invest@imbank.co.tz

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

Issued pu	PUBLICATION OF FINANCIAL STATEI ursuant to regulations 7 and 8 of the Banking and Financial Insti I&M BANK (T) LTD		Regulations, 2014	CONDENSED		OFIT OR LOSS AND UARTER ENDED 31 mounts in million shi	st DECEMBER 2		DME			NDED 31st DECEMBEI			
	CONDENSED STATEMENT OF FINANCIAL POSITION A	S AT 31st DECEMBI	ER 2024		· · · ·		Comparative		Comparative		(Amounts	n million shillings)			
	(Amounts in million shillings					Current Quarter	Quarter (Previous	Current Year Cumulative	Year (Previous Year)						Comparative Year
		Current Quarter	Previous Quarter				Year)		Cumulative			Current Quarter	Previous Quarter	Current Year Cumulative	Cumulative
A 400	FTO	31.12.2024	30.09.2024	1 Interest Income		31.12.2024	31.12.2023 23,645	31.12.2024	31.12.2023			31.12.2024	30.09.2024	31.12.2024	(Previous Year) 31.12.2023
A. <u>ASS</u>	Cash	9 107	10 517	2 Interest Expense		29,877 (7,913)	(6,592)	97,912 (31,156)	72,536 (25,381)						
1	Balances with Bank of Tanzania	8,197 78,330	10,517 51,995	3 Net Interest Income	(1 minus 2)	21,964	17,052	66,756	47,154	- l:	Cash flow from operating activities:				4 1
3	Investments in Government securities	163,939	158,397	4 Bad Debts Written-Off		- 1	- 1		- 1		Net income	5,774	5,495	18,577	5,359
4	Balances with other banks and financial institutions	61,146	68,584	5 Impairment Losses on		10,996	10,471	21,974	19,316		Adjustments for:	-	-		
5	Cheques and items for clearing	(42)	(76)	6 Non Interest Income		12,623 2,163	3,251 1,446	22,248 7,736	12,923 6,655		- Impairment/Amortization	(20,261)	1,349	(27,447)	22,645
6	Inter branch float items	(12)	(,0)	6.1 Foreign Currency D Translation Gains/(Los		2,105	1,440	7,750	0,000		- Net change in Loans and Advances	15,830	13,296	41,043	(102,994)
7	Bills negotiated	_	-	6.2 Fees and Commiss		3,641	1,619	7,635	5,907		- Gain/loss on Sale of Assets	-	-	-	60
8	Customer liabilities for acceptances	_	-	6.3 Dividend Income		-	-,	23	21		- Net change in Deposits	(35,426)	29,114	3,744	127,781
9	Interbank Loans Receivables	7,623	11,839	6.4 Other Operating In		6,818	186	6,854	340		- Net change in Short Term Negotiable Securities	37,976	(3,086)	4,407	(31,274)
10	Investments in other securities			7 Non Interest Expens		(17,817)	(9,116)	(48,454)	(35,402)		- Net change in Other Liabilities	3,189	2,526	7,080	869
11	Loans, advances and overdrafts (net of allowances for	435,023	430,119	7.1 Salaries and Benef 7.2 Fees and Commiss		(4,360)	(3,534)	(16,893)	(14,617)		- Net change in Other Assets	(372)	(6,469)	(2,885)	(2,741)
	probable losses)	,	,	7.3 Other Operating E		(718) (12,738)	1,687 (7,269)	(2,680) (28,881)	(74) (20,712)		- Tax Paid	(1,417)	(638)	(3,330)	(2,670)
12	Other assets	37,165	35,376	8 Operating Income/(5,774	(7,209) 716	18,577	5,359		- Others	2,606	(3,566)	(3,061)	(14,334)
13	Equity Investments	1,014	1,014	9 Income Tax Provision	,	706	802	(3,135)	(591)		Net cash provided (used) by operating activities	7,899	38,021	38,129	2,702
14	Underwriting accounts	í <u>-</u>	, -	10 Net Income/ (Loss)	After Income Tax	6,480	1,518	15,441	4,768	11:	Cash flow from investing activities:				4
15	Property, Plant and Equipment	14,585	14,435	11 Other Comprehensiv			16	(6)	(49)		Dividend Received	-	-	22.56	21
16	TOTAL ASSETS	806,980	782,200	12 Total comprehensive the guarter / year	income/(loss) for	6,480	1,534	15,435	4,718		Purchase of Fixed Assets	(624)	1,568	(1,974)	(1,704)
				13 Number of Employees		197	189	197	189		Proceeds from Sale of Fixed Assets	-	-	-	
B. LIAB	BILITIES			14 Basic Earnings Per Sha	re	0.27	0.06	0.64	0.20		Purchase of Non- Dealing Securities	-	-	-	
17	Deposits from other banks and financial institutions	57,530	6,504	15 Number of Branches		8	8	8	8		Proceeds from Sale of Non-Dealing Securities	-	-	-	
18	Customer deposits	586,451	621,104								Others (specify)	-	-	(6)	
19	Cash letters of credit			SELECTED PERFORM							Net cash provided (used) by investing activities	(624)	1,568	(1,958)	(1,683)
20	Special deposits	1,523	2,296	(i) Return on Average Tot		3.16%	0.86%	2.00%	0.71%			_ ´_	<u> </u>		
21	Payment orders/transfers payable	-,	-,	(ii) Return on Average Sha (iii) Non Interest Expense t		22.02% 51.51%	5.84% 44.90%	13.90% 54.44%	5.01% 58.93%		Repayment of Long-term Debt	_	_	_	(10,771)
22	Bankers' cheques and drafts issued	336	351	(iv) Net Interest Income to		13.52%	10.80%	10.18%	7.91%		Proceeds from Issuance of Long Term Debt	_			
23	Accrued taxes and expenses payable	25,380	22,151	Assets	Average Earning	15.52 /	10.00 /0	10.1070	7.5170		Proceeds from Issuance of Share Capital	_	_		14,200
24	Acceptances outstanding	_									Payment of Cash Dividends	_			11,200
25	Interbranch float items		-	In preparation of the qua							Net Change in Other Borrowings	216		216	
26	Unearned income and other deferred charges	904	2,174	consistent accounting pol applicable to the previous								210		210	(1,266)
27	Other liabilities	11,324	10,784	statements (if there were							Others (specify)	216		216	2,163
28	Borrowings	3,492	3,276	the changes be explained							Net Cash (used) / provided by Financing Activities	210	-	210	2,103
29	TOTAL LIABILITIES	686,939	668,639						A CARL PROVIDE		······································				4 1
30	NET ASSETS/(LIABILITIES)(16 minus 29)	120,041	113,562	Name and Title :	Signature	Date							-		
				Zahid Mustafa			Dafiki	ian.	Bank 59	IV:	Cash and Cash Equivalents:	7,491	- 39,589	36,387	3,182
c.	SHAREHOLDERS' FUNDS			(Chief Executive Officer)	(Signed)	29.01.2025	Rafiki				Net Increase/ (Decrease) in Cash and Cash Equivalents	101.279	59,569 61,690	72,383	50,959
31	Paid up share capital	23,954	23,954	((orgined)						Cash and Cash Equivalents at the Beginning of the Quarter	101,210	01,000	12,000	00,000
32	Share premium	31,528	31,528				and the second second		Y = Y = A		Oracle and Oracle Environments at the and of the Oracites	108,770	101,279	108,770	54,141
33	Capital reserves	280	280	Veronica Pascal Magongo			Constanting .	W/hat A -	P. Panking		Cash and Cash Equivalents at the end of the Quarter				
34	Retained earnings	38,145	36,873	(Head of Finance)	(Signed)	29.01.2025	C ~		p Banking						
35	Profit (Loss) account	15,441	8,962				3 3 -	Just got	better			ENT OF CHANGES IN EQUIT	L		
36	Provision Reserve	10,693	11,965									t DECEMBER 2024 in million shillings)			
37	Minority Interest		,	Aimtonga Adolph	(a)				t with standby			Retained Reg	ulatory Genera	l provision Others	
38	TOTAL SHAREHOLDERS' FUNDS	120,041	113,562	(Chief Internal Auditor)	(Signed)	29.01.2025		custom	er services		Share capital Share pre		serve re	eserve Others	Total
39	Contingent liabilities	135,545	102,217					🔄 🗹 Open Ai	n Account	Balance		528 45,835	11,965	-	280 113,562
40	Non performing loans & advances	28,711	53,677	We, the undersigned dire	ctors, attest to the	faithful		🤍 🗹 Quicker	transaction		r the quarter	6,480	-	1	6,480
41	Allowances for probable losses	12,473	33,208	representation of the abo				services		Transac	tions with owners -			-	
42	Other non performing assets	-		the statements have been			De marine V		/ AN -2.1		ds Paid	- 1,272	(1,272)	-	1
12	calle. The performing about			best of our knowledge an conformance with Interna						General Others	Provision Reserve	1.1	1.1	1	
D.	SELECTED FINANCIAL CONDITION INDICATORS			Standards and the require			And the second s			Balance	e as at the end of the current quarter (31.12.2024) 23,954 3:	528 53,586	10,693	•	280 120,041
	Shareholders Funds to total assets	14.9%	14.5%	Financial Institutions Act,			- To th		On Your Side						
(ii)	Non performing loans to total gross loans	6.4%	11.6%	and fair view.	, pro	9	11-32-11			Provin	ıs Quarter (30.09. 2024)				
(iii)	Gross loans and advances to total deposits	69.3%	73.6%	Name :	Signature	Date				Balance	e as at the beginning of the quarter (01.07.2024) 23,954 31	28 44,771	9,182	- 2	280 109,715
(iii) (iv)	Loans and Advances to total assets	53.9%	55.0%		Signature	Date				Other C	r the quarter - omprehensive Income -	3,846	-	-	- 3,846
(v)	Earning Assets to Total Assets	76.7%	81.0%	Mr.Emmanuel J. Chacha	(Signed)	29.01.2025				Transac	tions with owners - ds Pald -		-	-	1 1
(v) (vi)	Deposits Growth	2.5%	2.4%		(0.9.007)					Regulati	ory Reserve - Provision Reserve -	- (2,783)	2,783	-	
	Assets growth	3.2%	3.0%	Mr. Christopher K. Maina	(Signed)	29.01.2025				General Others	Provision Reserve		1	-	
(vii)						29.01.2023					e as at the end of the quarter (31.12.2024) 23,954 3	528 45,835	11,965		280 113,562

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



	Local Currency (LCY)	Foreign Currency (FCY)		Salary handling/Bulky internal transfers o	harges	
	Monthly Account Maintenance Fee		Corporate, Institutional and Business Ba	inking		Internal Funds Transfers (Non- Iclick Banking)
Corporate, Institutional and Business Ba			Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction	
Current Account	TZS 20,000	TZS 20.000 Equivalent	Bonanza Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction	
Bonanza Account	Free	Free	Jamii Account	Free	Free	Incoming Funds Transfers (TISS)
Jamii Account	Free	Free	Tunaweza Current Account	Free	Free	Incoming Funds Transfers (TT)
Tunaweza Current Account	Free	Free	Tunaweza Group Account	Free	Free	Income EFT Local
Tunaweza Group Account	Free	Free	Kwetu Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction	
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent	Itweta carrent Account	125 500 FCF a disaction	TES SOO Equivalent Fer transaction	Outgoing Funds Transfers (TISS/EAPS)
Personal Banking				Chatamant Channes		Outward EFT - External (Single/bulk)
Dunduliza Savings Account	Free	Free		Statement Charges		Outgoing Funds Transfers (TT)
Fasta Account	Free	N/A	Corporate, Institutional and Business Ba	inking		outgoing runds munsiers (m)
Salary Account	Free	Free	Current Account	TZS 1,500 / page	FCY 1 / page	Brisk Transfer
Msomi Student Account	Free	N/A	Bonanza Account	Free	Free	Outgoing funds Transfers Rapidex - Existing Custom
Tunaweza Savings Account	Free	Free	Jamii Account	TZS 1,500 / page	FCY 1 / page	
Mafao Account	Free	Free	Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page	(Routed Through Account)
Young Saver's Account	Free	Free	Tunaweza Group Account	TZS 1,500 / page	FCY 1 / page	Outgoing funds Transfers Rapidex - Walk-in Clients
Kwetu Savings Account	Free	Free				Recall of funds (TT)
Select Banking			Kwetu Current Account	TZS 1,500 / page	FCY 1 / page	Cancellation of (TT)
Select Savings Account	Free	Free	Personal Banking			
Select Current Account	TZS 30,000 (Equivalent in FCY) if Av	g monthly TZS 30,000 (Equivalent in FCY) if Avg month	ly Dunduliza Savings Account	TZS 1,500 / page	FCY 1 / page	Cheque S
Account	TEO SOJOOO (Equivalent III TOT) II A	······································	Danadiza Savings Account	123 1,500 / page	iciii/ page	

Internal Funds Tone from (Mars. Inline Dealines)	k	Conc.
Internal Funds Transfers (Non- Iclick Banking)	Free Inward Remittances	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	N/A
Outgoing Funds Transfers (TISS/EAPS)	Outward Remittances TZS 10,000	TZS 10,000 Equivalent in FCY
Outward EFT - External (Single/bulk)	TZS 4,000	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 50/- & Max US\$ 100	0.11% min FCY 50/- & Max FCY 100/-
Brisk Transfer	100	US\$ 20
Outgoing funds Transfers Rapidex - Existing Customers (Routed Through Account)		US\$ 7
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 Services	(All cheque book charges are inclusive stamp TZS 800	duty) TZS 800 Equivalent
Counter cheque	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent
	: Cheque book destruction charges apply ue book remain uncollected by customer withi	in 6 months
in any requested cited	Unpaid Cheque Return Charges	
Check returned by us - per item - Technical reason by	TZS 50,000	TZS 50,000 Equivalent
customer side Check returned by us - per item - Financial reason by	TZS 60,000	TZS 60,000 Equivalent
customer side		
Cheque returned by other banks (Inward unpaid)	TZS 30,000 Banker's Cheques	TZS 30,000 Equivalent
Issuance of Bankers Cheque	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		US\$ 5
Indian Rupee Demand Draft (family)		US\$ 6
	Standing Instruction	
Registration charges Processing - Internal	TZS 15,000 TZS 2,000	TZS 15,000 Equivalent TZS 2,000 Equivalent
Processing - External (TISS or TT charges applies along with	TZS 10,000	TZS 10,000 Equivalent
banks tariff Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
	Others Certificates	
Balance confirmation	TZS 50,000	TZS 50,000 Equivalent
Audit confirmation	TZS 70,000	TZS 70,000 Equivalent
Reference Letter / Status Inquiry Investigation / query per item above 12 months	TZS 20,000 TZS 30,000	TZS 20,000 Equivalent TZS 30,000 Equivalent
		· · ·
All Accounts	Dormant Account Charges No Charge	No Charge
	mant Accounts - Reactivation Charges	France
All Accounts	Free	Free
All Current accounts	Account Closure Charges TZS 35,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Car	ds Related Charges (Visa Debit Cards)	
Annual charges (Classic Debit Card)	TZS 15,000	TZS 15,000 Equivalent in FCY
Annual charges (Platinum and Infinite Debit Card) Card replacement (Classic)	TZS 30,000 TZS 20,000	TZS 30,000 Equivalent in FCY TZS 20,000 Equivalent in FCY
Card replacement (Platinum and Infinite)	TZS 50,000	TZS 50,000 Equivalent in FCY
New pin request (Pin regeneration)	TZS 1,000	TZS 1,000 Equivalent in FCY
Cards uncollected and destroyed (after 3months) Declined ATM cash withdrawal (Insufficient funds)	Nil TZS 200	Nil TZS 200 Equivalent in FCY
Mini Statement	Free	Free
Balance Enquiry Own ATM Balance Enquiry Other Bank ATM	TZS 200 TZS 300	TZS 200 Equivalent in FCY TZS 300 Equivalent in FCY
Balance Enquiry International ATM	TZS 2,000	TZS 2 000 Equivalent in FCY
ATM International access fees (Cards from outside of Tanzania)	TZS 12,000	TZS 12,000 Equivalent in FCY
Optional Issuer fee	4.50%	4.50%
Card currency conversion fee		
	M Cash Withdrawal (Per Withdrawal)	
Cash withdrawal-I&M ATM (All Cards) Other bank ATM withdrawal -In Tanzania (All Cards)	TZS 1,500 TZS 1,500	TZS 1,500 Equivalent in FCY TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Classic)	TZS 10,000	TZS 10,000 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)	TZS 12,000	TZS 10,000 Equivalent in FCY
	kers at Oysterbay, Nyerere and Arusha Branch	
Locker Size Small Size	Charge per Annum TZS 200,000	Safety Fixed Deposit Required TZS 1,000,000
Medium size	TZS 350,000	TZS 1,000,000
Large size Extra Large	TZS 400,000 TZS 500,000	TZS 1,000,000 TZS 2,000,000
Double Extra Large	TZS 1,000,000	TZS 2,000,000
	Appraisal Fees For Credit Facilities	
Facility Fee	Overdraft (P/A) 1.1% of the facility min of USD 50	
Temporary over draft per quarter	1.1% of the facility min of USD 50	
Facility Fee	Term Loan (Flat)	
Facility Fee Facilitation of Loan Amendments		

Free Out of pocket expenses Out of pocket expenses

Disbursement of Loans Recall Notice/Demand for repayment Discharge of Mortgage Demands

Select Savings Account	Free	rree	 Per
Select Current Account	TZS 30,000 (Equivalent in FCY) if Avg monthly	TZS 30,000 (Equivalent in FCY) if Avg monthly	 Dun
	balance is below TZS 40M. Avg monthly balance	balance is below TZS 40M. Avg monthly balance	Fast
	above TZS 40M, Free	above TZS 40M, Free	Sala
Select Plus Savings Account	Free	Free	
Select Plus Current Account	TZS 50,000 (Equivalent in FCY) if Avg monthly	TZS 50,000 (Equivalent in FCY) if Avg monthly	Mso
	balance is below TZS 200M. Avg monthly	balance is below TZS 200M. Avg monthly	Tuni
	balance above TZS 200M. Free	balance above TZS 200M. Free	Mafa

Minimum Initial Deposit Required for Account Opening					
Corporate, Institutional and Business Ba					
Current Account	TZS 100,000	US\$, EUR, GBP 100			
Bonanza Account	TZS 100,000	US\$, 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					
Select Savings Account	Nil	Nil			
Select Current Account	Nil	Nil			
Select Plus Savings Account	Nil	Nil			
Select Plus Current Account	Nil	Nil			

Minimum Required Account Balance					
Corporate, Institutional and Business Banking					
Current Account	TZS 100,000	US\$, EUR, GBP 100			
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100			
Jamii Account	Nil	Nil			
Tunaweza Current Account	TZS 10,000	US\$, EUR, GBP 10			
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10			
Kwetu Current Account	TZS 500,000	USD200, EUR100, GBP100			
Personal Banking					
Dunduliza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)			
Fasta Account	TZS 5,000 (Min Balance Blocked)	N/A			
Salary Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (Min Balance Blocked)			
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					
Select Savings Account	Nil	Nil			
Select Current Account	Nil	Nil			
Select Plus Savings Account	Nil	Nil			
Select Plus Current Account	Nil	Nil			

orporate, Institutional and Business Bar	king	
Current Account	TZS 15,000	TZS 15,000 Equivalent
Bonanza Account	TZS 15,000	TZS 15,000 Equivalent
Jamii Account	N/A	N/A
Tunaweza Current Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Kwetu Current Account	TZS 15,000	TZS 15,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account	Nil (Min Balance Blocked)	N/A
Salary Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Msomi Student Account	Nil (Min Balance Blocked)	N/A
Tunaweza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Mafao Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
	Local Currency (LCY)	Foreign Currency (FCY)
Young Saver's Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent
Select Banking		
Select Savings Account	N/A	N/A
Select Current Account	N/A	N/A
Select Plus Savings Account	N/A	N/A
Select Plus Current Account	N/A	N/A

Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
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 (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free

Fasta Account	TZS 1,500 / page	N/A
Salary Account	TZS 1,500 / page	FCY 1 / page
Msomi Student Account	TZS 1,500 / page	N/A
Tunaweza Savings Account	TZS 1,500 / page	FCY 1 / page
Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account	TZS 1,500 / page	FCY 1 / page
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free

	Local Currency (LCY)	Foreign Currency (FCY)
	Cash Deposit (Small Denomination Charges Apply for all)	
Small Deposit Denomination	TZS 500; 1,000; 2,000: 1% of total Value max	Less than 50 EUR/US\$ or 20 GBP: 5%
	of TZS 100k	
Corporate, Institutional and Business Ban	king	
Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge	Free
	1%.	
Tunaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge	Free
	1%.	
Kwetu Current Account	Below TZS 30M: Free; Above TZS 30M charge	Free
	1%.	
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Free	Free
Msomi Student Account	Free	N/A
Tunaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge	Free
	1%.	
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge	Free
	1%.	
Young Saver's Account	Free	Free
Kwetu Savings Account	Below TZS 20M: Free; Above TZS 20M charge	Free
	1%.	
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free

	Cash Withdrawals (Daily Limits)	
Corporate, Institutional and Business Banking		
Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge	Upto US\$ 5,000/- per day is Free, above that
ranameza carrene necoune	0.14% Max TZS 100k	1%
Tunaweza Group Account	Upto TZS 10M: Free; Above TZS 10M: charge	Upto US\$ 5,000/- per day is Free, above that
	0.14% Max TZS 100k	1%
Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge	Upto US\$ 10,000/- 0.5% above 1%
	0.14% Max TZS 100k	
Personal Banking		
Dunduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M:	Upto US\$ 5,000/- per day is Free, above that
	charge 0.14% Max TZS 100k	0.5%
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M:	Upto US\$ 5,000/- per day is Free, above that
	charge 0.14% Max TZS 100k	0.5%
Msomi Student Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M:	Upto US\$ 5,000/- per day is Free, above that
	charge 0.14% Max TZS 100k	0.5%
Tunaweza Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge	Upto US\$ 5,000/- per day is Free, above that
	0.14% Max TZS 100k	1%
Mafao Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M:	Upto US\$ 5,000/- per day is Free, above that
Vision Crussle Associat	charge 0.14% Max TZS 100k	0.5%
Young Saver's Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Kwetu Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M:	Upto US\$ 5,000/- per day is Free, above that
Kwetu Savings Account	charge 0.14% Max TZS 100k	0.5%
Select Banking	charge of the flax field took	0.070
Select Savings Account	1 Cash withdrawal per month at the counter for	1 Cash withdrawal per month at the counter for
	Free, Above that TZS 5,000 & equivalent in FCY	Free. Above that TZS 5,000 & equivalent in FC
	per transaction. ATM & iClick transactions are	per transaction. ATM & iClick transactions are
	not restricted.	not restricted.
Select Current Account	Free upto TZS 5M. 0.25% above that. Maximum	Free upto USD 5,000. 0.25% above that.
	of TZS 100,000	Maximum of USD40
Select Plus Savings Account	1 Cash withdrawal per month at the counter for	1 Cash withdrawal per month at the counter for
	Free. Above that TZS 5,000 & equivalent in FCY	Free. Above that TZS 5,000 & equivalent in FC
	per transaction. ATM & iClick transactions are	per transaction. ATM & iClick transactions are
	not restricted.	not restricted.
Select Plus Current Account	Free upto TZS 10M. 0.25% above that.	Free upto USD 7,000. 0.25% above that.
	Maximum of TZS 100,000	Maximum of USD40
	Tarten Country Treasenting	
Cash Deposits	Inter Country Transaction	Free
Cash Deposits Cash Withdrawal	Free As per Normal Bank Tariff	Free As per Normal Bank Tariff
Cash withurawai	As per normal bank raill	As per normal bank ralli