

# MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2024

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
<b>CURRENT ACCOUNTS</b>				
<b>1: Required minimum opening balance</b>				
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	50,000	n/a	n/a
<b>2: Monthly service fee</b>				
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	2,500	2	n/a
<b>3: Account Closure</b>				
Current Account	Per Account	n/a	n/a	n/a
<b>4: Cheque Book</b>				
Cheque Book order	Per leaf (Stamp Duty inclusive).	500	0.35	0.35
Stop Payment Order	Per cheque	1.2% of the amount min.59,000 max. 354,000	1.2% of the amount min 35.4 max. 354	1.2% of the amount min 17.7 max. 177
Stop/unblock cheque leaf	Per leaf	23,600 max 47,200	Equivalent	Equivalent
Encashment of third party cheque without checkist	Per cheque	Free	Free	Free
Unpaid cheque for reason "Refer to Drawer or Effect not Cleared"	Per cheque	1.2% of the amount min. 177,000 max. 354,000	118	118
<b>5: Standing Order</b>				
Within CRDB Bank	Per transaction	Free	Free	Free
To other Banks	Per transaction	17,700	17.7	11.8
<b>6: Balance Inquiry</b>				
Over the counter (OTC)	Per enquiry	2,200	0.5	0.5
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
<b>7: Card Issuance</b>				
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
<b>8: Renewal of Cards/Expiry</b>				
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
<b>SAVINGS ACCOUNTS</b>				
<b>1: Required minimum opening balance</b>				
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	5,000	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
<b>2: Monthly service fee</b>				
Normal Savings Account	Per Month	2,000	2.95	2.95
Salary Account	Per Month	1,770	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
<b>3: Account Closure</b>				
Savings Account	Per Account	5,900	6	4
<b>STATEMENT OF ACCOUNT</b>				
E-statement monthly	Per Month	Free	Free	Free
Periodic schedule statement	Per Month	Free	Free	Free
Mini statement Over the Counter	Per Statement	2,360	118	118
Adhoc Statement - All Accounts	Per Statement	TZS 2,000 For 5 pages or less, and TZS 500 for each additional page.	0.9	0.9
ATM Statement	Per Statement	500	Free	Free
<b>CASH WITHDRAW OVER THE COUNTER</b>				
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			

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
<b>CASH WITHDRAW OVER THE COUNTER</b>				
Bidii Account	Per transaction for amount up to 20 million.	4,720	0.5%	0.5%
	TZS ≤ 100,000	4,920		
	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	0.5%	0.5%
	TZS 10,000,001 - 15,000,000	17,500		
Savings accounts *except those exempted from charges	TZS 15,000,001 - 25,000,000	24,500		
	> TZS 25,000,000	0.12% Max 177,000		
<b>ATM CASH WITHDRAWAL</b>				
<b>CRDB ATMs (Card)</b>				
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	1,600	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' ATMs	Per Transaction	4,720	n/a	n/a
Other banks' ATM outside the country	Per Transaction	10,030 + 1%	Equivalent	Equivalent
<b>ELECTRONIC BANKING</b>				
<b>1: Internet Banking</b>				
Balance Inquiry	Per Inquiry	Free	Free	Free
Funds Transfer [Within CRDB]	Per Transaction	Free	Free	Free
Statement	Per Statement	Free	Free	Free
<b>2: SimBanking</b>				
Balance Inquiry	APP	Free	n/a	n/a
	USSD	450	n/a	n/a
Transfer to own account	Per Transaction	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
<b>3: Transfer to MNO's (Mobile Networks)</b>				
0 - 4,999	Per Transaction	950	n/a	n/a
5,000 - 9,999	Per Transaction	1,800	n/a	n/a
10,000 - 19,999	Per Transaction	2,100	n/a	n/a
20,000 - 29,999	Per Transaction	2,700	n/a	n/a
30,000 - 49,999	Per Transaction	4,000	n/a	n/a
50,000 - 99,999	Per Transaction	5,300	n/a	n/a
100,000 - 199,999	Per Transaction	7,100	n/a	n/a
200,000 - 299,999	Per Transaction	7,700	n/a	n/a
300,000 - 399,999	Per Transaction	8,300	n/a	n/a
400,000 - 499,999	Per Transaction	9,100	n/a	n/a
500,000 - 999,999	Per Transaction	10,700	n/a	n/a
1,000,000 - Above	Per Transaction	12,000	n/a	n/a
<b>TISS TRANSFER</b>				
<b>Outward transfers</b>				
Per Transaction	1 - 10,000,000	2360	0.94	n/a
Per Transaction	10,000,001 - 50,000,000	5,900	2.36	n/a
Per Transaction	Above 50,000,000	11,800	4.72	n/a
<b>Inward transfers</b>				
Per Transaction		Free	Free	Free
<b>LOANS</b>				
<b>1: Facility Fee</b>				
Personal loan - First application	Per Loan	2.00% on whole amount	2.00% on whole amount	2.00% on whole amount
Personal loan - Refinancing	Per Loan	2.00% on whole amount	2.00% on whole amount	2.00% on whole amount
SME/MSE and Agri Loan -First Application	Per Loan	2.36% on Whole Amount	2.36% on Whole Amount	2.36% on Whole Amount
<b>Corporate</b>				
(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%
<b>Jijenge</b>	Per Loan	1.0% min 100,000 max 1,000,000	1.0% min 100 USD ,max 1,000 USD	n/a
<b>2: Unpaid Loan Instalment</b>				
Excess over limit and unpaid loan instalments penalty		4%	4%	4%
<b>DEPOSIT RATES</b>				
Deposits upto 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%		
<b>LENDING RATES</b>				
Prime lending rate ( Declining )		13.50%		
<b>TRANSACTION/SERVICE</b>		<b>DETAILS</b>		<b>RATE(USD)</b>
Foreign Funds Transfers	BEN/SHA/OUR(Excluding Oversease Charges)		USD 55 Flat	
	Estimated Oversease Bank Charges		USD 30	

All Rates and Charges are VAT Inclusive