

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2021

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP					
CURRENT ACCOUNTS					CASH WITHDRAWAL FROM ATM				
1: Required minimum opening balance					TZS		USD		GBP
Corporate Customers	Per Account	100,000	100	100	CRDB Bank ATMs	Band	Rate	Equivalent	Equivalent
SMEs	Per Account	100,000	100	100		5,000 - 150,000	1,300		
Personal Customers	Per Account	100,000	100	100	150,001 - 600,000	1,500			
Financial Institutions (Banks)	Per Account	100,000	100	100	Other local bank's ATM				
Bidii	Per Account	50,000	n/a	n/a	3,540		n/a		n/a
2: Monthly service fee					8,850 + 1%		Equivalent		Equivalent
Corporate Customers	Per Month	17,700	14.16	9.44	Other bank's ATM outside the country				
SMEs	Per Month	15,340	14.16	9.44	ITEM/TRANSACTION				
Personal Customers	Per Month	15,340	14.16	9.44	FREQUENCY				
Financial Institutions (Banks)	Per Month	236,000	14.16	9.44	TZS				
Bidii	Per Month	3,540	n/a	n/a	USD/EUR				
3: Account Closure					GBP				
Current Account	Per Account	23,600	24	12	STATEMENT OF ACCOUNT				
4: Cheque Book					E-statement monthly				
Cheque Book order	Per leaf (Stamp Duty inclusive).	500	0.35	0.35	Periodic schedule statement				
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	Mini statement Over the Counter				
Stop /unblock cheque leaf	Per leaf	23,600 max 47,200	Equivalent	Equivalent	Adhoc Statement - All Accounts				
Encashment of third party cheque without checklist	Per cheque	11,800	Equivalent	Equivalent	ATM Statement				
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	ELECTRONIC BANKING				
5: Standing Order					1: Internet Banking				
Within CRDB Bank to other Bank	Per transaction	Free	Free	Free	Balance Inquiry				
Per transaction	Per transaction	17,700	17.7	11.8	Funds Transfer				
6: Balance Inquiry					Statement				
Over the counter (OTC)	Per enquiry	2,000	Free	Free	Bills Payment				
At our ATMs -Customers	Per enquiry	354	0.18	n/a	2: SimBanking				
At our ATMs -Other local banks' customers	Per enquiry	944	0.47	n/a	Balance Inquiry				
7: Card Issuance					USSD				
TemboCard Fahari	Per Card	5,900	Equivalent	n/a	Transfer Own account				
MasterCard/Visa Electron	Per Card	5,900	Equivalent	n/a	Transfer to 3rd party account				
TemboCard Visa Gold	Per Card	5,900	Equivalent	n/a	Mini Statement				
TemboCard Visa/Mastercard Platinum	Per Card	Free	Free	n/a	Top Up				
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a	Bills Payment				
8: Renewal of Cards/Expiry					3: Transfer to MNO's				
TemboCard Fahari	Per Card	5,900	2.95	n/a	1,000 - 4,999				
MasterCard/Visa Electron	Per Card	11,799	5.9	n/a	5,000 - 9,999				
TemboCard Visa Gold	Per Card	11,800	5.9	n/a	10,000 - 29,999				
TemboCard Visa/Mastercard Platinum	Per Card	23,600	11.8	n/a	30,001 - 49,999				
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a	50,000 - 99,999				
SAVINGS ACCOUNTS					100,000 - 199,999				
1: Required minimum opening balance					200,000 - 299,999				
Normal Savings Account	Per Account	20,000	100	100	300,000 - 399,999				
Salary Account	Per Account	20,000	n/a	n/a	400,000 - 499,999				
Busara Account	Per Account	20,000	n/a	n/a	500,000 - 699,999				
Scholar Account	Per Account	5,000	n/a	n/a	700,000 - 799,999				
Junior Jumbo	Per Account	20,000	20	20	800,000 - 999,999				
Malkia	Per Account	50,000	50		1,000,000 - 2,000,000				
Thamani	Per Account	1,000,000	n/a	n/a	TISS TRANSFER				
Dhahabu	Per Account	100,000	n/a	n/a	Outward transfers				
Tanzanite	Per Account	100,000	100	100	Inward transfers				
2: Monthly service fee					LOANS				
Normal Savings Account	Per Month	1,888	2.95	2.95	1: Processing/Arrangement/ Appraisal fee				
Salary Account	Per Month	1,770	2.95	2.95	Personal loan - First application				
Busara Account	Per Month	Free	n/a	n/a	Personal loan - Refinancing				
Scholar Account	Per Month	Free	Free	Free	SME loans - up to 300,000,000				
Junior Jumbo	Per Month	Free	Free	Free	Agribusines loans				
Malkia	Per Month	Free	Free	Free	"(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"				
Thamani	Per Month	Free	n/a	n/a	(b): Tier 2: Loan >10Mn				
Dhahabu	Per Month	Free	n/a	n/a	Corporate				
Tanzanite	Per Month	1,770	2.95	2.95	(a): Cash Secured				
3: Account Closure					(b): Secured by other legal mortgage				
Savings Account	Per Account	5,900	6	4	New				
CASH WITHDRAW OVER THE COUNTER					Renewal				
		TZS		USD		GBP			
		Band	Rate						
Current Account (Per transaction for amount up to 25mn.)"	≤ 500,000	6,500	1.2% min 59 max 150	1.2% min 59 max 150	Restructuring				
	500,001 - 1,000,000	7,500			Per Loan				
	1,000,001 - 5,000,000	8,500			Per Loan				
	> 5,000,000	10,000			Per Loan				
"Savings Accounts (Per transaction for amount up to 5mn.)"	< 100,000	4,720	Enhancing						
	100,001 - 500,000	5,500	Per Loan						
	500,001 - 5,000,000	6,000	Per Loan						
Bidii Account	< 100,000	4,720	Jijenge						
	100,001 - 500,000	5,500	Per Loan						
	500,001 - 5,000,000	6,000	Per Loan						
CASH WITHDRAWAL FROM ATM					2: Unpaid Loan Instalment				
					Excess over limit and unpaid loan instalments penalty				
					4%				
					DEPOSIT RATES				
					Deposits upto TZS 1 Billion				
					3 Months				
					6 Months				
					9 Months				
					12 Months				
					24 Months				
					36 Months (Thamani)				
					LENDING RATES				
					Prime lending rate (Declining)				
					14.46%				
					TRANSACTION/SERVICE				
					DETAILS				
					RATE (USD)				
					Foreign Funds Transfers				
					BEN/SHA/OUR (Excluding Overseas Charges)				
					Full Value Transfer				
					Estimated Overseas Bank Charges				
					USD 55 Flat				
					USD 75 Flat				
					USD 30				

All Rates and Charges are VAT inclusive