## I&M BANK (T) LTD



## **PUBLICATION OF FINANCIAL STATEMENTS**

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

		Current Quarter	Previous Quarter
		31.03.2024	31.12.2023
A. <u>ASS</u>	Cash	7,644	£ 00.
2	Balances with Bank of Tanzania	45,475	5,98: 45,80
3	Investments in Government securities	159,244	151,12
4	Balances with other banks and financial institutions	11,633	28,53
5	Cheques and items for clearing	80	20,33
6	Inter branch float items	00	-
7	Bills negotiated	_	_
8	Customer liabilities for acceptances	_	
9	Interbank Loans Receivables	15,383	14,77
10	Investments in other securities	-	,,,,
11	Loans, advances and overdrafts (net of allowances for probable losses)	464,883	449,81
12	Other assets	35,352	30,95
13	Equity Investments	1,014	1,01
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	12,252	11,41
16	TOTAL ASSETS	752,959	739,86
B. <u>LIAE</u>	BILITIES		
17	Deposits from other banks and financial institutions	29,637	20,02
18	Customer deposits	582,528	582,77
19	Cash letters of credit	-	-
20	Special deposits	1,557	1,45
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	343	32
23	Accrued taxes and expenses payable	16,643	15,19
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,697	1,30
27	Other liabilities	10,902	10,90
28	Borrowings	3,276	3,27
29 30	TOTAL LIABILITIES  NET ASSETS/(LIABILITIES)(16 minus 29)	646,583 106,376	635,26 104,60
30	NET ASSETS/(EIABILITIES)(10 minus 27)	100,370	104,000
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	23,954	23,95
32	Share premium	31,528	31,52
33	Capital reserves	280	28
34	Retained earnings	40,000	22,38
35	Profit (Loss) account	1,776	4,76
36	Provision Reserve	8,838	21,68
37	Minority Interest	-	-
38	TOTAL SHAREHOLDERS' FUNDS	106,376	104,60
39	Contingent liabilities	82,428	103,32
40	Non performing loans & advances	66,441	85,42
41	Allowances for probable losses	39,336	38,72
42	Other non performing assets	-	-
D.	CELECTED EINANCIAL CONDITION INDICATORS		
D. <u>SELEC</u>	SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total agents	1.4.107	14.1
	Shareholders Funds to total assets Non performing loans to total gross loans	14.1%	14.1
(ii)	• •	13.2%	17.5
(iii)	Gross loans and advances to total deposits	82.2%	80.8
(iv)	Loans and Advances to total assets	61.7%	60.8
(v)	Earning Assets to Total Assets	90.2%	88.5
(vi)	Deposits Growth Assets growth	1.6% 1.8%	13.8° 11.4'
(vii)			

			31st MARCH 2024		
		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		31.03.2024	31.03.2023	31.03.2024	31.03.2023
1	Interest Income	21,603	15,440	21,603	15,440
2	Interest Expense	(7,603)	(5,969)	(7,603)	(5,969)
3	Net Interest Income (1 minus 2)	14,000	9,470	14,000	9,470
4	Bad Debts Written-Off		-	-	-
5	Impairment Losses on Loans and Advances	5,121	3,585	5,121	3,585
6	Non Interest Income:	3,056	2,878	3,056	2,878
	6.1 Foreign Currency Dealings and Translation	1,919	1,427	1,919	1,427
	Gains/(Loss)				
	6.2 Fees and Commissions	1,014	1,414	1,014	1,414
	6.3 Dividend Income	-	16	-	16
	6.4 Other Operating Income	123	22	123	22
7	Non Interest Expenses:	(9,409)	(8,370)	(9,409)	(8,370)
	7.1 Salaries and Benefits	(4,002)	(3,514)	(4,002)	(3,514)
	7.2 Fees and Commission	(600)	(436)	(600)	(436)
	7.3 Other Operating Expenses	(4,807)	(4,420)	(4,807)	(4,420)
8	Operating Income/(Loss)	2,526	394	2,526	394
9	Income Tax Provision	(750)	(118)	(750)	(118)
10	Net Income/ (Loss) After Income Tax	1,776	276	1,776	276
11	Other Comprehensive Income (itemize)	280	(23)	280	(23)
12	Total comprehensive income/(loss) for the quarter /	2,056	252	2,056	252
	year				
13	Number of Employees	196	188	196	188
14	Basic Earnings Per Share	0.07	0.01	0.07	0.01
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	0.96%	0.18%		0.18%
ii)	Return on Average Shareholders' Fund	6.70%	1.21%		1.21%
iii)	Non Interest Expense to Gross Income	55.17%	67.78%	55.17%	67.78%
iv)	Net Interest Income to Average Earning Assets	8.48%	6.80%	8.48%	6.80%

Name and Title :	Signature	Date		NA Bank 5
Zahid Mustafa			WEVA	
(Chief Executive Officer)	(Signed)	24.04.2024	WEKA TUWEKE Return On Your Investment	
Veronica Pascal Magongo (Head of Finance)	(Signed)	24.04.2024	PATA RIBA ZA UHAKIKA	
Aimtonga Adolph				
(Chief Internal Auditor)	(Signed)	24.04.2024	KWENYE AMANA ZAKO ZA DOLA	
We, the undersigned directors, atte above statements. We declare that the and, to the best of our knowledge conformance with International F requirements of the Banking and Fi present a true and fair view.	he statements have ge and belief, hav inancial Reporting	been examined by us e been prepared in Standards and the	15%	
Name :	Signature	Date	KWENYE AMANA ZAKO ZA <b>SHILINGI</b>	
Mr.Madabhushi Soundararajan	(Signed)	24.04.2024	Contact us through: +255 784 107 999 or invest@imbank.co.tz	On Your Side
Mr. Christopher K. Maina	(Signed)	24 04 2024		On Your Side

Carrent Quarter   Current Qu		FOR THE QUARTER EM (Amounts in m		024		
Cash flow from operating activities:   Net income   2,526   716   2,526			Current Quarter			Comparative Yes Cumulative (Previous Year
Net income  Adjustments for:  - Impairment/Amortization  - Net change in Loans and Advances  - Gain/loss on Sale of Assets  - Net change in Deposits  - Net change in Deposits  - Net change in Other Liabilities  - Net change in Other Assets  - Net change in Other Assets  - Net change in Other Jackstes  - Tax Paid  - Others  - (1,457)  - (1,107)  - (1,457)  - (1,103)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,105)  - (1,457)  - (1,452)  - (			31.03.2024	31.12.2023	31.03.2024	31.03.2023
Net income  Adjustments for:  Impairment/Amortization  Impairment/Amortization  Impairment/Amortization  Net change in Loans and Advances  Gain/loss on Sale of Assets	Į.	Cash flow from operating activities				
Adjustments for:  - Impairment/Amortization  - Net change in Loans and Advances  - Gain/loss on Sale of Assets  - Net change in Deposits  - Net change in Other Liabilities  - Net change in Other Liabilities  - Net change in Other Assets  - Net cash provided (used) by operating activities  - Net cash provided (used) by operating activities  - Net cash flow from investing activities:  - Dividend Received			2,526	716	2.526	
- Impairment/Amortization   136			_	-	щомо	·
- Net change in Loans and Advances		,	136	(4.520)	136	3,0
- Gain/loss on Sale of Assets - Net change in Deposits - Net change in Deposits - Net change in Other Liabilities - Net change in Other Assets - Others - Net cash provided (used) by operating activities - Others - Net cash provided (used) by operating activities - Others - Net cash provided (used) by operating activities - Others - Net Cash flow from investing activities - Others - Net Cash flow from investing activities - Others - O						(13,
- Net change in Deposits		· ·		-		
- Net change in Short Term Negotiable Securities (23,349) - Net change in Other Liabilities (1,107 4,122 1,107 4,1			(144)	68,718	(144)	15,
- Net change in Other Liabilities						(31,
- Net change in Other Assets						1,-
- Tax Paid (638) (750) (638) - Others (1,457) (1,103) (1,457) Net cash provided (used) by operating activities (41,262) 37,985 (41,262)  Ile Cash flow from investing activities:  Dividend Received  Purchase of Fixed Assets (361) (7,879) (361)  Proceeds from Sale of Fixed Assets  Purchase of Non-Dealing Securities  Others (specify) (6) 16 (6)  Net cash provided (used) by investing activities (367) (7,863) (367)  Ile Cash flow from financing activities:  Repayment of Long-term Debt			(3,762)	(5,222)	(3,762)	
- Others - O					(638)	(
Cash flow from investing activities:   Dividend Received			(1,457)	(1,103)	(1,457)	(2,
Cash flow from Investing activities:   Dividend Received				37,985	(41,262)	(27,
Dividend Received Purchase of Fixed Assets Proceeds from Sale of Fixed Assets Proceeds from Sale of Fixed Assets Proceeds from Sale of Non-Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) (6) 16 (6) Net cash provided (used) by investing activities (367) (7,363) (367)  II: Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Cash Dividends Net Change in Other Borrowings (0) (2,583) (0) Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents: Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,383 44,845 27,383	Π:					
Proceeds from Sale of Fixed Assets Purchase of Non-Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) (6) 16 (6) Net cash provided (used) by investing activities (367) (7,863) (367)  II: Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Cash Dividends Net Change in Other Borrowings (0) (2,583) (0) Others (specify) Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents: Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,388 44,845 72,388		_	-	-	=	
Purchase of Non- Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) (6) 16 (6) Net cash provided (used) by investing activities (367) (7,863) (367)  III: Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Cash Dividends Payment of Cash Dividends Other Septiment of Cash Dividends Post Change in Other Borrowings Others (specify) Others (specify) Others (specify)  Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents: Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,383 44,845 27,383		Purchase of Fixed Assets	(361)	(7,879)	(361)	(
Proceeds from Sale of Non-Dealing Securities Others (specify) (6) 16 (6) Net cash provided (used) by investing activities (367) (7,863) (367)  II: Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Cash Dividends Net Change in Other Borrowings Others (specify) Others (specify) Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents: Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,538 (41,629) 44,845 72,383		Proceeds from Sale of Fixed Assets	-	-	-	
Others (specify) (6) 16 (6) Net cash provided (used) by investing activities (367) (7,863) (367) (7,863) (367) (7,863) (367) (7,863) (367) (7,863) (367) (7,863) (367) (7,863) (367) (7,863) (		Purchase of Non- Dealing Securities	-	-	-	
Net cash provided (used) by investing activities   (367)   (7,863)   (367)		Proceeds from Sale of Non-Dealing Securities	-	-	-	
Cash flow from financing activities:		Others (specify)	(6)	16	(6)	
Repayment of Long-term Debt     -		Net cash provided (used) by investing activities	(367)	(7,863)	(367)	(
Proceeds from Issuance of Long Term Debt	II:	Cash flow from financing activities:	-	-		
Proceeds from Issuance of Share Capital  Payment of Cash Dividends  Net Change in Other Borrowings  Others (specify)  Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents:  Net Increase (Decrease) in Cash and Cash Equivalents  (41,629)  27,383  (41,629)  44,845  72,383		Repayment of Long-term Debt	-	-	-	
Payment of Cash Dividends Net Change in Other Borrowings Others (specify)  Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents: Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,383 44,845 72,383		Proceeds from Issuance of Long Term Debt	-	-	=	
Net Change in Other Borrowings   (0) (2,583) (0)		Proceeds from Issuance of Share Capital	-	-	-	14,1
Others (specify)		Payment of Cash Dividends	-	-	-	
(0) (2,583) (0)   Net Cash (used) / provided by Financing Activities   (0) (2,583) (0)		Net Change in Other Borrowings	(0)	(2,583)	(0)	(2,
Net Cash (used) / provided by Financing Activities  V: Cash and Cash Equivalents:  Net Increase (Decrease) in Cash and Cash Equivalents (41,629) 27,538 (41,629) 27,383 (44,629) 44,845 72,383		Others (specify)	-	-	-	
Net Increase/ (Decrease) in Cash and Cash Equivalents (41,629) 27,538 (41,629) 77,383 44,845 77,383		Net Cash (used) / provided by Financing Activities	(0)	(2,583)	(0)	11,
72 383 44 845 72 383	V:		(41.630)	27 520	(41 630)	(15
Cash and Cash Equivalents at the Beginning of the Quarter						(15, 50,
cash and cash squiratens at the segmang of the Quarter		Cash and Cash Equivalents at the Beginning of the Quarter	. 24000	. 1,010	12000	30,

	CONDE	AS AT 31st M (Amounts in mi	IARCH 2024	QUITY			
	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total
Current Quarter (31.03.2024)							
Balance as at the beginning of the quarter (01.1.2024)	23,954	31,528	21,874	26,964		. 286	104,60
Profit for the quarter			1,776				1,77
Other Comprehensive Income		-	-			280	28
Transactions with owners							
Dividends Paid							
Regulatory Reserve			18,126	(18,126)			
General Provision Reserve							
Others		-				(286)	(28)
Balance as at the end of the current quarter (31.03.2024)	23,954	31,528	41,776	8,838		. 280	106,37
Previous 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		-	1,518			-	1,518
Other Comprehensive Income		-	-			. 16	10
Transactions with owners		-	-				
Dividends Paid		-	-			-	
Regulatory Reserve		-	(2,639)	2,639		-	
General Provision Reserve		-	-				
Others							



## I&M Bank (T) Limited Tariff Guide (Applicable from 15th June, 2023)

	Monthly Account Maintenance Fees	
Corporate, Institutional and Business Banking		777 40 000 F I
Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free Free	Free Free
Jamii Account Tunaweza Current Account	Free Free	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	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
Select Banking	P.	Free
Select Savings Account	Free	
Select Current Account	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is below TZS 40M. Avg monthly balance above TZS 40M,	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is
	Free	below TZS 40M. Avg monthly balance above TZS 40M, Free
Salast Dlus Savings Assaunt	Free	Free
Select Plus Savings Account Select Plus Current Account		
Science Fins Current Account	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M,	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M,
	Free	Free
	TIC	TIC
Min	mum 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	USS, 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
Msomi 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	API	VE)
Select Savings Account	Nil Nil	Nil Nil
Select Current Account		
Select Plus Savings Account	Nil Nil	Nil Nil
Select Plus Current Account	Nil	Nil
	Minimum Required Account Balance	
Corporate, Institutional and Business Banking	Anamaum Required Account Dalance	
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	USS, 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)
Msomi 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	NEI .	Mil
Select Savings Account	Nil	Nil Nil
Select Current Account	Nil Nil	Nil Nii
Select Plus Savings Account Select Plus Current Account	Nil Nil	Nil Nil
Select Plus Current Account	Nil	Nil
	Non - Maintenance of Minimum Balance	
Corporate, Institutional and Business Banking		
Current Account		
		TZS 15 000 Equivalent
Bonanza Account	TZS 15,000	TZS 15,000 Equivalent TZS 15,000 Equivalent
	TZS 15,000 TZS 15,000	TZS 15,000 Equivalent
Bonanza Account Jamii Account	TZS 15,000 TZS 15,000 N/A	TZS 15,000 Equivalent N/A
Bonanza Account Jamii Account Tunaweza Current Account	TZS 15,000 TZS 15,000 N/A TZS 2,000	TZS 15,000 Equivalent
Bonanza Account Jamii Account	TZS 15,000 TZS 15,000 N/A	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 15,000	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A 1ZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Curnet Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked) Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent N/A
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kweta Current Account Personal Banking Dundultza Swings Account Fasta Account Salary Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked) Nil (Min Balance Blocked) Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nif (Min Balance Blocked) N/A Nif (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Bakhing Dunduliza Savings Account Fasta Account Assoni Student Account Msoni Student Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) N/A
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dundulza Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Tunaweza Savings Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dundulras Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Mafion Account Tunaweza Savings Account Mafio Account Young Saver's Account Kwett Savings Account Kwett Savings Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 25,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) Nil (Min Balance Blocked) Nil (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduira Savings Account Fasta Account Solary Account Mosmi Student Account Tunaweza Savings Account Mafao Account Voung Saver's Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dundulra Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Mafañ Account Tunaweza Savings Account Mafañ Account Young Saver's Account Kwetu Savings Account Kwetu Savings Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 25,000 TZS 15,000 Nil (Min Balance Blocked) TZS 2,000	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked)
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dundulras Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Mafion Account Tunaweza Savings Account Mafio Account Young Saver's Account Kwett Savings Account Kwett Savings Account	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent N/A N/I (Min Balance Blocked) N/A N/I (Min Balance Blocked) TZS 2,000 Equivalent
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dundulra Savings Account Fasta Account Salary Account Mosmi Student Account Tunaweza Savings Account Tunaweza Savings Account Mafao Account Young Saver's Account Kwetu Savings Account Kwetu Savings Account Scheet Banking	TZS 15,000 TZS 15,000 N/A TZS 2,000 TZS 2,000 TZS 2,000 TZS 15,000 Nil (Min Balance Blocked) TZS 2,000 Local Currency (LCY)	TZS 15,000 Equivalent N/A TZS 2,000 Equivalent TZS 2,000 Equivalent TZS 15,000 Equivalent TZS 15,000 Equivalent Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked) Ni/A Nil (Min Balance Blocked) TZS 2,000 Equivalent  Foreign Currency (FCY)

Le	dger Folio Charges/ Transaction Fees - per entry	
Corporate, Institutional and Business Banking Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account Jamii Account	Free Free	Free Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account Kwetu Current Account	Free Free (iCLick internet banking charges apply)	Free Free (iCLick internet banking charges apply)
Personal Banking Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account Msomi Student Account	Free Free	Free N/A
Tunaweza Savings Account	Free	Free
Mafao Account Young Saver's Account	Free Free	Free Free
Kwetu Savings Account Select Banking	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)
Select Savings Account	Free	Free
Select Current Account Select Plus Savings Account	Free Free	Free Free
Select Plus Current Account	Free	Free
	alary handling/Bulky internal transfers charges	
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
Corporate, Institutional and Business Banking	Statement Charges	
Current Account Bonanza Account	TZS 1,500 / page Free	FCY 1 / page Free
Jamii Account	TZS 1,500 / page	FCY 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	N/A
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	FCY 1 / page
Kwetu Savings Account Select Banking	TZS 1,500 / page	FCY 1 / page
Select Savings Account Select Current Account	Free Free	Free Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free Local Currency (LCY)	Free Foreign Currency (FCY)
Cash Small Deposit Denomination	Deposit (Small Denomination Charges Apply for all) TZS 500; 1,000; 2,000: 1% of total Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%
Current Account		
Bonanza Account	Free Free	Free Free
Jamii Account Tunaweza Current Account	Free Below TZS 30M: Free; Above TZS 30M charge 1%.	Free 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 Tunaweza Savings Account	Free Below TZS 20M: Free; Above TZS 20M charge 1%.	N/A Free
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Young Saver's Account Kwetu Savings Account	Free Below TZS 20M: Free; Above TZS 20M charge 1%.	Free Free
Select Banking	Free	Free
Select Savings Account Select Current Account	Free	Free
Select Plus Savings Account Select Plus Current Account	Free Free	Free Free
Corporate, Institutional and Business Banking	Cash Withdrawals (Daily Limits)	
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 Tunaweza Current Account	Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max	Free Upto US\$ 5,000/- per day is Free, above that 1%
	TZS 100k	
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		II. Ime const.
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%
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% Max	Upto US\$ 5,000/- per day is Free, above that 1%
Mafao Account	TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14%	Upto US\$ 5,000/- per day is Free, above that 0.5%
	Max TZS 100k	
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%	Upto US\$ 5,000/- per day is Free, above that $0.5\%$
Select Banking	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 transaction. ATM	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.	& 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
	1 Cash withdrawal per month at the counter for Free. Above	1 Cash withdrawal per month at the counter for Free. Above
Select Plus Savings Account		that TZS 5,000 & equivalent in FCY per transaction. ATM
-	that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	& iClick transactions are not restricted.
-	& iClick transactions are not restricted. Free upto TZS 10M. 0.25% above that. Maximum of TZS	Free upto USD 7,000. 0.25% above that. Maximum of
-	& iClick transactions are not restricted. Free upto TZS 10M: 0.25% above that. Maximum of TZS 100,000	
Select Plus Current Account  Cash Deposits	& iClick transactions are not restricted. 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
Select Plus Current Account	& iClick transactions are not restricted. Free upto TZS 10M. 0.25% above that. Maximum of TZS 100,000  Inter Country Transaction	Free upto USD 7,000. 0.25% above that. Maximum of USD40
Select Plus Current Account  Cash Deposits	& iClick transactions are not restricted. 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

	Local Currency (LCY)	Foreign Currency (FCY)
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT)	Free USD/GBP/EUR 11.8;TZS EQV	Free USD/GBP/EUR 11.8
Income EFT Local	Free Outward Remittances	N/A
Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk)	TZS 10,000 TZS 4,000	TZS 10,000 Equivalent in FCY N/A
Outgoing Funds Transfers (TT) Brisk Transfer	0.11% min equivalent to US\$ 50/- & Max US\$ 100	0.11% min FCY 50/- & Max FCY 100/- US\$ 20
Outgoing funds Transfers Rapidex - Existing Customers (Routed Through		US\$ 7
Account) Outgoing funds Transfers Rapidex - Walk-in Clients		US\$ 9
Recall of funds (TT) Cancellation of (TT)	USD 20 USD 20	USD 20 USD 20
Cheque St	ervices (All cheque book charges are inclusive stamp duty)	
Per leaf Counter cheque	TZS 800 TZS 10,000	TZS 800 Equivalent 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 Note: Cheque book destruction charges apply	TZS 10,000 Equivalent
if any requested	cheque book remain uncollected by customer within 6 mon Unpaid Cheque Return Charges	ths
Check returned by us - per item - Technical reason by customer side	TZS 50,000	TZS 50,000 Equivalent
Check returned by us - per item - Financial reason by customer side Cheque returned by other banks (Inward unpaid)	TZS 60,000 TZS 30,000	TZS 60,000 Equivalent TZS 30,000 Equivalent
Issuance of Bankers Cheque	Banker's Cheques TZS 20,000	TZS 20,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque Issuance Foreign draft	TZS 15,000	TZS 15,000 Equivalent in FCY US\$ 30
Replacement / Cancellation of Foreign Draft Indian Rupee Demand Draft (family)		US\$ 5 US\$ 6
indian Rupee Demand Draft (family)		053.6
Registration charges	Standing Instruction TZS 15,000	TZS 15,000 Equivalent
Processing - Internal Processing - External (TISS or TT charges applies along with banks tariff	TZS 2,000 TZS 10,000	TZS 2,000 Equivalent TZS 10,000 Equivalent
Amendment / Stop Standing order instruction Unpaid SI / Failure of SI (insufficient fund)	TZS 10,000 TZS 25,000	TZS 10,000 Equivalent
Unpaid St / Faiture of St (insufficient fund)		TZS 25,000 Equivalent
Balance confirmation	Others Certificates TZS 50,000	TZS 50,000 Equivalent
Audit confirmation Reference Letter / Status Inquiry	TZS 70,000 TZS 20,000	TZS 70,000 Equivalent 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 Dormant Accounts - Reactivation Charges	No Charge
All Accounts	Free	Free
	Account Closure Charges	
All Current accounts All Savings Accounts		TZS 35,000 Equivalent TZS 10,000 Equivalent
All Current accounts All Savings Accounts	Account Closure Charges TZS 35,000 TZS 10,000 Cards Related Charges (Visa Debit Cards)	TZS 35,000 Equivalent TZS 10,000 Equivalent
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)	Account Closure Charges TZS 35,000 TZS 10,000 Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 15,000	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 15,000 Equivalent in FCY TZS 30,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic)	Account Closure Charges TZS 35,000 TZS 10,000 Cards Related Charges (Visa Debit Cards) TZS 15,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 15,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration)	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 20,000 TZS 50,000 TZS 50,000 TZS 1,000	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 15,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds)	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 1,000 NI NI TZS 20,000	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 1,000 Equivalent in FCY Nil TZS 2000 Equivalent in FCY Nil TZS 2000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 50,000 TZS 10,000 Nil	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 15,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 5,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 1,000 Equivalent in FCY FICE TZS 2000 Equivalent in FCY FICE TZS 200 Equivalent in FCY FICE TZS 200 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Other Bank ATM	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 20,000 TZS 50,000 TZS 1,000 Nil TZS 1,000 Nil TZS 2,000 Free TZS 2,00 TZS 2,00	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 10,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY Free TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania)	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 1,000 Nil TZS 1,000 Nil TZS 200 Free TZS 200 TZS 300 TZS 300 TZS 300	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 5,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Other Bank ATM Balance Enquiry International ATM	Account Cloure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 15,000 TZS 10,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY Free TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Curd replacement (Platinum and Infinite)  New pin request (Pin regeneration)  Cards uncollected and destroyed (after 3 months)  Doclined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Own ATM  Balance Enquiry Other Bank ATM  Balance Enquiry International ATM  ATM International access fees (Cards from outside of Tanzania)  Optional Issuer fee  Card currency conversion fee	Account Cloure Charges  TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 20,000 TZS 15,000 Nil TZS 200 Free TZS 200 TZS 300 TZS 12,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 12,000	TZS 35,000 Equivalent TZS 10,000 Equivalent  TZS 15,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 2000 Equivalent in FCY Free TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 200 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Oher Bank ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer (a)	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 50,000 TZS 10,000 Nil TZS 200 Free TZS 200 TZS 2000 TZS 3000 TZS 3,000 TZS 3,000 TZS 12,000 TZS 12,000 TZS 12,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 5,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card) Card replacement (Platinum and Infinite) New pin request (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Other Bank ATM Balance Enquiry Other Bank ATM ATM International ATM ATM International ATM Cards card currency conversion fee Card currency conversion fee Cash withdrawal-I&M ATM (All Cards) Other bank ATM withdrawal - In Tanzania (All Cards) Other bank ATM withdrawal - Other Savies (Tanzania (Classic))	Account Cloure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 20,000 TZS 20,000 TZS 10,000 Nil TZS 20,00 TZS 10,00 Nil TZS 200 Free TZS 200 TZS 200 TZS 200 TZS 200 TZS 200 TZS 12,000 ATM Cash Withdrawal (Per Withdrawal) TZS 15,000 TZS 1,500	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 5,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 1,000 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 200 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 1,500 Equivalent in FCY TZS 1,500 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Other Bank ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer ee Card currency conversion fee	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 15,000 TZS 10,000 Nil TZS 200 Free TZS 200 TZS 3000 TZS 12,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 20 Equivalent in FCY Free TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Other Bank ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer ee Card currency conversion fee  Cash withdrawal-l&M ATM (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Annual Safe Deposit	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 50,000 TZS 10,000 Nil TZS 200 Free TZS 200 TZS 300 TZS 1,000 TZS 1,000 TZS 1,000 TZS 1,500	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY TZS 15,000 Equivalent in FCY TZS 15,000 Equivalent in FCY TZS 10,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacemen (Platinum and Infinite) New pin request (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry of Service (Cards from outside of Tanzania) ATM International ACCess (Sec (Cards from outside of Tanzania) Optional Issuer fee Card currency conversion fee  Cash withdrawal-l&M ATM (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 20,000 TZS 20,000 TZS 10,000 Nil TZS 20,000 TZS 10,000 Nil TZS 200 Free TZS 20,000 TZS 2,000 TZS 2,000 TZS 2,000 TZS 12,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 100 Equivalent in FCY TZS 10,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Curd replacement (Platinum and Infinite)  New pin request (Pin regeneration)  Card suncollected and destroyed (after 3months)  Doclined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Other Bank ATM  Balance Enquiry Other Bank ATM  Balance Enquiry International ATM  ATM International access fees (Cards from outside of Tanzania)  Optional Issuer fee  Card currency conversion fee  Cash withdrawal-I&M ATM (All Cards)  Other bank ATM withdrawal - In Tanzania (All Cards)  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size  Small Size  Medium size	Account Cloure Charges  TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 15,000 Nil TZS 200 Free TZS 200 TZS 200 TZS 200 TZS 200 TZS 200 TZS 12,000 TZS 12,000 TZS 15,000 TZS 15,0000 TZS 15,000 TZS 15,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 10,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Card suncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM ATM International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer Equiry County (All Cards) Often Cash withdrawal-law ATM (All Cards) Other bank ATM withdrawal - In Tanzania (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size Small Size Medium size Large size Extra Large	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 15,000 Nil TZS 50,000 TZS 10,000 Nil TZS 200 Free TZS 200 TZS 30,000 TZS 12,000 4.50%  ATM Cash Withdrawal (Per Withdrawal) TZS 15,00 TZS 15,000 TZS 15,000 TZS 15,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 12,000 Local Currency (LCY)  Lockers at Osterbay, Nyerere and Arusha Branch (Only Charge per Annum TZS 350,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 50,0000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Card replacemen (Classic)  Card replacemen (Classic)  Card replacemen (Platinum and Infinite)  New pin request (Pin regeneration)  Cards uncollected and destroyed after 3 months)  Declined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Own ATM  Balance Enquiry Own ATM  Balance Enquiry Own ATM  Balance Enquiry Own Bank ATM  ATM International access fees (Cards from outside of Tanzania )  Optional Issuer Ecc.  Card currency conversion fee  Card currency conversion fee  Cash withdrawal-R&M ATM (All Cards)  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size  Small Size  Medium size  Large size	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 10,000 Nil TZS 20,000 TZS 10,00 Nil TZS 20,001 TZS 10,000 TZS 15,000 TZS 15,000 TZS 15,000 TZS 15,000 TZS 15,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 40,0000 TZS 50,0000 TZS 10,00,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 50,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 200 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,00 Equivalent in FCY TZS 15,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,00,000 TZS 10,00,000
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Card suncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM ATM International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer Equiry County (All Cards) Often Cash withdrawal-law ATM (All Cards) Other bank ATM withdrawal - In Tanzania (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size Small Size Medium size Large size Extra Large	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 50,000 TZS 50,000 TZS 15,000 TZS 15,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 40,0000 TZS 40,0000 TZS 40,0000 TZS 40,0000 TZS 40,0000 TZS 10,000,000  Appraisal Fees For Credit Facilities	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Curd replacement (Classic)  Curd replacement (Platinum and Infinite)  New pin request (Pin regeneration)  Cards uncollected and destroyed (after 3 months)  Doclined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Other Bank ATM  Balance Enquiry Other Bank ATM  Balance Enquiry International ATM  ATM International access fees (Cards from outside of Tanzania)  Optional Issuer Enquired (Cash Withdrawal - In Tanzania (All Cards)  Other bank ATM withdrawal - In Tanzania (All Cards)  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size  Small Size  Medium size  Large size  Extra Large  Double Extra Large	Account Cloure Charges  TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 15,000 TZS 15,000 TZS 15,000 TZS 10,000 TZS 200 Free TZS 200 TZS 200 TZS 200 TZS 12,000 TZS 12,000 TZS 15,000 TZS 15,0000 TZS 15,0000 TZS 15,00000 TZS 15,000,000 TZS 15,000,000 TZS 15,000,000 TZS 15,000,000 TZS 1,000,000  Appraisal Free For Credit Facilities  Overdraft (P/A)	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Card suncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM ATM International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer Equiry County (All Cards) Often Cash withdrawal-law ATM (All Cards) Other bank ATM withdrawal - In Tanzania (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size Small Size Medium size Large size Extra Large	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 200 Free TZS 200 TZS 30,000 TZS 12,000 4.50%  ATM Cash Withdrawal (Per Withdrawal) TZS 15,000 TZS 15,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 350,000 TZS 350,000 TZS 350,000 TZS 100,000 TZS 1.000,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds) Minis Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania ) Optional Issuer Ce Card currency conversion fee  Card currency conversion fee  Cash withdrawal-l&M ATM (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Annual Safe Deposit  Locker Size Small Size Medium size Large size Extra Large  Facility Fee Temporary over draft per quarter  Facility Fee	Account Cloure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 20,000 TZS 10,000 Nil TZS 20,000 TZS 10,00 Nil TZS 20,000 TZS 20,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 10,000 TZS 12,000 TZS 15,000 TZS 15,0000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 100,000 Appraisal Fees For Credit Facilities Overdraft (P/A) 1.1% of the facility min of USD 50 Term Loan (Flat) 1.1% of the facility min of USD 50 Term Loan (Flat)	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Card replacement (Platinum)  New pin request (Pin regeneration)  Card suncellected and destroyed (after 3 months)  Declined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Other Bank ATM  Balance Enquiry Other Bank ATM  Balance Enquiry International ATM  ATM International access fees (Cards from outside of Tanzania)  Optional Issuer fee  Card currency conversion fee  Card currency conversion fee  Cash withdrawal-I&M ATM (All Cards)  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Annual Safe Deposit  Locker Size  Small Size  Medium size  Large gize  Extra Large  Double Extra Large  Facility Fee  Temporary over draft per quarter	Account Cloure Charges  TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 200 Free TZS 200 TZS 200 TZS 200 TZS 200 TZS 12,000 TZS 10,0000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card) Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Card suncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Other Bank ATM Balance Enquiry Other Bank ATM Balance Enquiry International ATM ATM International access fees (Cards from outside of Tanzania) Optional Issuer Enguiry Composition of the Card Currency conversion fee  Cash withdrawal-l-&M ATM (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Locker Size Medium size Large size Extra Large  Facility Fee Temporary over draft per quarter  Facility Fee Temporary over draft per quarter  Facility Fee Facilitation of Loan Amendments  Disbursement of Loans	Account Closure Charges  TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 20,000 TZS 30,000 TZS 30,000 TZS 15,000 Nil TZS 50,000 TZS 15,000 Nil TZS 200 Free TZS 200 TZS 30,001 TZS 12,000 TZS 12,000 TZS 12,000 TZS 15,000 TZS	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Card replacement (Classic) Card replacement (Platinum and Infinite) New pin request (Pin regeneration) Cards uncollected and destroyed (after 3 months) Declined ATM cash withdrawal (Insufficient funds) Mini Statement Balance Enquiry Own ATM Balance Enquiry Own ATM Balance Enquiry Own ATM ATM International ATM ATM International ACM ATM International ACM ATM Minternational ACM ATM Minternational ACM ATM Withdrawal - Outside of Tanzania ) Optional Issuer fee Card currency conversion fee  Cash withdrawal-l-RM ATM (All Cards) Other bank ATM withdrawal - Outside Tanzania (Classic) Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  Annual Safe Deposit Locker Size Small Size Medium size Large size Extra Large Double Extra Large  Facility Fee Temporary over draft per quarter  Facility Fee	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 50,000 TZS 50,000 TZS 50,000 TZS 50,000 TZS 15,000 TZS 15,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 15,000	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
All Current accounts All Savings Accounts  Annual charges (Classic Debit Card)  Annual charges (Platinum and Infinite Debit Card)  Card replacemen (Classic)  Card replacemen (Classic)  Card replacemen (Platinum and Infinite)  New pin request (Pin regeneration)  Cards uncollected and destroyed after 3 months)  Declined ATM cash withdrawal (Insufficient funds)  Mini Statement  Balance Enquiry Own ATM  Balance Enquiry Own ATM  Balance Enquiry Own ATM  Balance Enquiry International ATM  ATM International access fees (Cards from outside of Tanzania )  Optional Issuer Eese (Cards from outside of Tanzania )  Optional Issuer Eese (Cards from outside of Tanzania )  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Classic)  Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)  **Annual Safe Deposit**  Locker Size  Small Size  Medium size  Large size  Extra Large  Extra Large  Facility Fee  Temporary over draft per quarter  Facility Fee  Temporary over draft per quarter  Facility Fee  Temporary over draft per quarter	Account Closure Charges TZS 35,000 TZS 10,000  Cards Related Charges (Visa Debit Cards) TZS 15,000 TZS 30,000 TZS 30,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 10,000 Nil TZS 20,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 20,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 12,000 TZS 15,000 TZS 35,0000 TZS 35,0000 TZS 35,0000 TZS 350,000 TZS 400,000 TZS 100,000 Appraisal Fees For Credit Facilities Overdraft (P/A) 1.1% of the facility min of USD 50 1.1% of the facility min of USD 50 USD 500 Advances Free Out of pocket expenses Out of pocket expenses	TZS 35,000 Equivalent TZS 10,000 Equivalent TZS 10,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 30,000 Equivalent in FCY TZS 10,000 Equivalent in FCY TZS 10,000 Equivalent in FCY Nil TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 12,000 Equivalent in FCY TZS 15,000 Equivalent in FCY