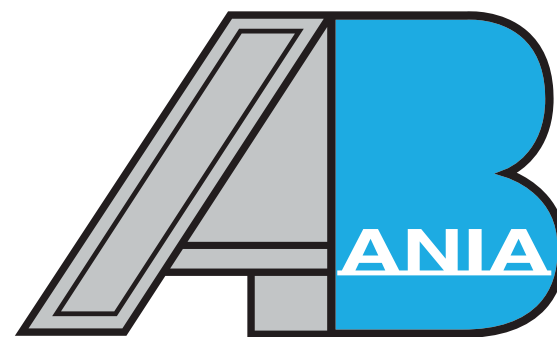


# FEES AND CHARGES

## 2023



**AZANIA BANK**  
*Banking Beyond Ordinary*

SAVINGS ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Normal Savings	6,000	1.8	1.8	1.5
Special Savings	3,500	1.8	1.8	1.5
Jikwamue Individual	500	N/A	N/A	N/A
Vicoba Group	2,000	N/A	N/A	N/A
Selected Savings Accounts	Free	N/A	N/A	N/A
STATEMENT				
0-6 Months	4,700	3.00	3.00	2.50
More than six months per page	2,200	1.00	1.00	0.72
Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.50
Service Charge	2,500	1.00	1.00	1.00
Closing Account	24,000	17.28	17.28	14.40
Monthly dormant accounts charges savings	Free	Free	Free	Free
Dormant activation fees	Free	Free	Free	Free

CURRENT ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Personal	7,000	4.32	4.32	3.60
Business	16,000	10.80	10.80	9.00
Corporate	26,000	25.00	25.00	20.00
STATEMENT				
0-6 Months	5,000	3.00	3.00	2.50
More than six months per page	2,200	1.00	1.00	0.72
Service Charge	4,000	2.00	1.50	1.50
Closing Account	36,000	25.92	25.92	21.60
Monthly Dormant Charges	Free	Free	Free	Free
Dormant activation fees	Free	Free	Free	Free
Counter Leaf	11,800	8.50	8.50	7.08
Cheque Book (50 Leaf)	25,000	10.00	10.00	8.50
Cheque Book (100 Leaf)	45,000	20.00	20.00	17.00

MOBILE BANKING	TZS	USD	EUR	GBP
MOBILE (SMS) BANKING				
Balance Inquiry	450			
Mini Statement	800			
Intra bank charges (by mobile)	300	N/A	N/A	N/A
Inter bank charges (by mobile)	12,000	N/A	N/A	N/A
MOBILE BANKING TRANSFERS				
Wallet to Bank	Free	Free	Free	Free
Bank to Wallet (VAT Inclusive)				
<1,000	200			
1,000 - 4,999	200			
5,000 - 9,999	600			
10,000 - 19,999	1,700			
20,000 - 29,999	2,200			
30,000 - 49,999	3,000			
50,000 - 99,999	4,000			
100,000 - 199,999	4,500			
200,000 - 299,999	5,000			
300,000 - 399,999	5,700			
400,000 - 499,999	6,000			
500,000 – 599,999	7,000			
600,000 – 699,999	7,400			
700,000 – 799,999	7,600			
800,000 – 899,999	7,800			
900,000 – 1,000,000	8,000			
1,000,001 - 2,000,000	10,000			
2,000,001 - 5,000,000	12,000			

INTERNET BANKING	TZS	USD	EUR	GBP
Registration Fee	Free			
Payment Internal	Free	6.00	1	0.72
Payments to Other Banks (TISS)	12,000	6.00	N/A	N/A
Payments to Other Banks (TT)	N/A	59	USD 59	USD 59
Monthly Fee (Retail)	3,360	1.18	1.18	0.8496
Monthly Fee (Corporate)	12,800	11.8	11.8	8.496

LOANS	TZS	USD	EUR	GBP
PRIME/BASE LENDING RATE				
Arrangement Fees (All Loans)	1.5% - 2.5%			
Arrangement Fees (Mortgages USD)	1.5% of loan			
Security perfection fees (All Loans)	TZS 150,000 to 1M			
Security perfection fees for additional documents (All Loans)	Legal Mortgage - TZS 215,000 Assignment - TZS 100,000			

INSURANCE PREMIUMS	TZS	USD	EUR	GBP
Credit Life:- Consumer	0.40% pa			
- Staff	0.40% pa			
- Mortgage	0.65% pa			
Property Insurance	0.177 - 0.295% pa			
Penal Interest TZS	0.0708			
Penal Interest TZS	0.0472			

BONDS & GUARANTEES (COMMISSION)	TZS	USD	EUR	GBP
Performance Bond / Bid Bonds / Guarantees	2% per quarter Min 250,000			
Treasury Bill & Bond Bidding on behalf of customers per bid	Amounts Below TZS 50M - TZS 50,000 Amounts Between TZS 50M and 100m - TZS 100,000 Amounts Between TZS 100M to 500M - TZS 200,000 Above 500M - TZS 250,000	25.2	25.2	21

CASH TRANSFER OVER THE COUNTER	TZS	USD	EUR	GBP
CASH WITHDRAWAL AT COUNTER				
0 ≤ 3M	5,000	0.59%	0.59%	0.59%
>3M ≤ 5M	0.1800%	0.59%	0.59%	0.59%
> 5M ≤10M	0.1700%	0.59%	0.59%	0.59%
> 10M	0.1650%	0.59%	0.59%	0.59%
Maximum Cash Withdrawal Charges	150,000	75	75	75
Cash Payment to 3rd Party	6,000	4.32	4.32	3.6
Bulk Cash Withdrawal	Free	Free	Free	Free
CASH DEPOSIT				
Cash Deposit Charges (TZS)	Free			
Cash Deposit Charge \$50 and \$100	Free	NIL	NIL	NIL
Cash Deposit Charge \$1,\$5,\$10 and \$20		5.00%	5.00%	5.00%
Mutilated Note Deposit	0.5 % of the amount Maximum 50,000	N/A	N/A	N/A
School Fees Deposits	Free	N/A	N/A	N/A

TRANSFERS	TZS	USD	EUR	GBP
TISS	12,000	6.00	N/A	N/A
TT				
(i) Outward Foreign Transfers	USD 59	USD 59	USD 59	USD 59
(ii) Non Account Holder	USD 59	USD 59	USD 59	USD 59
Inward Transfers (TT) - Customers	USD 12	USD 12	USD 12	USD 12
Standing Orders (within the same Bank)	Free	Free	Free	Free
Standing Orders (to other Banks)	12,000	6.00	6.00	5.00
Internal Transfers	1,300	1.00	1.00	0.72
EFT Charges:(Single Transfer)				
(i) Outward Transfers	8,000	5.76	5.76	4.80
(ii) Inward Transfers	N/A	N/A	N/A	N/A
GePG	Free	Free		
SALARY HANDLING				
Inward (from Other Banks)	N/A	N/A	N/A	N/A
Inward (Within Azania)	Free	Free	Free	Free
Outward (by EFT)	3,000	N/A	N/A	N/A
Farmers Proceeds Handling Fees	NIL	N/A	N/A	N/A
Company Search to BRELA	NIL	N/A	N/A	N/A

CASH WITHDRAWAL AT AZANIA BANK AGENT	TZS	USD	EUR	GBP
1,000 - 9,999	700			
10,000 - 19,999	800			
20,000 - 39,999	1,000			
40,000 - 49,999	1,500			
50,000 - 99,999	2,000			
100,000 - 199,999	3,000			
200,000 - 499,999	4,000			
500,000 – 999,999	5,000			
1,000,000 - 2,999,999	7,000			
3,000,000 - 4,999,999	9,000			
5,000,000 - 5,999,999	9,600			
6,000,000 - 6,999,999	10,300			
7,000,000 - 7,999,999	11,500			
8,000,000 - 8,999,999	13,200			
9,000,000 - 10,000,000	14,000			

RETRIEVAL OF DOCUMENTS	TZS	USD	EUR	GBP
Less than 30 Days	24,000	TZS 24,000	TZS 24,000	TZS 24,000
More than 30 Days, but less than a Year	60,000	TZS 60,000	TZS 60,000	TZS 60,000
Above One Year	120,000	TZS 120,000	TZS 120,000	TZS 120,000

OTHER SERVICES	TZS	USD	EUR	GBP
ISSUANCE OF BANKERS CHEQUE				
(i) Existing Customer	20,000	14.40	14.20	12.00
(ii) Walk in Customers	30,000	21.60	21.60	18.00
Certificate of Balance	60,000	30.00	30.00	25.00
Comfort/Introduction Letter	72,000	36.00	36.00	30.00
LOANS				
Loan balance confirmation;				
Retail	5,000	N/A	N/A	N/A
Corporate	50,000	36.00	36.00	36.00

ATM TRANSACTIONS	TZS	USD	EUR	GBP
AZANIA UMOJA ATM WITHDRAWALS				
1,000 - 99,999	1,500	N/A	N/A	N/A
100,000 - 400,000	1,700	N/A	N/A	N/A
Balance Enquiry on ATMs	400	N/A	N/A	N/A

VISA ATM CARDS	TZS	USD	EUR	GBP
New issue of VISA Card	Classic Card - Free Infinite Card - Premium Banking Membership			
Annual Charges	Classic Card - TZS 16,000 Infinite Card - Premium Banking Membership			
Visa ATM Card Replacement	Classic Card - TZS 24,000 Infinite Card - TZS 59,000			
PIN Reset	Free			
Cards Uncollected or Destroyed	N/A			
VISA ATM WITHDRAWALS				
Balance Inquiry - Domestic (Our customer, Our ATM)	Classic Card - TZS 300 Infinite Card - TZS 300			
Balance Inquiry - Domestic (Our customer, Not Our ATM)	Classic Card - TZS 950 Infinite Card - TZS 950			
Balance Inquiry - International	Classic Card - TZS 2,500 Infinite Card - TZS 2,500			
Cash Withdrawal - Other Banks within Tanzania	Classic Card - TZS 3,540 Infinite Card - TZS 3,540			
Cash Withdrawal - Other Banks outside Tanzania	Classic Card - TZS 7,080 Infinite Card - TZS 7,080			

MONEY REMITTANCES	TZS	USD	EUR	GBP
Western Union	As per prevailing rates			
MoneyGram	As per prevailing rates			

LETTER OF CREDIT	TZS	USD	EUR	GBP
IMPORT LC				
LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP 210	1% per quarter or min of USD 250	1% per quarter or min of EUR 250	1% per quarter or min of GBP 210
General LC Commission	USD 200 / EUR 200 / GBP 170	200	200	170
LC Extension & Change of Amount	1% per quarter or min of USD 250/ EUR 250/ GBP 210	250	250	210
LC Expired/Unutilized/Cancellation	USD 200 / EUR 200/ GBP 170	200	200	170
SWIFT Charges	USD 59	USD 59	USD 59	USD 59
EXPORT LC				
Advising Commission	USD 300 / EUR 300 / GBP 250	300	300	250
Amendment Commission	USD 300 / EUR 300 / GBP 250	300	300	250
Confirmation Commission	1.18% or Minimum of USD 300 / EUR 300 / GBP 250			
Courier Charges	USD 180 / EUR 180 / GBP 150	180	180	150

PREMIUM PASS SERVICES	TZS	USD	EUR	GBP
Monthly Charge (TZS)	25,000	12.00	12.00	8.64
Dormant Account Charge (TZS)	Free			
Internet Banking	Free			
Statement	Free			
Other Charges	As per tariff guide			

## MWANAMKE HODARI ACCOUNT

*Fanikisha*  
**WEWE NI HODARI**

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✓ **Fungua Akaunti BURE**

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