

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2026

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
CURRENT ACCOUNTS				
1: Required minimum opening balance				
Corporate Customers	Per Account	100,000	100	100
SMEs	Per Account	100,000	100	100
Personal Customers	Per Account	100,000	100	100
Financial Institutions (Banks)	Per Account	100,000	100	100
Bidii	Per Account	20,000	10	10
2: Monthly service fee				
Corporate Customers	Per Month	20,000	14.16	9.44
SMEs	Per Month	15,340	14.16	9.44
Personal Customers	Per Month	15,340	14.16	9.44
Financial Institutions (Banks)	Per Month	236,000	14.16	9.44
Bidii	Per Month	5,000	2	2
3: Account Closure				
Current Account	Per Account	Free	Free	Free
4: Cheque Book				
Cheque Book Order	Per leaf (Stamp Duty inclusive)	500	0.35	0.35
Stop / unblock cheque leaf	Per cheque	12% of the amount min. 59,000 max. 354,000	12% min 35.4 max 354	12% min 17.7 max 177
Stop Payment Order	Per leaf	23,600 max 47,200	Equivalent	Equivalent
Encashment of third-party cheque without checklist	Per cheque	Free	Free	Free
Unpaid cheque for reason "Refer to Drawer or Effect not Cleared"	Per cheque	12% of the amount min. 177,000 max. 354,000	118	118
5: Standing Order				
Within CRDB Bank	Per transaction	Free	Free	Free
To other Banks	Per transaction	17,700	17.7	11.8
6: Balance Inquiry				
Over the counter (OTC)	Per enquiry	2,200	Free	Free
At our ATMs – Customers	Per enquiry	450	0.18	n/a
At our ATMs – Other local banks' customers	Per enquiry	944	0.47	n/a
7: Card Issuance				
TemboCard Fahari	Per Card	5,900	Equivalent	n/a
MasterCard / Visa Electron	Per Card	5,900	Equivalent	n/a
TemboCard Visa Gold	Per Card	Free	Free	n/a
TemboCard Visa / Mastercard Platinum	Per Card	Free	Free	n/a
TemboCard Visa Infinity / Mastercard World	Per Card	Free	Free	n/a
8: Renewal of Cards/Expiry				
TemboCard Fahari	Per Card	5,900	2.95	n/a
MasterCard / Visa Electron	Per Card	11,799	5.9	n/a
TemboCard Visa Gold	Per Card	11,800	5.9	n/a
TemboCard Visa / Mastercard Platinum	Per Card	23,600	11.8	n/a
TemboCard Visa Infinity / Mastercard World	Per Card	Free	Free	n/a
SAVINGS ACCOUNTS				
1: Required minimum opening balance				
Normal Savings Account	Per Account	20,000	100	100
Salary Account	Per Account	20,000	n/a	n/a
Busara Account	Per Account	20,000	n/a	n/a
Scholar Account	Per Account	Free	n/a	n/a
Junior Jumbo	Per Account	20,000	20	20
Malkia	Per Account	5,000	Equivalent	Equivalent
Thamani	Per Account	1,000,000	n/a	n/a
Dhahabu	Per Account	100,000	n/a	n/a
Tanzanite	Per Account	100,000	100	100
2: Monthly service fee				
Normal Savings Account	Per Month	2000	2.95	2.95
Salary Account	Per Month	1700	2.95	2.95
Busara Account	Per Month	Free	n/a	n/a
Scholar Account	Per Month	Free	n/a	n/a
Junior Jumbo	Per Month	Free	Free	Free
Malkia	Per Month	Free	Free	Free
Thamani	Per Month	Free	n/a	n/a
Dhahabu	Per Month	Free	n/a	n/a
Tanzanite	Per Month	Free	Free	Free
3: Account Closure				
Savings Account	Per Account	Free	Free	Free
STATEMENT OF ACCOUNT				
E-statement monthly	Per Month	Free	Free	Free
Periodic schedule statement	Per Month	Free	Free	Free
Adhoc Statement – All Accounts	Per Month	2,000	0.9	0.9
ATM Statement	Per Statement	500	Free	Free
CASH WITHDRAW OVER THE COUNTER				
Current Account	TZS ≤ 100,000	7,000	0.5%	0.5%
	TZS 100,001 – 500,000	7,500		
	TZS 500,001 – 1,000,000	8,000		
	TZS 1,000,001 – 5,000,000	10,000		
	TZS 5,000,001 – 10,000,000	15,500		
	TZS 10,000,001 – 15,000,000	20,000		
	TZS 15,000,001 – 25,000,000	28,000		
	> TZS 25,000,000	0.12% Max 177,000		

All Rates and Charges are VAT inclusive

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
CASH WITHDRAW OVER THE COUNTER				
Savings accounts **except those exempted from charges	TZS ≤ 100,000	4,920	0.5%	0.5%
	TZS 100,001 – 500,000	5,700		
	TZS 500,001 – 1,000,000	6,200		
	TZS 1,000,001 – 5,000,000	8,100		
	TZS 5,000,001 – 10,000,000	11,500		
	TZS 10,000,001 – 15,000,000	17,500		
	TZS 15,000,001 – 25,000,000	24,500		
> TZS 25,000,000	0.12% Max 177,000			

ATM CASH WITHDRAWAL				
CRDB ATMs (Card)				
5,000 – 19,999	Per transaction	1,200	Equivalent	n/a
20,000 – 49,999	Per transaction	1,300	Equivalent	n/a
50,000 – 99,999	Per transaction	1,500	Equivalent	n/a
100,000 – 199,999	Per transaction	1,800	Equivalent	n/a
200,000 – 399,999	Per transaction	1,700	Equivalent	n/a
400,000 – 499,999	Per transaction	2,200	Equivalent	n/a
500,000 – 599,999	Per transaction	2,500	Equivalent	n/a
600,000 – 799,999	Per transaction	3,000	Equivalent	n/a
800,000 – 1,000,000	Per transaction	4,000	Equivalent	n/a
Other local banks' ATM's	Per transaction	4,720	n/a	n/a
Other local banks' ATM's outside the country		10,030+1%	Equivalent	Equivalent

ELECTRONIC BANKING				
1: Internet Banking				
Balance Inquiry	Per inquiry	Free	Free	Free
Funds Transfer (within CRDB)	Per Transaction	Free	Free	Free
Statement	Per Statement	Free	Free	Free

2: SimBanking				
Balance Inquiry	APP	Free	n/a	n/a
	USSD	450	n/a	n/a
Transfer to own account		Free	n/a	n/a
Transfer to 3rd party account	Per Transaction	Free	n/a	n/a
Mini Statement (USSD)	Per Statement	450	n/a	n/a
Top Up	Per Transaction	Free	n/a	n/a

3: Transfer to MNO's (Mobile Networks)				
100 - 999	Per Transaction	10	n/a	n/a
1000 - 1999	Per Transaction	50	n/a	n/a
2,000 - 2,999	Per Transaction	70	n/a	n/a
3,000 - 3,999	Per Transaction	100	n/a	n/a
4,000 - 4,999	Per Transaction	200	n/a	n/a
5,000 - 6,999	Per Transaction	450	n/a	n/a
7,000 - 9,999	Per Transaction	700	n/a	n/a
10,000 - 29,999	Per Transaction	1,000	n/a	n/a
30,000 - 39,999	Per Transaction	1,600	n/a	n/a
40,000 - 49,999	Per Transaction	2,000	n/a	n/a
50,000 - 99,999	Per Transaction	2,500	n/a	n/a
100,000 - 199,999	Per Transaction	3,500	n/a	n/a
200,000 - 299,999	Per Transaction	4,000	n/a	n/a
300,000 - 399,999	Per Transaction	4,200	n/a	n/a
400,000 - 499,999	Per Transaction	4,500	n/a	n/a
500,000 and Above	Per Transaction	5,000	n/a	n/a

TISS TRANSFER				
Outward transfers				
Per Transaction	1 - 10,000,000	2,360	0.94	n/a
Per Transaction	10,000,001 - 50,000,000	5,900	2.36	n/a
Per Transaction	50,000,001 and Above	11,800	4.72	n/a
Inward transfers	Per Transaction	Free	Free	Free

LOANS				
1: Facility Fee				
Personal loan – First application	Per Loan	148% on whole amount	148% on whole amount	148% on whole amount
Personal loan – Refinancing	Per Loan	148% on whole amount	148% on whole amount	148% on whole amount
SME and Agri Loan – First Application	Per Loan	177% on whole amount	177% on whole amount	177% on whole amount
MSE First Application	Per Loan	2.36% on whole amount	2.36% on whole amount	2.36% on whole amount

Corporate				
(a): Cash Secured	Per Loan	0.05%	Free	Free
(b): Secured by other legal mortgage				
New	Per Loan	1.77%	1.77%	1.77%
Renewal	Per Loan	1.48%	1.48%	1.48%
Restructuring	Per Loan	0.59%	0.59%	0.59%
Enhancing	Per Loan	1.48%	1.48%	1.48%
Jijenge	Per Loan	10% min 100,000 max 1,000,000	10% min 100 USD max 1,000 USD	n/a

2: Unpaid Loan Instalment				
Excess over limit and unpaid loan instalments penalty		3.54%	3.54%	3.54%

DEPOSIT RATES				
Deposits up to TZS 1 Billion				
3 Months		2% - 3%		
6 Months		2.5% - 4%		
9 Months		3% - 4.5%		
12 Months		3.5% - 5%		
24 Months		3.5% - 5%		
36 Months (Thamani)		5%		

LENDING RATES				
Prime lending rate (Declining)		16%		

TRANSACTION/SERVICE	DETAILS	RATE(USD)
	BEN/SHA/OUR (Excluding Overseas Charges)	USD 55 Flat

