

# MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2026

| 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                     | 20,000                                      | 10                   | 10                   |
| <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                       | 5,000                                       | 2                    | 2                    |
| <b>3: Account Closure</b>  |                                 |   |                      |                      |
| Current Account  | Per Account                     | Free  | Free                 | Free                 |
| <b>4: Cheque Book</b>  |                                 |   |                      |                      |
| 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                  |
| <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                                       | 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                  |
| <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                     | 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                  |
| <b>2: Monthly service fee</b>                                    |                                 |   |                      |                      |
| 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                 |
| <b>3: Account Closure</b>  |                                 |   |                      |                      |
| Savings Account  | Per Account                     | Free  | Free                 | Free                 |
| <b>STATEMENT OF ACCOUNT</b>                                      |                                 |   |                      |                      |
| 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                 |
| <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                           |                      |                      |

All Rates and Charges are VAT inclusive

| ITEM/TRANSACTION   | FREQUENCY                       | TZS                           | USD/EUR                       | GBP                   |
|--|---------------------------------|-------------------------------|-------------------------------|-----------------------|
| <b>CASH WITHDRAW OVER THE COUNTER</b>                    |                                 |                               |                               |                       |
| Bidii Account  | Per transaction below 5 million | 6,500                         | 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%                  |
| Savings accounts<br>**except those exempted from charges | 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             |                               |                       |
|  |                                 |                               |                               |                       |
| <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' ATM's                                 | Per transaction                 | 4,720                         | n/a                           | n/a                   |
| Other local banks' ATM's outside the country             |                                 | 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                                  |                                 | 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>            |                                 |                               |                               |                       |
| 100 - 999  | Per Transaction                 | 10                            | n/a                           | n/a                   |
| 1,000 - 1,999  | 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                   |
| Above 500,000  | Per Transaction                 | 5,000                         | n/a                           | n/a                   |
| <b>TISS TRANSFER</b>                                     |                                 |                               |                               |                       |
| <b>Outward transfers</b>                                 |                                 |                               |                               |                       |
| 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                   |
| <b>Inward transfers</b>                                  | Per Transaction                 | Free                          | Free                          | Free                  |
| <b>LOANS</b>   |                                 |                               |                               |                       |
| <b>1: Facility Fee</b>                                   |                                 |                               |                               |                       |
| 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 |
| <b>Corporate</b>   |                                 |                               |                               |                       |
| (a): Cash Secured  | Per Loan                        | 0.05%                         | Free                          | Free                  |
| <b>(b): Secured by other legal mortgage</b>              |                                 |                               |                               |                       |
| 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                        | 10% min 100,000 max 1,000,000 | 10% min 100 USD max 1,000 USD | n/a                   |
| <b>2: Unpaid Loan Instalment</b>                         |                                 |                               |                               |                       |
| Excess over limit and unpaid loan instalments penalty    |                                 | 3.54%                         | 3.54%                         | 3.54%                 |
| <b>DEPOSIT RATES</b>                                     |                                 |                               |                               |                       |
| 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%                            |                               |                       |
| <b>LENDING RATES</b>                                     |                                 |                               |                               |                       |
| Prime lending rate (Declining)                           |                                 | 16%                           |                               |                       |
| <b>TRANSACTION/SERVICE DETAILS</b>                       |                                 |                               |                               |                       |
|  |                                 |                               | RATE(USD)                     |                       |
|  |                                 |                               | USD 55 Flat                   |                       |

