


MINIMUM DISCLOSURES OF BANK CHARGES AND FEES


DESCRIPTION	CHARGE/FEE	
	TZS	USD
ACCESS RAHISI, NORMAL SAVINGS, RAHISI CAA, ELIMU AND KIKUNDI ACCOUNT (RAHISI ACCOUNT)		
Required minimum opening balance	10,000.00	
Monthly service fees	2,000.00	
Cash withdrawal over counter up to 10M	3,000.00	
Cash withdrawal over counter >10M	10,000	
Bank statement 1free per month	FREE	
Bank statement subsequent months	10,000.00	
New ATM card issuance	10,000.00	
ATM card renewal or replacement	15,000.00	
Replacement of the PIN	10,000.00	
Standing order Internal	2,000.00	
Standing order External	12,980.00	
Dormant account fee	FREE	
Interbank transfer	10,000.00	
International transfer	\$ 55	\$55
Closure of account	20,000.00	
NUFAIKA TRANSACTIONAL ACCOUNTS		
	TZS	USD/EURO
Required minimum opening balance	50,000.00	50.00
Monthly service fees	6,000.00	3.00
Cash withdrawal over counter up to 10M	3,000.00	0.00
Cash withdrawal over counter >10M	10,000	10
Fees per ATM withdrawal	2,000.00	N/A
ATM mini statement	1,000.00	N/A
Bank statement 1free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	15.00
Dishonored cheque	30,000.00	30.00
Bankers Cheque	50,000.00	FREE
Stop payment	30,000.00	30.00
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Balance enquiry	1,000.00	1.00
New ATM card issuance	15,000.00	N/A
ATM card renewal or replacement	15,000.00	N/A
Interbank transfer	10,000.00	4.20
International transfer	\$ 55	\$55
Dormant account fee	FREE	FREE
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	23.00
MIKAKATI SAVING ACCOUNTS		
	TZS	USD/EURO
Required minimum opening balance	20,000.00	20.00
monthly service fees	FREE	FREE
Bank statement 1free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cash withdrawal over counter	1 FREE PER MONTH	1 FREE PER MONTH
Subsequent Cash withdrawal over counter	20,000.00	20.00
Dormant account fee	FREE	FREE
International transfer	\$ 55	\$55
Account closure	12,000.00	5.00
KIKUNDI SAVING ACCOUNT		
	TZS	
Required minimum opening balance	10,000.00	
Monthly service fees	-	
Bank statement 1free per month	FREE	
Bank statement subsequent months	10,000.00	
Cash withdrawal over counter	3,000.00	
Subsequent Cash withdrawal over counter	3,000.00	
Dormant account fee	FREE	
International transfer	\$ 55	
Account closure	FREE	
MINOR SAVING ACCOUNTS		
	TZS	USD/EURO
Required minimum opening balance	-	-
monthly service fees	FREE	FREE
Bank statement 1free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cash withdrawal over counter	FREE	FREE
Subsequent Cash withdrawal over counter	FREE	FREE
Dormant account fee	FREE	FREE
International transfer	\$ 55	\$55
Account closure	FREE	FREE
TERM DEPOSIT RATES 2022		
Amount	Interest Rates	
5,000,000 - 500,000,000	3% - 14% p.a	
> 500,000,000	Negotiation	
AGENCY BANKING		
Withdrawal (TZS) (agents) Range		
1 - 999		700
1,000 - 1,999		710
2,000 - 2,999		711
3,000 - 3,999		719
4,000 - 4,999		739
5,000 - 6,999		770

7,000 - 9,999		788
10,000 - 14,999		924
15,000 - 19,999		1,127
20,000 - 20,000		1,372
20,001 - 29,999		2,672
30,000 - 39,999		2,770
40,000 - 49,999		3,050
50,000 - 99,999		3,435
100,000 - 100,000		3,771
100,001 - 199,999		5,271
200,000 - 200,000		5,558
200,001 - 299,999		6,558
300,000 - 300,000		6,950
300,001 - 399,999		7,950
400,000 - 499,999		8,370
500,000 - 599,999		9,140
600,000 - 699,999		9,980
700,000 - 750,000		10,470
750,001 - 799,999		11,970
800,000 - 899,999		12,264
900,000 - 1,000,000		13,230
1,000,0001 - 3,000,000		13,580
Deposit (TZS) (agents) Range		
0 - 3,000,000		FREE
MOBILE BANKING		
Withdrawal - Bank to Wallet (TZS)		Fees (TZS)
0 - 50,000		500
50,001 - 100,000		1,000
100,001 - 250,000		2,000
250,001 - 750,000		3,000
750,001 - 3,000,000		4,000
Deposit (TZS) (Wallet to Bank)		Fees (TZS)
0 - 3,000,000		FREE
Air-time top-up		FREE
Utility payments		FREE
Balance inquiry		300
Automatic SMS Alert charge (per SMS)		25
Mini-statement		200
Full account statement request		500
Cheque book request		600
AMBT internal transfers (same account holder)		Fees (TZS)
1 - 999		-
1,000 - 1,999		10
2,000 - 2,999		11
3,000 - 3,999		19
4,000 - 4,999		39
5,000 - 6,999		70
7,000 - 9,999		88
10,000 - 14,999		224
15,000 - 19,999		427
20,000 - 29,999		672
30,000 - 39,999		770
40,000 - 49,999		1,050
50,000 - 99,999		1,435
100,000 - 199,999		1,771
200,000 - 299,999		2,058
300,000 - 399,999		2,450
400,000 - 499,999		2,870
500,000 - 599,999		3,640
600,000 - 699,999		4,480
700,000 - 799,999		4,970
800,000 - 899,999		5,264
900,000 - 1,000,000		6,230
1,000,001 - 3,000,000		6,580
AMBT internal outgoing transfers (other account holder)		Fees (TZS)
1 - 999		500
1,000 - 1,999		510
2,000 - 2,999		511
3,000 - 3,999		519
4,000 - 4,999		539
5,000 - 6,999		570
7,000 - 9,999		588
10,000 - 14,999		724
15,000 - 19,999		927
20,000 - 29,999		1,172
30,000 - 39,999		1,270
40,000 - 49,999		1,550
50,000 - 99,999		1,935
100,000 - 199,999		2,271
200,000 - 299,999		2,558
300,000 - 399,999		2,950
400,000 - 499,999		3,370
500,000 - 599,999		4,140
600,000 - 699,999		4,980
700,000 - 799,999		5,470

800,000 - 899,999		5,764
900,000 - 1,000,000		6,730
1,000,001 - 3,000,000		7,080
FOREIGN EXCHANGE TRANSACTION		
	TZS	USD
Telegraphic Transfer - Normal Customer (SWIFT)	55.00	55.00
TISS- Normal Customer	10,000.00	4.20
TISS-Staff	6,000.00	2.10
LOAN PRODUCT LENDING RATES		
	TZS	USD
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000	72.00%	N/A
MICRO LOANS TZS 10,000,001 to 50,000,000	from 46.8% to 72% with graduation for good repeat clients and with good account turnover.	N/A
AGRO LOANS TZS 500,001 TO 50,000,000	from 49.2% to 74.4% with graduation for good repeat clients and with good account turnover.	N/A
SME LOANS/ODs 35,000,000 to 200,000,000	from 26.4% to 45.6% with graduation for good repeat clients and with good account turnover.	N/A
Loans/OD Secured by Fixed Term Deposits	20.40%	N/A
Loan Processing Fee		
	TZS	USD
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000	3.40% Inclusive of excise duty and VAT	N/A
MICRO LOANS TZS 10,000,001 to 50,000,000	3.40% Inclusive of excise duty and VAT	N/A
AGRO LOANS TZS 500,001 TO 50,000,000	3.70% Inclusive of excise duty and VAT	N/A
SME LOANS/ODs 35,000,000 to 200,000,000	2.90% Inclusive of excise duty and VAT	N/A
Loans/OD Secured by Fixed Term Deposits	1.5% Inclusive of excise duty and VAT	N/A
Application Fee		
	TZS	USD
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000	20,000.00	N/A
MICRO LOANS TZS 10,000,001 to 50,000,000	20,000.00	N/A
AGRO LOANS TZS 500,001 TO 50,000,000	20,000.00	N/A
SME LOANS/ODs 35,000,000 TO 200,000,000	20,000.00	N/A
Loans/OD Secured by Fixed Term Deposits	20,000.00	N/A
Insurance Fee		
	TZS	USD
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000	1.5%	N/A
MICRO LOANS TZS 10,000,001 to 50,000,000	1.5%	N/A
AGRO LOANS TZS 500,001 TO 50,000,000	2.0%	N/A
SME LOANS/ODs 35,000,000 TO 150,000,000	1.5%	N/A
Loans/OD Secured by Fixed Term Deposits	1.5%	N/A




Invest and Take Cover



BENEFITS

- Early interest payment before Maturity
- Free Life insurance Cover worth TZS 2 Million
- Free Permanent Disability Cover worth TZS 2 Million
- Free Education Cover worth TZS 600,000/- per child



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