Non- Kick Banking)  Incoming Funds Transfers (TISS) Income FFT Local  Outgoing Funds Transfers (TISS) Outward EFT - External (Bioglobuli) Outgoing Funds Transfers (TISS) Dutward EFT - External (Bioglobuli) Outgoing Funds Transfers (TISS) External (Final States)  Contract (Time)  Contract (Time)  Contract (Time)  Contract (Time)  Per Mad  Contern deque Step Payment Instruction  Revise Step Payment Instruction  Revise Step Payment Instruction  Per Mad  Contern deque Cont	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Free As per Normal Bank Tartt	Free guo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA % mm FCY 501-8 Max FCY 100/- USS 7 VISS 7
Cash Deposits Cash Withdraval  Internal Funds Transfers (Non- köck Banking)  Incoming Funds Transfers (Non- köck Banking)  Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS) Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS) Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS	Free upo 1723 10M. 0.25% above that. Maximum of 1724 100,000 Inter Country Transaction Free As per Normal Bank Tartft Free Inter Charles and Tartft Free Inter Charles and Tartft Free Inter Charles and Tartft Free Inter Charles and Tartft T2S 10,000 1725 20,000 1725 20,000 17	Free guo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA TZS 10,000 Equivalent TZS 50,000 Equivalent
Cash Deposits Cash Withdraval  Internal Funds Transfers (Non- köck Banking)  Incoming Funds Transfers (Non- köck Banking)  Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS) Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS) Income FFL ocal  Augorig Funds Transfers (TIS) Income Filter (TIS	Free upo 1723 100. 0.25% above that. Maximum of 1728 100,000 Free As per Normal Bank Tartf	Free guo USD 7,000. 0.25% above that. Maximum of UBDA0 Free As per Normal Bank Tanff Free Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% mm FCY SD/-& Max FCY 100/- USS 20 USD 20 USS 9 USD 20 USS 9 USD 20 USS 9 USD 20 USS 9 TZS 10,000 Equivalent TZS 90,000 Equivalent
Cash Deposits Cash Withdraval  Internal Funds Transfers (Non- Kick Banking)  Incoming Funds Transfers (ND) Income EFT Local  Outgoing Funds Transfers (TISE) Income Internation  Outgoing Funds Transfers (TISE) Income Internation  Outgoing Funds Transfers (TISE)  Pace Information  Outgoing Funds Transfers (TISE)  Pace Information  Outgoing Funds Transfers (TISE)  Pace Information  Outgoing Funds  Transfer  Outgoing Funds  Outgoing F	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of 1780 Maximum of Maximum of 1780 Maximum of 1780 Maximum of Maximum of 1780 Maximum of 1780 Maximum of Maximum of 1780 Maximum of 1780 Maximum of Maximum of 1780 Maximum of	Free upo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent TZS 00,000 Equivalent TZS 10,000 Equivalent TZS 30,000 Equivalent
Cash Deposits Cash Wehdraval Internal Funds Transfers (Non- kick Banking) Incoming Funds Transfers (Non- kick Banking) Incoming Funds Transfers (TIS) Income FT Local Outgoing Funds Transfers (TIS) Outgoing funds Outgoing funds Transfers (TIS) Outgoing funds Ou	Free upo 1723 10M. 0.25% above that. Maximum of T228 100,000 Inhis Country Transaction Free As per Normal Bank Tautt Free USDC607/EUR 11.0.752 SECV Free Country Tauto Country Tauto Country Country Country Tauto Country Country Country Country Country Country USD 20 USD 20	Free guo USD 7,000. 0.25% above that. Maximum of UIDA0 Free As per Normal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% mm FCY 90'-& Max FCY 100'- USS 20 USS 20 US
Cash Depositis Cash Wehrkwal Cash Wehrkwal Internal Funds Transfere ( <i>Non- Kick Banking</i> ) Incoming Funds Transfere ( <i>Non- Kick Banking</i> ) Incoming Funds Transfere ( <i>Non-Kick Banking</i> ) Univaries EFT Local Outpork Funds Transfere ( <i>Non-Kick Banking</i> ) Reveke Stop Payment Instruction Network Stop Payment Instruction Oneque returned by us- per item - Technical reason by customer of Check returned by us- per item - Francial reason by customer of Check returned by us- per item - Francial reason by customer of Deque returned by us- per item - Francial reason by customer of Deque returned by other banks (Inward ungad ) Issuance of Bankers Cheque Cancelation ( <i>Stopp</i> ) Registration charges Processing - Internal (TSB dor TT charges apples along with hands failed	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1728 100,000 Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of Maximum of 1780 Maximum of 1	Free upo USD 7,000. 0.25% above that. Maximum of USDA0 Free As per Normal Bank Tartff Free USDCBP/EUR 11.8 NA TZS 10,000 Equivalent TZS 00,000 Equivalent TZS 10,000 Equivalent TZS 30,000 Equivalent
Cash Depositis Cash Wehrinval Cash Wehrinval Internal Funda Transfers ( <i>Non-Kick Banking</i> ) Incoming Funda Transfers ( <i>Non-Kick Banking</i> ) Incoming Funda Transfers ( <i>Non-Kick Banking</i> ) Incoming Funda Transfers ( <i>Non-Kick Banking</i> ) Outpard EFT Local Registration of transfers ( <i>Non-Kick Banking</i> ) Outpard EFT Local Registration of ( <i>Non-Kick Banking</i> ) Outpard EFT Local Outpard Part Provide State ( <i>Non-Kick Charles</i> ) Recal of transfers Repidex - <i>Kulkkin Cleans</i> (Routpard EFT) Cancetation (If ( <i>Non-Kick Charles</i> ) Cashed Transfers Repidex - <i>Kulkkin Cleans</i> Outpard EFT Local Outpard EFT L	Free upo 1723 10M. 0.25% above that. Maximum of 1724 100,000 Initis Country Transaction Free As per Normal Bank Tartf Free Initis Country Transaction Free Initis Country Country Initis Initi	Free glob USD 7,000. 0.25%, above that. Maximum of UIDA0 Free As per formal Bank Tartff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% in FCY 50/- & Max FCY 100/- USB 7 TZS 10,000 Equivalent TZS 10,000 Equivalent
Cash Deposits Cash Wehrkwal Cash Wehrkwal Internal Funds Transfers ( <i>Non- Kick Banking</i> ) Incoming Funds Transfers ( <i>Non- Kick Banking</i> ) Incoming Funds Transfers ( <i>Non-Kick Banking</i> ) Incoming Funds Transfers ( <i>Non-Kick Banking</i> ) Outward EFT- Local Outgoing Funds Transfers ( <i>Non-Kick Banking</i> ) Processing ( <i>Non-Kick Banking</i> ) Revoke Stop Payment Instruction ( <i>Bingle Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Instruction ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Continue ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Continue ( <i>Single Continuous chaque series</i> ) Revoke Stop Payment Continue ( <i>Single Continues chaque series</i> ) Revoke Stop Payment ( <i>S</i>	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 Inhis Country Transaction Free As per formal Bank Tariff Free Insured Resultances Free USD/GDF/EUR 118,725 ECV/ Free USD/GDF/EUR 118,725 ECV/ Free USD/GDF/EUR 118,725 ECV/ Insured Resultances T25 10,000 T25 4,000 INTS man equivalent to US\$ 50/-8. Max US\$ 100 USD 20 USD 20 USD 20 USD 20 USD 20 USD 20 INTS man equivalent to US\$ 50/-8. Max US\$ 100 INTS man equivalent to US\$ 50/-8. Max US\$ 100 INTS 10,000 T25 10,000 T25 10,000 T25 10,000 Results Result Charge & apply Results Bock A charge & are Inclusive stamp and T28 50,000 T28 10,000 Results Result Charge & Results Results Target & Results Results Intervent Results Charge & Apply Results Bock A charge & Results Results Results Intervent Intervent Results Intervent Interve	Free glob USD 7,000. 0.25% above that. Maximum of USDA0 Free As per formal Bank Tanff Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA % mm FCY 501-8 Max FCY 100/- USS 7 VISS 9 USD 20 USD 20
Cash Deposits Cash Withdraval  Internal Funds Transfer (PAon - Kick Banking)  Internal Funds Transfer (TIGS) Income Grunds Transfer (TIGS) Income Grunds Transfer (TIGS) Income Grunds Transfer (TIGS) Income Grunds Transfer (TIG) Income Grunds Income Grunds Income Grunds Income Grunds Use (TIG) Income Grunds In	Free upo 1723 10M. 0.25% above that. Maximum of 1724 100,000 Initis Country Transaction Free As per Normal Bank Tartf Free Initis Country Transaction Free Initis Country Country Initis Initi	Free pub USD 7,000. 0.25% above that. Maximum of UIDA0 Free As per Normal Bank Tantf Free USD/GBP/EUR 11.8 NA TZS 10,000 Equivalent in FCY NA 0.11% mn FCY 50/- & Max FCY 100/- USB 7 TZS 10,000 Equivalent TZS 10,000 Equivalent
Cash Deposits Cash Withdrawal  Internal Funds Transfers (Non: <i>kick Banking)</i> Incoming Funds Transfers (Non: <i>kick Banking)</i> Incoming Funds Transfers (TIS) Income SFT Local Outport Funds Transfers (TIS) Income SFT Local Outport Funds Transfers (TIS) Income SFT Local Outport Funds Transfers (TIS) Income SFT Local Control (TIS) Income SFT Local Control (TIS) Income STT Local Control (TIS) Income State (TIS) Income STT Local Control (TIS) Income State (TIS) Income Stat	Free upo 1723 10M. 0.25% above that. Maximum of 1728 100,000 New Yorks above that. Maximum of 1728 100,000 New Yorks and Yorks above that. Maximum of 1728 100,000 New Yorks above that. Maximum of 1728 100,000 New Yorks above that New Yorks and 1728 10,000 New Yorks above that New Yorks above that 1728 10,000 New Yorks above that New York	Free pub USD 7,000. 0.25% above that. Maximum of UIDA0 Free As per Normal Bank Tantf Free USD/GBP/EUR 11.8 NA TZS 10.000 Equivalent in FCV NA 0.11% in FCV 50/. 6 Max FCV 100/. USB 57 USB 20 TZS 8000 Equivalent TZS 90.000 Equivalent
Cash Deposits Cash Withdrives Cash Withdrives Internal Funds Transfer (Mon- Kick Bankag) Internal Funds Transfer (TISS) Income Funds Transfer (TISS) Income FF Local Usigon Funds Transfer (TISS) Income FF Local Usigon Funds Transfer (TISS) Usigon Funds Transfer (TISS) Curvat EFT - Ederal (Single-buil) Outgoing Funds Transfer (TISS) Recal of funds Transfer (TISS) Curvat EFT - Ederal (Single-buil) Outgoing Funds Transfer (TISS) Recal of funds (TISS) Transfer Deposite (TISS) Curvat (TISS) Cu	Free upo 1723 100. 0.25% above that. Maximum of 1728 100,000 Initia Country Transaction Free As per Normal Bank Tariff Free Term Free Term Ter	Free pub USD 7,000 0.25% above that. Maximum of UBDA0 Free As per Normal Bank. Tanff Free USD/GB7/EUR 11.8 NA TZS 10,000 Equivalent in FCV NA 0.11% mm FCY 50% & Max FCY 100% USS 20 USS 20 TZS 0000 Equivalent TZS 10,000 Equivalent

	Cards Related Charges (Visa Debit Ca	rds)
nnual charges (Classic Debit Card)	TZS 15,000	TZS 15,000 Equivalent in FCY
nnual charges (Platinum and Infinite Debit Card)	TZS 30,000	TZS 30,000 Equivalent in FCY
ard replacement (Classic)	TZS 20,000	TZS 20,000 Equivalent in FCY
ard replacement (Platinum and Infinite)	TZS 50,000	TZS 50,000 Equivalent in FCY
ew pin request (Pin regeneration)	TZS 1,000	TZS 1,000 Equivalent in FCY
ards uncollected and destroyed (after 3months)	Nil	Nil
eclined ATM cash withdrawal (Insufficient funds)	TZS 200	TZS 200 Equivalent in FCY
ini Statement	Free	Free
alance Enquiry Own ATM	TZS 200	TZS 200 Equivalent in FCY
alance Enquiry Other Bank ATM	TZS 300	TZS 300 Equivalent in FCY
alance Enquiry International ATM	TZS 2,000	TZS 2 000 Equivalent in FCY
TM International access fees (Cards from outside of Tanzania )	TZS 12,000	TZS 12,000 Equivalent in FCY
ptional Issuer fee	4.50%	4.50%
ard currency conversion fee		
	ATM Cash Withdrawal (Per Withdraw.	
ash withdrawal-I&M ATM (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
ther bank ATM withdrawal -In Tanzania (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
ther bank ATM withdrawal - Outside Tanzania (Classic)	TZS 10,000	TZS 10,000 Equivalent in FCY
ther bank ATM withdrawal - Outside Tanzania (Platinum and finite)	TZS 12,000	TZS 10,000 Equivalent in FCY
minte)		
Annual Safe Deposit	Lockers at Oysterbay, Nyerere and Aru	isha Branch (Only in TZS)
Locker Size	Charge per Annum	Safety Fixed Deposit Required
mall Size	TZS 200,000	TZS 1,000,000
edium size	TZS 350,000	TZS 1,000,000
arge size	TZS 400,000	TZS 1,000,000
xtra Large	TZS 500,000	TZS 2,000,000
ouble Extra Large	TZS 1,000,000	TZS 2,000,000

1.1% of the facility min of USD 50				
Term Loan (Flat)				
1.1% of the facility min of USD 50				
USD 500				
Advances				
Free				
Out of pocket expenses				
Out of pocket expenses				
	Term Loan (Flat) 1.1% of the facility min of USD 50 USD 500 Advances Free Out of pocket expenses			

# Bank To Wallet FREE!

Visit any I&M Bank branch to open your personal account today.

#### \*Terms And Conditions Apply

#### **#NiBure**

00000

Contact us; +255 784 107 999 | customer.care@imbank.co.tz

