



AZANIA BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

	(Amount in TShs " Millions	9.1	
		Current Quarter 31st December 2024	Previous Quarter 301 September 2024
	ASSETS		
1	Cash	35,134	24,10
2	Balances with Bank of Tanzania	99,572	63,8
3	Investment in Government securities Balances with other Banks and financial institutions	249,654 8,755	252,26
5	Cheques and items for clearing	22,763	10,8
6	Interbranch float items	22,700	10/0
7	Bills negotiated		
8	Customers' Liabilities for Acceptances	-	
9	Interbank Loans Receivables	44,570	32,78
10	Investment in other securities	3,800	3,80
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	1,829,428	1,783,28
12	Other Assets	139,217	119,35
13	Equity Investments	12,899	12,42
14	Underwriting accounts	-	
15	Property, Plant and Equipment	23,308	21,68
16	TOTAL ASSETS	2,469,102	2,338,29
17	Deposits from other banks and financial institutions	-	
18	Customer deposits	1,747,759	1,646,3
19	Cash Letters of Credit	4,020	11,32
	Special deposits		
21	Payment orders/transfers payable	-	
22	Bankers Cheques and Drafts Issued		
23	Accrued taxes and expenses payable Acceptances Outstanding	11,739.42	10,19
24		-	
25	Interbranch float items	F 70F	/ 00
26 27	Unearned income and other deferred charges Other Liabilities	5,795	4,80
28	Borrowings	17,311 352,065	333,8
	TOTAL LIABILITIES	2,138,690	2,022,31
30	NET ASSETS/(LIABILITIES) 16 LESS 29	330,412	315,98
С	SHAREHOLDERS' FUNDS	3307112	010,00
31	Paid up share capital	185,783.87	185,78
	Capital reserves	832.30	83
33 34	Retained Earnings Profit (Loss) Account	62,738.26 38.038.25	62,73
		30,030.23	20,00
	Other capital accounts	(7.010.00	47.0
36	Regulatory Reserve	43,018.82	43,0
37	TOTAL SHAREHOLDERS FUNDS	330,411.50	315,98
38	Contingent liabilities	166,752	107,09
39	Non Performing Loans and advance	111 577	1/.7 0
39 40	Allowance for Probable losses	111,537 42,049	
41	Allowance for other non performing assets	539	
71	PERFORMANCE INDICATORS	500	, ,
	(i)Shareholders Funds to Total Assets	13.38%	13.5
	(ii)Non performing loans to Total Gross Loans	5.96%	
	(iii)Gross loans and advances to Total Deposits	108.66%	113.84
	(iv)Loans and Advances to Total Assets	74.09%	76.26
	(v)Earning Assets to Total Assets	82.60%	
	(vi)Deposits Growth	7.30%	
	(vii)Assets Growth	5.59%	1.5

		Current Quarter 31st December 2024	Previous Quarter 30th September 2024	Current Year Cumulative as at 31st December 2024	Comparative Year(Previous Year) Cumulative as at 31st December 2023
i.	Cash flow from operating activities				
	OperatingIncome	15,929	11,551	48,048	32,30
	Adjustment for:-	-		-	-
	-Impairment/Amortization	11,041	12,084	37,283	24,93
	-Net change in loans and Advances	(47,615)	(42,922)	(201,704)	(626,57
	-Net change in Statutory Min Reserve	(1,838)	20,856	(15,128)	(29,80
	-Net change in Deposits	101,932	(43,494)	165,613	727,23
	-Net change in Short Term Negotiable Securities	4,994	(29,000)	(7,506)	
	-Net change in Other liabilities	(3,295)	14,067	10,380	(8
	Net change in other borrowings	(12,075)	55,590	53,295	3,1
	Rent paid	(762)	(1,044)	(3,179)	
	-Net change in Other assets	(22,188)	(22,792)	(32.129)	(29.6)
	-tax paid	(3,285)	(387)	(4,446)	(2.18
	-Others adjustment	-			(3,17
	Net cash provided (used) by operating activities	42.838	(25,490)	50.527	96,18
ii	Cash flow from investing activities:		,,,		
	Dividend received			90	
	Purchase of fixed assets	(1,083)	(3,293)	(4,670)	(7,3)
	Proceeds from sale of fixed assets	5		5	1,,,,
	Proceeds from sale non-dealing securities	-			(102,4
	Others(Specify)-Equity investment				(104)1
	Net cash provided (used) by investing activities	(1,078)	(3,293)	(4,574)	(109,73
iii	Cash from financing activities				
	Payment of cash Dividends			(4,637)	(4,05
	Proceeds from issuance of Long term debt	30,319		30,319	(4,6
	Repayment of principal portion of lease liabilities				(2,0)
	Rent paid				
	Porceeds from new equity	1	1	2	2
	Net cash provided (used) by financing activities	30,320	1	25,685	(10,55
iv.	Cash and cash equivalents:	11,120		24,000	(
	Net increase (decrease) in cash and cash equivalents	72,080	(28,782)	71,638	(24,10
	Cash and cash Equivalent at the beginning of the Quarter	146,994	175,776	147,436	171,5
	Cash and cash equivalent at the end of the Quarter	219,074	146,994	219,074	147,43

Signed by: Managing Director	Ms. Esther Mang'enya	28-January-25
Director of Finance and Planning	Mrs.Jacqueline L. Tinkasimile	28-January-25
Director of Internal Audit	Mr.Oswald Matilya	28-January-25
We, the under-named non-executive members of the board of directors, attest to examined by us, and to the best of our knowledge and belief have been prepared in Signed by: 1. Chairman		
2. Vice chairman	Mr. Felix M.Maagi	28-January-25

INCOME STATEMENT FOR THE G	QUARTER END n TShs " Millions		EMBER 202	24
	Current Quarter 31st December 2024	Comperative Quarter (Previous year) 31st December 2023	Current Year Cumulative 31st December 2024	Comparative Year (Previous Year) Cumulative 31st December 2023
Interest Income	66,601	59,662	232,270	185,936
Interest Expense	(27,945)	(25,725)	(118,637)	(85,445)
Net Interest Income	38,656	33,937	113,633.75	100,491
Bad debts Written-off	-			
Impairement losses on loans and Advances	(8,319)	(15,525)	(26,929)	(30,673)
Non - Interest Income	8,912	11,105	46,348	37,439
6.1 Foreign exchange profit (Loss)	(1,588)	862	18,488	12,612
6.2 Commissions and Fees	5,415	7,751	18,253	19,374
6.3 Dividend Income	-	-	90	83
6.4 Other operating income	5,086	2,491	9,516	5,370
Non-Interest Expense	(23,321)	(21,814)	(85,005)	(74,953)
7.1 Salaries and Benefits	(11,814)	(9,276)	(45,311)	(40,361)
7.2 Fees and Commission	(315)	(559)	(1,204)	(1,073)
7.3 Other operating expenses	(11,192)	(11,979)	(38,489)	(33,520)
Operating Income/(Loss) before Tax ordinary items	15,929	7,703	48,048	32,304
Income Tax Provision	(1,500)	1,293	(10,010)	(3,009)
Net income /(Loss) After Income tax	14,429	8,996	38,038	29,294
Number of employees	680	632	680	632
Basic Earnings Pershare	308	192	205	211
Diluted Earnings Pershare	308	192	205	211
Number of Branches	28	25	28	25
PERFORMANCE INDICATORS				
i.Return on average total assets	2.65%	1.43%	2.00%	1.51%
ii.Return on Average sharehoders' funds	17.86%	12.16%	11.77%	9.98%
iii.Non interest expense to Operating income	52.53%	54.10%	52.53%	54.10%
iv.NetInterest income to average earning assets	7.72%	7.65%	5.67%	5.71%

	(Amount in Tons Tim	nons /			
	Ordinary share capital	Retained earnings (Accumulated losses) (Amo	Regulatory reserve unt in TShs"Millions	Others	Total
Current Period 31st December 2024	105 807		/7.00	070	715 000
Balance as at the beginning of the Period	185,783	86,348	43,019	832	315,982
Profit for the Year		14,429			14,429
Transactions With Owners	1	-			1
Dividend Paid		-			
Other Comprehensive Income		-			
Regulatory Reserve					
Ralance as at the end of the period	185.784	100.777	43.019	832	330 412

307,431

8,550

Previous Period 30th September 2024

Balance as at the beginning of the Period

Profit for the Year

Transactions With Owners
Dividend Paid
Other Comprehensive Income
Regulatory Reserve
Balance as at the end of the period

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2024
(Amount in TShs " Millions")

MINIMUM DISCLOSURE OF CHARGES AND FEES (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

						Other Services	
Savings Account	Ledger Fees Monthly					Issuance of Bankers cheque	(i) Existing Customer
•	Normal Savings	6,500	1.80	1.80	1.50	issuance of bankers cheque	(ii) Walk in Customers
	Special Savings	4,000	1.80	1.80	1.50		
							Certificate of balance
	Jikwamue Individual	500	N/A	N/A	N/A		Comfort/Introduction Letter
	Vicoba Group	Free	N/A	N/A	N/A		
	Society and Club Savings	Free	Free	Free	Free	Loans	Loan balance confirmation;
	Selected Savings Accounts	Free	N/A	N/A	N/A		Retail
	Statement						Corporate
	E-statement monthly	Free	Free	Free	Free	ATM Transactions	
						ATM Transactions	
	Up to 6 Months	5,000	3.00	3.00	2.50	Azania Umoja ATM Withdrawals	
	More than six months per page	2,500	1.00	1.00	0.72		1,000 - 99,999
		2,000	1.00	1.00	0.72		100,000 - 400,000
	Charges for operating below minimum balance -	3,000	1.80	1.80	1.50		Balance Inquiry on ATMs
	savings	0.500	100	100	100		
	Service Charge	2,500	1.00	1.00	1.00		
	Closing Account	Free	Free	Free	Free	VISA ATM Cards	New Issue of Visa Card
	Monthly dormant accounts charges	Free	Free	Free	Free	TION ATT GUI GU	11011100000111000010
	Dormant activation fees	Free	Free	Free	Free		+
Current Account	Ledger Fees Monthly						Annual Charges
	Personal	8,000	4.32	4.32	3.60		, , , , , , , , , , , , , , , , , , , ,
	Business	17,000	10.80	10.80	9.00		
	Corporate	30,000	25.00	25.00	20.00		
	Society and Club Current	Free	Free	Free	Free		
	Statement			.100			Visa ATM card Replacement
	E-statement monthly	Free	Free	Free	Free		1
	Up to 6 months	5,000	3.0	3.0	2.5		Pinment
	More than six month (Per Page)	2,500	1.0	1.0	0.7		Pin reset
							Cards uncollected or destroyed
	Service Charge	4,000	2.0	1.5	1.5	Visa ATM Withdrawals	Balance Inquiry- Domestio(Our customer, Our AT
	Closing account	Free	Free	Free	Free		1
	Monthly Dormant Charges	Free	Free	Free	Free		Balance Inquiry- Domestic Our customer, Not ou
	Dormant activation fees	Free	Free	Free	Free		ATM)
	Counter Leaf	15,000	8.5	8.5	7.1		
	Cheque book (50 Leaf)	25,000	10.0	10.0	8.5		Balance Inquiry- International
	Cheque book (100 Leaf)	45,000	20.0	20.0	17.0		balance inquity international
Returned Cheques (Issued by our customers)	(i)Insufficient fund	125,000	60.0	N/A	N/A		Cash Withdrawal -Other Banks within Tanzania
	(ii) Other reasons	24,600	17.0	N/A	N/A		
	Stop Payment orders per leaf	64,000	31.0	31.0	25.8		Cash Withdrawal - Other Banks outside Tanzania
	Blocking of lost cheque book	25,000	10.0	10.0	-		Cash withurawai - Other Banks outside ranzania
Cash Transactions over the							
counter						Mobile (SMS) Banking	Balance Inquiry
Cash Withdrawal at Counter	0 ≤3M	5,000	0.59%	0.59%	0.59%		Min statement
ousii mitiidi diidi di oodiitei				0.59%	0.59%		Intra bank charges (by mobile)
Man Wither awards Gounter	>3M ≤5M	0.1800%	0.59%	0.59%	0.59% 0.59%		Intra bank charges (by mobile) Inter bank charges (by mobile)
ousin withdrawardt oodiner	>3M ≤5M >5M ≤10M	0.1800% 0.1700%	0.59% 0.59%	0.59%	0.59%		Inter bank charges (by mobile)
ous mineral and accounter	>3M ≤ 5M >5M ≤ 10M >10M <=100	0.1800% 0.1700% 0.1650%	0.59% 0.59% 0.59%	0.59% 0.59%	0.59% 0.59%		Interbank charges (by mobile) (i) TZS 1-TZS 10M
non minutani di Codifici	>3M ≤5M >5M ≤10M >10M <=100 Maximum cash withdrawal charges	0.1800% 0.1700% 0.1650% 200,000	0.59% 0.59% 0.59% 75.00	0.59% 0.59% 75.00	0.59% 0.59% 75.00		Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M
out in the desired	>3M ≤ 5M >5M ≤ 10M >10M <=100	0.1800% 0.1700% 0.1650%	0.59% 0.59% 0.59%	0.59% 0.59%	0.59% 0.59%		Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M
	>3M s 6M >6M s 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party	0.1800% 0.1700% 0.1650% 200,000 6,000	0.59% 0.59% 0.59% 75.00	0.59% 0.59% 75.00	0.59% 0.59% 75.00		Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M
	>3M s 5M > 5M s 10M > 10M s 10M > 10M s 10D Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges [TZS]	0.1800% 0.1700% 0.1650% 200,000 6,000	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 3.60		Inter bank charges (by mobile) (ii) TSS 1-TSS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments
	>SM s BM > 5M s 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS)	0.1800% 0.1700% 0.1650% 200,000 6,000	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (i)1731-1745 l0M (ii)180-17510M (iii)Mover 27510M-50M (iii)More than 172550M (iiv)EAPS Payments Wallet to Bank
	>3M s 5M > 5M s 10M > 10M s 10M > 10M s 10D Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges [TZS]	0.1800% 0.1700% 0.1650% 200,000 6,000 Free	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (ii) TSS 1-TSS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments
	>SM s BM > 5H s I0M > 10H <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$50 and \$100 Cash deposit charge \$1.55.510 and \$20	0.1800% 0.1700% 0.1650% 200,000 6,000 Free Free 0.5% of the	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (i)1731-1745 l0M (ii)180-17510M (iii)Mover 27510M-50M (iii)More than 172550M (iiv)EAPS Payments Wallet to Bank
	>SM s BM > 5M s 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS)	0.1800% 0.1790% 0.1660% 200,000 6,000 Free Free - 0.5% of the amount,maximum	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (ii) T2S 1-T2S 10M (iii) Above 172 S 10M - 50M (iiii) More than 172 S 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive)
	>SM sSM >SM sSM >SM sIM >10H <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (7.25) Cash deposit charges (7.25) Cash deposit charge \$10 and \$10 0 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit	0.1800*2 0.1700% 0.1660% 200.000 6,000 Free Free 0.5 % of the amount,maximum 50,000	0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.00 4.32 NIL 0.05	0.59% 0.59% 75.00 3.60 NIL 0.05	Mobile Banking Transfers	Inter bank charges (by mobile) (I)T2S I-T2S IOM (II)Above IT2S IOM - 50M (III)Above IT2S IOM - 50M (III)More than T2S 50M (IV)EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) -(1000 -(1000 - 4,599
	>SM s BM > 5H s I0M > 10H <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$50 and \$100 Cash deposit charge \$1.55.510 and \$20	0.1800% 0.1790% 0.1660% 200,000 6,000 Free Free - 0.5% of the amount,maximum	0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above 1725 10M - 50M (iii) More than 1725 50M (iv) EAPS Payments Wallet to Bank Bankto wallet (VAT Inclusive) -1,000 -1,000 -4,999 -5,000 -9,999
Cash Deposit	>SM sSM >SM sSM >SM sIMM >10M <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge SSD and SIDD Cash deposit charge SSD and SIDD Cash deposit charge SSD and SZD Wutilated note deposit School fees deposits	0.1800*2 0.1700% 0.1660% 200.000 6,000 Free Free 0.5 % of the amount,maximum 50,000	0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.00 4.32 NIL 0.05	0.59% 0.59% 75.00 3.60 NIL 0.05	Mobile Banking Transfers	Inter bank charges (by mobile) (I)TZS-TZS-10H (II)JADOVETZS-10M-50M (III)More than TZS-50H (IIV)LAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) (-1,000 1,000 - 4,999 5,000 - 9,999 1,0,000 - 19,999
Cash Deposit	>SM sSM >SM sSM > SM s10M > 10M s-100 Maximum cash whithdrawal charges Cash payment to 3rd party Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SS0 and S100 Cash deposit charge SSS 3rd SS0 and S20 Mutilated note deposit School fees deposits TISS	0.1800 % 0.1700 % 0.1850 % 200.000 6.000 Free Free 0.5 % of the amount.maximum 50.000 Free	0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.000 4.32	0.59% 0.59% 75.00 3.50 	Mobile Banking Transfers	Inter bank charges (by mobile) (ii) TZS 1-TZS 10M (iii) Above 1725 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) <.1,000 1,000 - 9,999 10,000 - 19,999 2,000 - 29,999
Cash Deposit	>SM sSM >SM sSM >SM sIMM >10M <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge SSD and SIDD Cash deposit charge SSD and SIDD Cash deposit charge SSD and SDD Wulliated note deposit School fees deposits TISS (IVES)	0.1809. 0.1709. 0.1709. 0.1709. 0.1709. 0.1859	0.59% 0.59% 75.00 4.32 	0.59% 0.59% 75.000 4.32 - NIL 0.05 N/A	0.59% 0.59% 75.00 3.60 	Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above 1725 10M - 50M (III) More than TZS 50M - 50M (IV) EAR'S Payments Wallet to Bank Bank to wallet (VAT inclusive) <1,000 1,000 - 4,999 10,000 - 18,999 10,000 - 18,999 20,000 - 29,999
Cash Deposit	>SM sSM >SM sSM > SM s10M > 10M s-100 Maximum cash whithdrawal charges Cash payment to 3rd party Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SS0 and S100 Cash deposit charge SSS 3rd SS0 and S20 Mutilated note deposit School fees deposits TISS	0.1800 % 0.1700 % 0.1850 % 200.000 6.000 Free Free 0.5 % of the amount.maximum 50.000 Free	0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05	0.59% 0.59% 75.000 4.32	0.59% 0.59% 75.00 3.50 	Mobile Banking Transfers	Inter bank charges (by mobile) (I)TZS I-TZS IOM (II)TAS I-TZS IOM (III)Above ITZS IOM - 50M (III)Move than TZS 50M (IV)ZASP Symmets Wallet to Bank Bank to wallet (VAT inclusive) -(1,000 -1,999 -5,000 - 9,899 -10,000 - 9,899 -20,000 - 29,399 -30,000 - 49,399 -30,000 - 49,399 -5,000 - 9,999
Cash Deposit	>SM sSM >5M s10M >10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge \$10 and \$100 Cash deposit charge \$10 and \$20 Mutilated note deposit School fees deposits TISS (01725 1-TZS 10M (01Above TZS 10M - 50M	0.1809. 0.1709. 0.1709. 0.1709. 0.1709. 0.1859	0.59% 0.59% 75.00 4.32 	0.59% 0.59% 75.000 4.32 - NIL 0.05 N/A	0.59% 0.59% 75.00 3.60 	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (iii) More than TZS 50M + 50M (iii) More than TZS 50M + 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (YAT inclusive) -1.000 -1.000 -1.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999
Cash Deposit	>SM sSM >5M s10M >10M <=100 Maximum cash whithdrawal charges Cash payment to 3rd party Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SSD and \$100 Cash deposit charge SSD and \$20 Mulliated note deposit School fees deposits TISS (I)TZS I-TZS 10M (II) Above TZS 10M - 50M (III) More Mar TZS 50M	0.1805% 0.1806% 0.1806% 0.1806% 200.000 6.000 Free Free Free 0.5% of the amount.maximum 50.000 Free 2.000	0.59% 0.59% 0.59% 75.00 4.32 	0.58% 0.58% 75.00 4.32 	0.59%. 0.58%. 75.00 3.60 3.60 NIL 0.05 N/A N/A N/A	Mobile Banking Transfers	Inter bank charges (by mobile) (I)T2S I-T2SIOH (II)Above T2SIOH (III)Above T2SIOH (I
Cash Deposit	>SM sSM >SM sSM >SM sIM >10H <=100 Haximum cash withdrawal charges Cash deposit charges (72S) Cash deposit charges (72S) Cash deposit charge \$12S and \$100 Cash deposit charge \$13S and \$100 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit School fees deposits TISS (10/TZS -TZS 10M (10/Above TZS 10M - 50M (10/Above TZS 155M) (10/EAPS Pgayments	0.1809% 0.1700% 0.1860% 0.1860% 200,000 6,000 Free Free 0.5% of the amount,maximum 0.5% of the 300,000 Free 0.5% of the 300,000 0.000 0.0000 10,0000	0.59%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 75.00 4.32 - - NIL 0.05 N/A N/A N/A	0.59% 0.58% 75.00 3.60 	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (iii) More than TZS 50M + 50M (iii) More than TZS 50M + 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (YAT inclusive) -1.000 -1.000 -1.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999 -1.0000 -1.9.999
Cash Deposit	>SM sSM >5M s10M >10M <=100 Maximum cash whithdrawal charges Cash payment to 3rd party Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SSD and \$100 Cash deposit charge SSD and \$20 Mulliated note deposit School fees deposits TISS (I)TZS I-TZS 10M (II) Above TZS 10M - 50M (III) More Mar TZS 50M	0.1800% 0.1700% 0.1500% 200,000 6.000 Free Free 0.5% of the amount,maximum 50,000 Free 2,000 5,000	0.59%, 0.59%, 0.59%, 75.00 4.32	0.59% 0.59% 75.00 4.32 	0.59% 0.58% 75.00 3.60 - NIL 0.05 N/A N/A N/A	Mobile Banking Transfers	Inter bank charges (by mobile) (I)T2S I-T2SIOH (II)Above T2SIOH (III)Above T2SIOH (I
Cash Deposit	>SM sSM >SM sSM >SM sIM > 10H <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges SS0 and S100 Cash deposit charge SS0 and S100 Cash deposit charge SS0 and S100 Cash deposit charges (TZS) Mullated note deposit TIS UTAS - TZS 10M - S0M	0.1809% 0.1700% 0.1850% 0.1850% 200,000 6,000 Free Free	0.59%, 0.59%, 0.59%, 0.59%, 75.00 0.59%, 75.00 4.32	0.58% 0.589% 75.00 4.32 NILL 0.056 N/A	0.59% 0.58% 75.00 3.60 	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (iii) More than TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (YAT Inclusive) -1.000 -1.000 -1.9.9.9 -5.000 -9.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -19.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99 -1.0,000 -0.9.9.99
Cash Deposit	>SM sSM >5M sSM >5M s10M >10M s-100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SS0 and S100 Cash deposit charge S15S S10 and S20 Mutilated note deposit School fees deposits TISS (0172S 1-TZS 10M (iii) More than TZS 50M (iii) More than TZS 50M (iv) LAPS Payments V) Incoming transfers/Payments TT (iv) Outward foreign transfers	0.1800% 0.1800% 0.1860% 0.1860% 200,000 6,000 Free Free Free 0.5 % of the amount,maximum 50,000 Free 10,000 10,000 10,000 NIL	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.322 NIL 0.005 N/A	0.58% 0.58% 75.00 75.00 4.32 - NIL 0.05 N/A N/A N/A N/A N/A	0.59% 0.59% 75.00 3.60 	Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (IV) EARS Payments Wallet to Bank Bank to wailet (VAT inclusive) <-1.000 -0.898 1.000 -0.898 20.000 -28.989 30.000 -49.999 100.000 -198.999 100.000 -198.999 100.000 -198.999 100.000 -198.999 100.000 -198.999 100.000 -198.999 100.000 -398.999 100.000 -498.999 100.000 -498.999 100.000 -498.999 100.000 -498.999 100.000 -498.999 100.000 -498.999 100.000 -498.999 100.000 -498.999
Cash Deposit	>SM sSM >SM sSM >SM sIM > 10M <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SSD and SID0 Cash deposit charge SSD and SID0 Cash deposit charge SSD and SDD Wilsted note deposit School fees deposits TISS UI) CISS - TZS IDM UI) Above TZS IDM - 50M UI) FZ ID	0.1800% 0.1700% 0.1700% 0.1850% 200,000 6,000 Free Free 0.5 % of the amount-maximum 5,000 Free 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000	0.59%, 0.59%, 0.59%, 75.00 4.372	0.58% 0.589% 75.00 4.32 - NILL NIA	0.59% 0.58% 75.00 3.60 - N/L 0.05 N/A N/A N/A N/A N/A USD60 USD60	Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (III) More than TZS 50M + 50M (III) More than TZS 50M (III) More
Cash Deposit	>SM SSM >SM SSM >SM SSM >SM SSM >SM SSM >IOH <=100 Maximum cash withdrawal charges Cash deposit charges (T2S) Cash deposit charges (T2S) Cash deposit charge SSD and S100 Cash deposit charge SSD and S100 Cash deposit charge SSD and S20 Mutilated note deposit School fees deposits School fees deposits TISS (I)TZS I-TZS IOM (III)Move TZS IOM - 50M (III)Move ITZS IOM - 50M (III)Move Itan TZ-S50M (IV)EAPS Payments (V)Incoming transfers/Payments TT (I)Outward foreign transfers (I)Non account holder Inward transfers ITT - customers	0.1809 x 0.000 0.0	0.59%, 0.59%, 0.59%, 75.00 0.59%, 75.00 4.322	0.58% 0.584% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (I)T2S I-T2S 10M (II)T3C I-T2S 10M (III)Above T2S 10M - 50M (III) More than T2S 50M (IV)EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) -(.1000 -(
Cash Deposit	SM sSM SM SIM SM S	0.1800% 0.1850% 0.1850% 200,000 6.000 Free Pree 0.5% of the amount,maximum 50,000 10,000 10,000 NUL USD80 USD80 USD80 USD80	0.59%, 0.59%, 0.59%, 75.00 4.32 NIL 0.05 N/A 1725.2000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000	0.58% 0.589% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (II) TZS 1-TZS 10M (III) Above 1TZS 10M - 50M (IIII) More than TZS 50M - 60M (IIII) More than TZS 50M (IIII) More than TZS
Cash Deposit	>SM sSM >SM sSM Advances Advances Advances Cash payment to 3rd party Cash deposit charges (728) Cash deposit charge SSD and SIDD Cash depos	0.1809% 0.1700% 0.1800% 0.1800% 0.000 6,000 Free Free 0.5% of the amount,maximum 0.5% of the amount,ma	0.59%, 0.59%, 0.59%, 75.00 0.59%, 75.00 4.32 4.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50	0.58% 0.589% 75.00 4.32 NILL 0.056 N/A N/A N/A V/A USD60 USD60 USD60 USD60 USD60 USD60	0.59%. 0.58%. 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (iii) More than TZS 10M - 50H (iii) More than TZS 50M - 50H (iv) EAPS Payments Wallet to Bank Bank to wailet (VAT inclusive) -1,000 - 1,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 1,939 -1,0
Cash Deposit	SM SBM SM S	0.1800% 0.1850% 0.1850% 200,000 6.000 Free Pree 0.5% of the amount,maximum 50,000 10,000 10,000 NUL USD80 USD80 USD80 USD80	0.59%, 0.59%, 0.59%, 75.00 4.32 NIL 0.05 N/A 1725.2000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000 1725.000	0.58% 0.589% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M - 60M (III) More than TZS 50M - 60M (III) More than TZS 50M (IV) EARS Payments Wallet to Bank Bank to wallet (VAT inclusive) <-1.000 -0.899 -0.000 - 9.899 -0.000 - 29.899 -0.000 - 29.899 -0.000 - 29.999 -0.000 - 199.999 -0.000 - 1000.000
Cash Deposit	>SM sSM >SM sSM >SM sSM >SM sIM >10H <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge SSD and S100 Cash deposit charge SSD and S100 Cash deposit charge SSD	0.1809% 0.1700% 0.1800% 0.1800% 0.000 6,000 Free Free 0.5% of the amount,maximum 0.5% of the amount,ma	0.59%, 0.59%, 0.59%, 75.00 0.59%, 75.00 4.32 4.50 0.50 0.50 0.50 0.50 0.50 0.50 0.50	0.58% 0.589% 75.00 4.32 NILL 0.056 N/A N/A N/A V/A USD60 USD60 USD60 USD60 USD60 USD60	0.59%. 0.58%. 75.00 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (iii) More than TZS 10M - 50H (iii) More than TZS 50M - 50H (iv) EAPS Payments Wallet to Bank Bank to wailet (VAT inclusive) -1,000 - 1,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 19,939 -1,000 - 1,939 -1,0
Cash Deposit	>SM s M > SM s M > SM s M > SM color side of s	0.1805% 0.1806% 0.1806% 0.1806% 0.000 6.000 Free Free Free 0.5% of the amount-maximum 50.000 Free 10.000 10.000 10.000 10.000 10.000 10.000 10.000 10.000 Free 12.000 Free	0.58%, 0.59%, 0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60	Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M - 60M (III) More than TZS 50M - 60M (III) More than TZS 50M (IV) EARS Payments Wallet to Bank Bank to wallet (VAT inclusive) <-1.000 -0.899 -0.000 - 9.899 -0.000 - 29.899 -0.000 - 29.899 -0.000 - 29.999 -0.000 - 199.999 -0.000 - 1000.000
Cash Deposit	>SM sSM >SM sSM >SM sSM >SM sIM >10H <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge SSD and S100 Cash deposit charge SSD and S100 Cash deposit charge SSD and SDD Hutilated note deposit School fees deposits School fees deposits 1ISS (II) ADD ST SSD M (III) ADD ST SSD M (III) ADD ST SSD M (IV) EAPS PSYMENTS (IV) INCOMING TRANSFORMENTS TT (IV) Comming transfers/Psyments TT (IV) Comming transfers/Psyments TT (IV) Comming transfers (IV) Comming transfers (IV) Incoming t	0.1800% 0.1700% 0.1850% 0.1850% 0.000 6.000 Free Free Free 0.5 % of the amount, maximum 10.000 Free 0.5 % of the amount, maximum 10.000 NIL USD80 USD80 USD80 USD80 USD80 Free 12.000 Free	0.59%, 0.59%, 0.59%, 75.00 4.372	0.58% 0.589% 75.00 4.32	0.59% 0.58% 75.00 3.60 - NIL 0.05 N/A		Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M - 60M (III) More than TZS 50M - 60M (III) More than TZS 50M (IV) EARS Payments Wallet to Bank Bank to wallet (VAT inclusive) <-1.000 -0.899 -0.000 - 9.899 -0.000 - 29.899 -0.000 - 29.899 -0.000 - 29.999 -0.000 - 199.999 -0.000 - 1000.000
Cash Deposit	>SM sSM >SM sSM >SM sSM >SM sSM >SM sSM >SM sSM >IOf <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges [725] Cash deposit charges \$125 Cash deposit charges \$100 Cash	0.1805% 0.1806% 0.1806% 0.1806% 0.000 6,000 6,000 Free Free 0.5% of the amount, maximum 0.5% of the amount, maximu	0.59%, 0.59%, 0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.322	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.50	Mobile Banking Transfers Hobile Banking Transfers	Inter bank charges (by mobile) (II) TZS 1-TZS 10M (III) Above 1TZS 10M - 50M (IIII) More than TZS 50M - 60M (IIII) More than TZS 50M (IIII) M
Cash Deposit	>SM + SM SM SM + SM SM + SM + SM +	0.1800% 0.1700% 0.1700% 0.1850	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.32 - NIL 0.05 N/A N/A 172\$ 2.000 172\$ 1.000 172\$ 1.000 172\$ 1.000 175	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60		Inter bank charges (by mobile) (I) TZS 1-TZS 10M (III) More than TZS 50M (III) More than TZS 50M (IV) EAPS Payments Wallet to Bank Bank to wailet (VAT inclusive) (-1,000 (-
Cash Deposit	>SM sSM >SM sSM >SM sSM >SM sSM >SM sSM >SM sSM >IOf <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges [725] Cash deposit charges \$125 Cash deposit charges \$100 Cash	0.1805% 0.1806% 0.1806% 0.1806% 0.000 6,000 6,000 Free Free 0.5% of the amount, maximum 0.5% of the amount, maximu	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.323 4.50%, 0.59%, 75.00 4.323 4.50%, 0.50%,	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60		Inter bank charges (by mobile) (II) TZS 1-TZS 10M (III) Above 1ZS 10M - 50M (IIII) More than TZS
ash Deposit	>SM + SM SM SM + SM SM + SM + SM +	0.1800% 0.1700% 0.1700% 0.1850	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.32 - NIL 0.05 N/A N/A 172\$ 2.000 172\$ 1.000 172\$ 1.000 172\$ 1.000 175	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60		Inter bank charges (by mobile) (ii) TZS 1-TZS 10M (iii) More than TZS 50M (iii) More than TZS 50M (iv) LAPS Payments Wallet to Bank Bank to wailet (VAT inclusive) (-1,000 -1,989 -1,000 -1,989 -1,000 -1,989 -1,000 -1,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -1,98,989 -1,000 -
bash Deposit	>SM sSM >SM sS	0.1800% 0.1700% 0.1800% 0.1800% 0.000 6.000 Free Free 0.5% of the amount,maximum 0.5% of the amount,ma	0.58%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60		Inter bank charges (by mobile) (I) TZS I-TZS 10M (II) Above TZS 15M - 50M (III) More than TZS 50M (III) More than TZS 50M (IV) ZASP Symmets Wallet to Bank Bank to wallet (VAT inclusive) -(.1000 -(.
Cash Deposit	>SM s M > 5M s M > 5M s M > 10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S20 Mutilated note deposit School fees deposits TISS (0)TZS 1-TZS 10M (III) More than TZS 50M (III) More than TZ	0.1800% 0.1800% 0.1800% 0.1800% 0.000 6.00	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.323 4.50%, 0.59%, 75.00 4.323 4.50%, 0.50%,	0.58% 0.58% 75.00 4.32	0.59%. 0.59%. 75.00 3.60		Inter bank charges (by mobile) (II) Above IT25 10P1-50P1 (III) Above IT25 10P1-50P1 (IIII) More than T125 50P1 (IIII) More T125 50P1 (IIIII) More T125 50P1 (IIII) More T125 50P1 (IIIII) More T125 50P1 (IIII) More T125 50P1 (IIIII) More T125 50P1 (IIIII) More T125 50P1 (IIIII) More T125 50P1 (IIIII) More T125 50P1 (IIIIIIII) More T125 50P1 (IIIIIII) More T125 50P1 (IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Cash Deposit Transfers	>SM s M > 5M s M > 5M s M > 10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S100 Cash deposit charge SE0 and S20 Mutilated note deposit School fees deposits TISS (0)TZS 1-TZS 10M (III) More than TZS 50M (III) More than TZ	0.1800% 0.1800% 0.1800% 0.1800% 0.000 6.00	0.58%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 75.00 4.32	0.59%. 0.59%. 75.00 3.60		Inter bank charges (by mobile) (II) ZS I-T2S IOH (III) Above TZS I
Cash Deposit Transfers	>SM sSM SM S	0.1805	0.59%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 75.00 4.32	0.59% 0.58% 75.00 3.60 - NIL 0.05 N/A		Inter bank charges (by mobile) (II) TZS 1-TZS 10M (III) Above 1TZS 10M - 50M (IIII) More than TZS 50M - (IIII) More than TZS 50M - (IIII) More than TZS 50M (IIII) Above 1TZS 10M - 50M
Cash Deposit Transfers	>SM SSM Adminum cash withdrawal charges Cash deposit charges (T2S) Cash deposit charges ST SSM Cash deposit charge ST SSM SSM SSM Adminum ssm SSM SSM SSM SSM SSM Mullated note deposit School fees deposits School fees deposits TISS (0)TZS I-TZS IDM (0)IAbove TZS IDM - SDM (0)IIAbove TZS IDM (0)II	0.1805 M. 0.1805	0.59%, 0.59%, 0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.322	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.50		Inter bank charges (by mobile) (II) ZS I-T2S IOH (III) Above TZS I
Cash Deposit Transfers	>SM sSM >SM sSM >SM sSM >SM sIM > 10M <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SSD and SID0 Cash deposit charge SSD and SID0 Cash deposit charge SSD sSD and SDD Willated note deposit School fees deposits SCHOOL SSD AND SDD AND SD	0.1800% 0.1700% 0.1801% 0.1803% 0.1803% 0.1803% 0.0000 Free Free 5.5% of the amount-maximum 0.15% of the amount-maximum 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.372	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60		Inter bank charges (by mobile) (ii) ZS 1-TZS 10M (iii) Above 1725 10M - 50M (iii) More than 1725 50M
Cash Deposit Transfers	>SM sSM Cash daposit charges (728) Cash daposit charges (728) Cash daposit charge SSI and SID0 Cash daposit charge SSI and SID0 Cash daposit charge SSI sSM and S20 Mutilated note deposit School fees deposits TISS (0) 72 S I 72 S IDM (0) IM SM sSM sSM sSM sM	0.1809.x 0.1809.x 0.1809.x 0.1809.x 0.1809.x 0.000 6.000 Free Free 0.5% of the amount, maximum 0.5% of the 300.000 Free 0.5% of the 200.000 Free 0.5% of the 200.000 Free 0.5% of the 300.000 Free 0.000 0.0000 Free 0.0000 Free 0.0000 0.0000 Free 0.0000 0.0000 Free 0.0000 0.0000 0.0000 0.0000 Free 0.0000 0.0000 0.0000 0.0000 Free 0.0000 0.0000 0.0000 0.0000 0.0000 Free 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.00000 0.000000	0.59%, 0.59%, 0.59%, 75.00 4.32	0.58% 0.58% 1.58% 0.58% 7.500 4.32	0.59% 0.59% 75.00 3.50		Inter bank charges (by mobile) (II) T2S I-T2S IOM (III) Above T2S IOM - 50M (III) More than T2S 50M (III) Above T2S IOM - 50M (III) More T2S IOM - 50M (IV) EAPS Payments (IV)
	>SM sSM >SM sSM >SM sSM >SM sIM > 10M <=100 Haximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SSD and SID0 Cash deposit charge SSD and SID0 Cash deposit charge SSD sSD and SDD Willated note deposit School fees deposits SCHOOL SSD AND SDD AND SD	0.1800% 0.1700% 0.1801% 0.1803% 0.1803% 0.1803% 0.0000 Free Free 5.5% of the amount-maximum 0.15% of the amount-maximum 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.0000 10.	0.59%, 0.59%, 0.59%, 0.59%, 75.00 4.372	0.58% 0.58% 75.00 4.32	0.59% 0.59% 75.00 3.60 3.60		Inter hank charges (by mobile) (ii) T2S 1-T2S 10M - 50M (iii) Above T2S 10M - 50M (iii) More than T2S 50M (iii) More than T2S 50M (iii) More 2 Above 2

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	
Other Services	I				
Issuance of Bankers cheque	(i) Existing Customer	20,000	14.40	14.20	12.00
	(ii) Walk in Customers	30,000	21.60	21.60	18.00
	Certificate of balance	60,000	30.00	30.00	25.00
	Comfort/Introduction Letter				
Loans	Loan balance confirmation;				
	Retail	5,000	N/A	N/A	N/A
	Corporate	50,000	36.00	36.00	30.00
ATM Toppositions					
ATM Transactions Azania Umoja ATM Withdrawals	Umoja Switch ATM Network	1			
Azama omoja ATTT Withurawais	1,000 - 99,999	1,500	N/A	N/A	N/A
	100,000 - 400,000	1,700	N/A	N/A	N/A
	Balance Inquiry on ATMs	400	N/A	N/A	N/A
VISA ATM Cards	New Issue of Visa Card	Classic card - Free Infinite card- premium banking membership	-	-	-
	Annual Charges	Classic card - TZS 16,000 Infinite card - premium banking membership	-	-	-
	Visa ATM card Replacement	Classic card - TZS 24,000 Infinite card - TZS 59,000	-	-	-
	Pinreset	Free	-	-	-
	Cards uncollected or destroyed	No charge	-	-	-
Visa ATM Withdrawals	Balance Inquiry- Domestio(Our customer, Our ATM)	Classic card - TZS 400 Infinite card-TZS 400	-	-	-
	Balance Inquiry- Domestid, Our customer, Not our ATM)	Classic card - TZS 950 Infinite card-TZS 950	-	-	-
	Balance Inquiry- International	Classic card - TZS 2,500 Infinite card-TZS 2,500	-	-	-
	Cash Withdrawal -Other Banks within Tanzania	Classic card - TZS 5,000 Infinite card-TZS 5,000	-	-	-
		01			
	Cash Withdrawal - Other Banks outside Tanzania	Classic card - TZS 10,000 Infinite card-TZS 10,000	-	-	-
		10,000 Infinite card-TZ\$ 10,000	-	-	-
Mobile (SMS) Banking	Balance Inquiry	10,000 Infinite card-TZS 10,000	-	-	-
Mobile (SMS) Banking	Balance Inquiry Min statement	10,000 Infinite card-TZS 10,000 450	- - - N/A	- - - N/A	- - - N/A
Mobile (SMS) Banking	Balance Inquiry Min statement Intra bank charges (by mobile)	10,000 Infinite card-TZS 10,000	- - - N/A	- - - N/A	- - - N/A
Mobile (SMS) Banking	Balance Inquiry Min statement	10,000 Infinite card-TZS 10,000 450	- - - N/A N/A	- - - N/A N/A	- - - N/A N/A
Mobile (SMS) Banking	Balance inquiry Min statement Intra bank charges (by mobile) Inter bank charges (by mobile) (ITZS I-TZS IOM (II) Above TZS IOM - 50M	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000	N/A N/A	N/A N/A	N/A N/A
Mobile (SMS) Banking	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I)TZSI-TZSIOM (II) Above TZSIOM – 50M (III) More Wan TZSSOM	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
Mobile (SMS) Banking	Balance inquiry Min statement Intra bank charges (by mobile) Inter bank charges (by mobile) (ITZS I-TZS IOM (II) Above TZS IOM - 50M	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000	N/A N/A	N/A N/A	N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I)TZS 1-TZS IOM (II) Above TZS IOM - 50M (III) More than TZS 50M (IV) EAPS Payments	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile (SMS) Banking Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I) TZS I-TZS IOM (II) ADOVE TZS IOM - 50M (III) More than TZS 50M (IV) EAPS Payments Wallet to Bank	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I) TZS I-TZS IOM (II) Above TZS IOM – 50M (III) More than TZS SOM (IV) EAPS Payments Wallet to Bank Bank to wallet (VAT Inclusive) < 1,000	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 Free	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) (Intra bank charges (by mobile) (I)TZS 1-TZS IOM (II)Above TZS IOM + 50M (II)Above TZS IOM + 50M (II)More ban TZS 50M (IV)EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) <1.000	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 10,000 10,000 - Free 200	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) Intra bank charges (by mobile) (I)TZS 1-TZS 10M (III)More than TZS 10M-50M (III)More than TZS 50M (IV) EASP Payments Wallet to Bank Bank to wallet (VAT Inclusive) <1.000 1.000 - 4,599 5.000 - 9,999	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 Free 200 200 6000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I) TZS I-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) Above TZS 10M - 50M (IV) EAPS Payments Wallet to Bank Bankto wallet (VAT Inclusive)	10,000 10,	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (i) TZS 1-TZS 10M (ii) More TZS 10M - 50M (iii) More TZS 10M - 50M (iii) More TRS 10M - 50M (iii) More T	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 Free 200 200 6000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) Above TZS 10M - 50M (IV) EAPS Payments Wallet to Bank Bank to wallet (VAT Inclusive) 1.000 - 4,999 1.000 - 9,999 1.000 - 29,999 1.000 - 29,999 1.000 - 29,999 1.000 - 29,999 1.000 - 29,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999 1.000 - 39,999	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (Intra bank charges) Wallet to Bank Wallet to Bank Dankt to wallet (VAT inclusive) 41,000 1,000 - 9,999 10,000 - 19,999 10,000 - 99,999 10,000 - 99,999 10,000 - 99,999 10,000 - 99,999 10,000 - 99,999	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 10,000 10,000 10,000 Free 2000 600 1,7000 1,7000 2,200 4,000 4,000 4,500	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Salance Inquiry	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intro bank charges (by mobile) Intro bank charges (by mobile) (i) TZS I-TZS (0M (ii) Above TZS (0M - 50M (iii) More than TZS 50M (iii) More than	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 Free 2000 600 1,700 2,200 3,000 4,500 5,000 5,000 5,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) Intra bank charges (by mobile) (InTS 1-TZS 10M (III) More TBAN TZS 50M (III) MORE	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) (I)TZS 1-TZS 10M (II)IMORE TZS 10M - 50M (III)IMORE TZS 10M - 50M Mallet to Bank Mallet to Bank Dankt to wallet (VAT Inclusive) -1.000 -1.000 - 9.999 -1.0000 - 19.999 -1.0000 - 19.999 -1.0000 - 19.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 299.999 -1.0000 - 599.999 -1.0000 - 599.999	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 Free 200 200 800 1,700 1,7000 3,000 4,000 4,500 5,000 5,000 6,000 7,000 7,000 7,400	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Salance Inquiry	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 2,200 6000 1,700 4,000 4,500 5,000 5,000 5,000 7,400 7,4000 7,4000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (i) TZS 1-TZS 10M (ii) More than TZS 10M - 50M (iii) More than TZS 50M (iii) More 10M	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 600 2,200 600 1,700 4,500 5,000 6,000 5,700 6,000 7,000 7,800 7,800 7,800	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) Intra bank charges (by mobile) (InTZS 1-TZS 10M (III) More than TZS 50M (IIII)	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 2,200 6000 1,700 4,000 4,500 5,000 5,000 5,000 7,400 7,4000 7,4000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (i) TZS 1-TZS 10M (ii) More than TZS 10M - 50M (iii) More than TZS 50M (iii) More 10M	10,000 10,	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Balance Inquiry Min statement Intra bark charges (by mobile) Intra bark charges (by mobile) (I)TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (IV) EAPS Payments Wallet to Bank Bankto wailet (VAT inclusive) <1,000 1,000 - 18,939 10,000 - 18,939 10,000 - 18,939 10,000 - 198,939 10,000 - 1,000,000 10,000,000 - 1,000,000	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 Free 200 600 1,700 4,500 4,500 5,700 6,000 7,400 7,400 7,800 7,800 8,000 1,800 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
	Balance Inquiry Min statement Intro bank charges (by mobile) Intro bank charges (by mobile) (i) TZS I-TZS (0M (ii) More than TZS 50M (iii) EARS Payments Wallet to Bank Bank to wallet (VAT Inclusive) -1.000 -1.000 - 19.999 -1.000 - 10.999 -1.000 - 10.999 -1.000 - 10.999 -1.000 - 10.999 -1.000 - 10.999 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000 -1.000 - 1.000 - 1.000	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 600 2,200 600 1,700 4,500 5,000 5,700 6,000 7,000 7,800 7,800 7,800 10,000 11,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges by mobile) Intra bank charges by mobile) Intra bank charges by mobile) (Intra bank charges by mobile) (In	10,000 10,	N/A N/A N/A N/A N/A Pree	N/A	N/A
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) (I)TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M 50M (III) More than	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 600 2,200 600 1,700 4,500 5,000 5,700 6,000 7,000 7,800 7,800 7,800 10,000 11,000	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges by mobile) Intra bank charges by mobile) Intra bank charges by mobile) (Intra bank charges by mobile) (In	10,000 10,	N/A N/A N/A N/A N/A Pree	N/A	N/A N/A N/A N/A N/A Free
Mobile Banking Transfers	Balance Inquiry Min statement Intro bank charges (by mobile) Intro bank charges (by mobile) (I)TZS I-TZS (0M (II)More than TZS 10M - 50M (III)More than TZS 10M - 50M (III)More th	10,000 Infinite card-TZS 10,000 450 800 Free 2,000 5,000 10,000 10,000	N/A N/A N/A N/A N/A N/A N/A N/A Free Free TZS 2,000 TZS 5,000	N/A N/A N/A N/A N/A Free Free Free N/A N/A	N/A N/A N/A N/A N/A N/A Free
Mobile Banking Transfers	Balance Inquiry Bin statement Intra bank charges by mobile) (I)TZS I-TZS IOM (II)I/Hore than TZS 50M (III)I/Hore than TZS 50M	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000 2,000 600 1,700 2,200 600 1,700 2,200 600 1,700	N/A N/A	N/A N/A N/A N/A N/A N/A Free	N/A
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges by mobile) Intra bank charges by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M - 50M (IIII) More than TZS 50M	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000 Free 200 800 1,700 4,500 4,500 5,000 7,400 7,400 7,400 10,000	N/A	N/A N/A N/A N/A N/A N/A N/A N/A Free	N/A N/A N/A N/A N/A N/A N/A Free
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges (by mobile) Intra bank charges (by mobile) Intra bank charges (by mobile) (I)TZS 1-TZS 10M - 50M (III) More than TZS 50M - 50M (III) More than TZS 50M (IV) LARS Payments Wallet to Bank Bank to wallet (VAT Inclusive) -(1,000 - 1,999 -(1,000 - 19,999 -(1,000 - 1,0	10,000 Infinite card-TZ\$ 10,000 Infinite card-TZ\$ 10,000 450 8000 Free 2,000 10,000 10,000 10,000 2,000 17,700 2,200 2,200 4,000 4,500 5,700 5,700 7,000 7,400 7,800 7,800 7,800 10,00	N/A	N/A N/A N/A N/A N/A N/A N/A N/A Free	N/A N/A N/A N/A N/A N/A N/A N/A Free
Mobile Banking Transfers	Balance Inquiry Min statement Intra bank charges by mobile) Intra bank charges by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M - 50M (IIII) More than TZS 50M	10,000 Infinite card-TZ\$ 10,000 450 800 Free 2,000 5,000 10,000 10,000 Free 200 800 1,700 4,500 4,500 5,000 7,400 7,400 7,400 10,000	N/A	N/A N/A N/A N/A N/A N/A N/A N/A Free	N/A N/A N/A N/A N/A N/A N/A Free

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GB
Cash Withdrawal at Azania Bank					
Agent Agent					
	1,000 - 9,999	700	-	-	
	10,000 - 19,999	800	-	-	
	20,000 - 39,999	1,000	-	-	
	40,000 - 49,999	1,500	-	-	
	50,000 - 99,999	2,000	-	-	
	100,000 - 199,999	3,000	-	-	
	200,000 - 499,999	5,000		-	
	500,000 - 999,999 1,000,000 - 2,999,999	6,000 8,000			
	3,000,000 - 2,999,999	9,500			
	5,000,000 - 4,999,999	10,000			
	6,000,000 - 6,999,999	11,000			
	7,000,000 - 7,999,999	12,500			
	8,000,000 - 7,333,333	14,000			
	9.000.000 - 10.000.000	15,000			
	0,000,000 10,000,000	10,000			
Money Remittances					
	Western Union	As per prevailing rates			
	MoneyGram	As per prevailing rates			
Letter of Credit					
Import LC	LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP	1% per quarter or min of USD 250	1% perquarter or min of EUR 250	1% per quarter or mi of GBP 21
		210	01 050 250	01 EUR 250	01 00 121
	General LC Commission	USD 200 / EUR 200 /	200.00	200.00	170.0
		GBP 170	200.00	200.00	170.0
	La company of the com	1% per quarter or min of			
	LC extension and change of amount	USD 250/EUR 250/GBP	250.00	250.00	210.0
		210			
	LC expired unutilized or cancellation fees	USD 200 / EUR 200 /	200.00	200.00	170.0
	The state of the s	GBP 170			
Evport I C	SWIFT charges	USD 59	USD 59	USD59	USD 5
Export LC	1	USD 300 / EUR 300 /	-	_	
	Advising Commission	GBP 250	300.00	300.00	250.0
		USD 300 / EUR 300 /			
	amendment Commission	GBP 250	300.00	300.00	250.0
		1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum o
	Confirmation Commission	USD 300 / EUR 300 /	USD 300 / EUR 300 /	USD 300 / EUR 300 /	USD 300 / EUR 300
		GBP 250	GBP 250	GBP 250	GBP 25
	Courier Charges	USD 180 / EUR 180 / GBP	180.00	180.00	150.0
	oo a. o. onargeo	150	100.00	100.00	150.0
Loans	Prime/Base lending rate	15 050	-		
	Arrangement Fees(all loans) Arrangement Fees(Mortgages USD)	1.5 - 2.5% 1.5% of the loan amount			
	Security perfection fees (all loans)	1.0 % OT THE IDENTIFIED			
	ossum, perression rees (all IUdils)	TZS 150,000 to 1M			
	1	. 25 .00,000 (0 111			
		TZS 215,000 for Legal			
	Security perfection fees for additional documents (all	Mortgage and TZS			
	loans)	100,000 for Assignment			
Insurance premiums	Credit Life Insurance - Consumer	0.40%pa			
	- Staff	0.40%pa			
	- Mortgage	0.65%pa			
	Property Insurance	0.177-0.295%pa			
	Penal Interest TZS	0.07			
	Penal Interest TZS	0.05			
Bonds&Guarantees(Commission					
Bonds&Guarantees(Commission		7% nor quarter Min			
Bonds&Guarantees(Commission	Performance bond/Bid bonds/Guarantees	2% per quarter, Min 250.000			
Bonds&Guarantees(Commission		250,000			
Bonds&Guarantees(Commission		250,000 Amounts below Tzs			
Bonds&Guarantees(Commission		250,000 Amounts below Tzs 50M - Tzs TZS			
Bonds&Guarantees(Commission		250,000 Amounts below Tzs			
Bonds&Guarantees(Commission	Performance bond/Bid bonds/Guarantees	250,000 Amounts below Tzs 50M - Tzs TZS 50,000			
Bonds&Guarantees(Commission	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs TzS 50,000 Amounts between Tzs 50M and 100m - TZS 100,000	25.20	25.20	21.0
Bonds&Guarantees(Commission	Performance bond/Bid bonds/Guarantees	250,000 Amounts below Tzs 50M - Tzs TZS 50,000 Amounts between Tzs 50M and 100 m - TZS 100,000 Amounts between Tzs	25.20	25.20	21.0
Bonds & Guarantees (Commission	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs TZS 50,000 Amounts between Tzs 50M and 100m - TZS 100,000 Amounts between Tzs 100m to 500M - TZS	25.20	25.20	21.0
Bonds&Guarantees(Commission	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs	25.20	25.20	21.0
Bonds & Guarantees (Commission	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs 50,000 Amounts between Tzs 50M and 100m - TzS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS	25.20	25.20	21.0
Bonds & Guarantees (Commission	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs	25.20	25.20	21.0
	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers	250,000 Amounts below Tzs 50M - Tzs 50,000 Amounts between Tzs 50M and 100m - TzS 100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS	25.20	25.20	21.0
	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid	250,000 Amounts below Tzs 50M - Tzs TzS 50,000 Amounts between Tzs 50M and 100m - TzS 100,000 Amounts between Tzs 100,000 Amounts between Tzs 200,000 Above 50M - TzS 250,000			
	Performance bond/Bid bonds/Guarantees Treasury Bill & Bond Bidding on behalf of customers per bid Monthly charge (Tzs)	250.000 Amounts below Tzs 50N - Tzs 50N - Tzs 500.000 Amounts between Tzs 50M and 100m - Tzs 100.000 Amounts between Tzs 100.000 Amounts between Tzs 200.000 Above 50M - TzS 250.000	12.00	12.00	8.6
	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge (Tzs) Domant account charge (Tzs)	250,000 Amounts below Tzs 50N -Tzs 50N -Tzs 50,000 Amounts between Tzs 50M and 00m -Tzs 100,000 Amounts between Tzs 100 nt 500M -TZS 250,000 25,000 Free of charge	12.00 0.00	12.00	8.6
	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge[Tzs] Domant account charge[Tzs]	250.000 Amounts below Tzs 50H -Tzs 50L000 Amounts between Tzs 50H and 100m -TzS 100m to 500H -TzS 200.000 Amounts between Tzs 200.000 Above 500H -TzS 250.000 Free of charge Free of charge	12.00 0.00 0.00	12.00 0.00 0.00	8.8 0.0 0.0
	Performance bond/Bild bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge [Tzs] Dorment account charge [Tzs] Internet Banking	250.000 Amounts below Tzs 500.175 Tzs 50.000 Amounts between Tzs 50 M and 100m - TZS 50 M and 100m - TZS 100 m to 500M - TZS 100 m to 500M - TZS 250.000 Amounts between Tzs 100 m to 500M - TZS 250.000 Free of charge Free of charge	12.00 0.00	12.00	8.8 0.0 0.0
	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge[Tzs] Domant account charge[Tzs]	250.000 Amounts below Tzs 50H -Tzs 50L000 Amounts between Tzs 50H and 100m -TzS 100m to 500H -TzS 200.000 Amounts between Tzs 200.000 Above 500H -TzS 250.000 Free of charge Free of charge	12.00 0.00 0.00	12.00 0.00 0.00	8.8 0.0 0.0
Premium Pass Services	Performance bond/Bild bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge [Tzs] Dorment account charge [Tzs] Internet Banking	250.000 Amounts below Tzs 500.175 Tzs 50.000 Amounts between Tzs 50 M and 100m - TZS 50 M and 100m - TZS 100 m to 500M - TZS 100 m to 500M - TZS 250.000 Amounts between Tzs 100 m to 500M - TZS 250.000 Free of charge Free of charge	12.00 0.00 0.00	12.00 0.00 0.00	8.8 0.0 0.0
Premium Pass Services	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge [Tzs] Domant account charge [Tzs] Internet Banking Statement Other charges	250.000 Amounts below Tzs 50H -Tzs Tzs 50H -Tzs 50.000 Amounts between Tzs 50H and 100m -Tzs 100m to 500H -Tzs 100m to 500H -Tzs 200.000 Above 50H -Tzs 200.000 Free of charge Free of charge Free of charge As per antif guide	12.00 0.00 0.00 0.00	12.00 0.00 0.00 0.00 -	8.8 0.0 0.0 0.0 0.0
Premium Pass Services	Performance bond/Bid bonds/Guarantees Treasury Bill & Bond Bidding on behalf of customers per bid Monthly charge [Tzs] Bommat account charge [Tzs] Internet Banking Statement Other charges Less than 30 days	250.000 Amounts below Tzs 50H -Tzs Tzs 50.000 Amounts between Tzs 50H and 100m -TzS 0.000 Amounts between Tzs 100m to 500H -TzS 200.000 Above 500H -TzS 250.000 Free of charge Free of charge Free of charge As per tariff guide	12.00 0.00 0.00 0.00	12.00 0.00 0.00 0.00	8.6 0.0 0.0 0.0 0.0
Bonds&Guarantees(Commission Premium Pass Services Retrieval of Documents	Performance bond/Bid bonds/Guarantees Tressury Bill & Bond Bidding on behalf of customers per bid Monthly charge [Tzs] Domant account charge [Tzs] Internet Banking Statement Other charges	250.000 Amounts below Tzs 50H -Tzs Tzs 50H -Tzs 50.000 Amounts between Tzs 50H and 100m -Tzs 100m to 500H -Tzs 100m to 500H -Tzs 200.000 Above 50H -Tzs 200.000 Free of charge Free of charge Free of charge As per antif guide	12.00 0.00 0.00 0.00	12.00 0.00 0.00 0.00 -	21.0 8.8 0.0 0.0 0.0 172\$ 24,00 172\$ 80.00