AZANIA BANK LIMITED



FINANCIAL STATEMENT FOR THE QUARTER ENDED 30 ST JUNE

Issued Pursuant to Regulations 7 & 8 of the Banking and Financial Institutions (Dislosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2024 (Amount in TShs "Millions")

		Current Quarter 30th June 2024	Previous Quarter 31st March 2024
	ASSETS		
1	Cash	29,875	36,061
2	Balances with Bank of Tanzania	110,630	86,320
3	Investment in Government securities	237,735	225,168
4	Balances with other Banks and financial institutions	11,595	13,971
5	Cheques and items for clearing	20,441	14,016
6	Interbranch float items	-	
7	Bills negotiated	-	
8	Customers' Liabilities for Acceptances	-	-
9	Interbank Loans Receivables	27,805	32,752
10	Investment in other securities	4,800	3,300
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	1,734,824	1,683,245
12	Other Assets	98,524	104,503
13	Equity Investments	12,429	12,429
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	14,326	15,296
16	TOTAL ASSETS	2,302,983	2,227,061
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	1,665,554	1,596,420
19	Cash Letters of Credit	633	15,321
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers Cheques and Drafts Issued	1	1
23	Accrued taxes and expenses payable	27,525	25,036
24	Acceptances Outstanding	-	
25	Interbranch float items	-	
26	Unearned income and other deferred charges	3,701	3,335
27	Other Liabilities	19,988	13,174
28	Borrowings	278,151	268,440
29	TOTAL LIABILITIES	1,995,552	1,921,727
30	NET ASSETS/(LIABILITIES) 16 LESS 29	307,431	305,334
С	SHAREHOLDERS' FUNDS		
31	Paid up share capital	185,782	185,776
32	Capital reserves	832	832
33	Retained Earnings	89,680	95,345
34	Profit (Loss) Account	15,059	7,304
35	Profit (Loss) Account Other capital accounts	-	-
35 36	Other capital accounts Regulatory Reserve	16,077	16,077
35	Other capital accounts	-	-
35 36	Other capital accounts Regulatory Reserve	16,077	16,077
35 36 37	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS	16,077 307,431	16,077 305,334
35 36 37 38	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities	- 16,077 307,431 179,825	16,077 305,334 180,268
35 36 37 38 39	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses	16,077 307,431 179,825 121,710	16,077 305,334 180,268 121,940
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance	16,077 307,431 179,825 121,710 48,135	16,077 305,334 180,268 121,940 55,688
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets	16,077 307,431 179,825 121,710 48,135	16,077 305,334 180,268 121,940 55,688
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets	16,077 307,431 179,825 121,710 48,135 539 13,35%	16,077 305,334 180,268 121,940 55,688 539
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets (ii)Non performing loans to Total Gross Loans	16,077 307,431 179,825 121,710 48,135 539 13,35% 6,83%	16,077 305,334 180,268 121,940 55,688 539 13,719 7,13%
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets (ii)Non performing loans to Total Gross Loans (iii)Gross loans and advances to Total Deposits	16,077 307,431 179,825 121,710 48,135 539 13,35% 6,83% 107,35%	16,077 305,334 180,268 121,940 55,688 538 13,719 7,139 108,049
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets (ii)Non performing loans to Total Gross Loans (iii)Gross loans and advances to Total Deposits (iv)Loans and Advances to Total Assets	16,077 307,431 179,825 121,710 48,135 539 13,35% 6,83% 107,35% 75,33%	16,077 305,334 180,268 121,940 55,688 539 13,719 7,139 108,049 75,589
35 36 37 38 39 40	Other capital accounts Regulatory Reserve TOTAL SHAREHOLDERS FUNDS Contingent liabilities Non Performing Loans and advance Allowance for Probable losses Other non performing assets PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets (ii)Non performing loans to Total Gross Loans (iii)Gross loans and advances to Total Deposits	16,077 307,431 179,825 121,710 48,135 539 13,35% 6,83% 107,35%	16,077 305,334 180,268 121,940 55,688 539 13,719 7,139

INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2024 (Amount in TShs "Millions")

	Current Quarter 30th June 2024	Comperative Quarter (Previous year) 30th June 2023	Current Year Cumulative 30th June 2024	Comparative Year (Previous Yea Cumulative 30th June 202
Interest Income	57,111	40,570	105,912	76,34
Interest Expense	(29,626)	(19,338)	(55,560)	(36,77
Net Interest Income	27,485	21,231	50,352	39,57
Bad debts Written-off	-			-
Impairement losses on loans and Advances	(4,700)	(6,208)	(9,760)	(6,37
Non - Interest Income	8,650	10,794	18,791	16,082
6.1 Foreign exchange profit/(Loss)	3,449	2,911	7,683	4,57
6.2 Commissions and Fees	4,953	5,405	8,753	9,03
6.3 Dividend Income	(10)		90	-
6.4 Other operating income	258	2,478	2,264	2,47
Non-Interest Expense	(20,676)	(18,605)	(38,815)	(34,84)
7.1 Salaries and Benefits	(11,368)	(10,293)	(21,429)	(20,28
7.2 Fees and Commission	(185)	(156)	(480)	(27
7.3 Other operating expenses	(9,123)	(8,156)	(16,907)	(14,28
Operating Income/(Loss) before Tax ordinary items	10,760	7,213	20,568	14,43
Income Tax Provision	(3,004)	(2,000)	(5,508)	(2,30
Net income /(Loss) After Income tax and	7,756	5,213	15,059	12,13
Number of employees	648	596	648	59
Basic Earnings Pershare	167	113	163	13
Diluted Earnings Pershare	167	113	163	13
Number of Branches	27	25	27	2
PERFORMANCE INDICATORS				
i.Return on average total assets	1.91%	1.83%	1.82%	1.84
ii.Return on Average sharehoders' funds	10.15%	7.47%	9.86%	8.74
iii.Non interest expense to Operating income	51.06%	57.80%	51.85%	56.69
iv.Net Interest income to average earning assets	5.86%	6.45%	5.37%	6.04

Signed by: Managing Director	Ms. Esther Mang'enya	5-Jul-24
Director of Finance and Planning	Mrs.Jacqueline L. Tinkasimile	5-Jul-24
Director of Internal Audit	Mr.Oswald Matilya	5-Jul-24

 $We, the \, under-named \, non-executive \, members \, of \, the \, board \, of \, directors, \, at test \, to \, the \, correctness \, of \, the \, above \, statements.$ We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Signed by:

Eng.Julius B.Ndyamukama 1. Chairman 5-Jul-24 2. Vice chairman Mr. Felix M.Maagi 5-Jul-24

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2024 (Amount in TShs "Millions")

		Current Quarter 30th June 2024	Previous Quarter 31st March 2024	Current Year Cumulative as at 30th June 2024	Comparative Year(Previous Year) Cumulative as at 30th June 2023
i.	Cash flow from operating activities				
	Operating Income	10,760	9,808	20,568	14,434
	Adjustment for :-	-	-	-	
	-Impairment/Amortization	7,158	7,001	14,158	(3,698
	-Net change in loans and Advances	(52,436)	(58,731)	(111,167)	(228,53)
	-Net change in Statutory Min Reserve	(30,484)	(3,662)	(34,146)	(9,529
	-Net change in Deposits	53,958	53,217	107,175	143,537
	-Net change in Short Term Negotiable Securities	1,000	15,500	17,085	(29,346
	-Net change in Other liabilities	10,944	(11,336)	(392)	(1,969
	Net change in other borrowings	9,781	-	9,781	59,984
	Rent paid	(524)	(850)	(1,373)	-
	-Net change in Other assets	7,612	4,653	12,265	4,897
	-tax paid	(387)	(387)	(774)	(594
	-Others adjustment	-	-	-	2,979
	Net cash provided (used) by operating activities	17,382	15,212	33,180	(47,835
ii	Cash flow from investing activities:				
	Dividend received	90	-	90	
	Purchase of fixed assets	(175)	(119)	(294)	(1,845
	Proceeds from issuance of Share capital	-	-	-	
	Proceeds from sale non-dealing securities	-	-	-	
	Others (Specify)-Equity investment	-	-	-	
	Net cash provided (used) by investing activities	(85)	(119)	(204)	(1,845
iii	Cash from financing activities				
	Payment of cash Dividends	(4,637)	-	(4,637)	(4,058
	Proceeds from issuance(Payments) of Long term debt	-	-	-	(1,818
	Porceeds from new equity	-	-	-	24
	Net cash provided (used) by financing activities	(4,637)		(4,637)	(5,851
iv.	Cash and cash equivalents:				
	Net increase (decrease) in cash and cash equivalents	12,661	15,292	28,340	(54,862
	Cash and cash Equivalent at the beginning of the Quarter	163,115	147,436	147,436	171,541
	Cash and cash equivalent at the end of the Quarter	175,776	163.115	175,776	116,679

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2024

	Ordinary share capital	Retained earnings (Accumulated losses)	Regulatory reserve	Others	Total		
		(Amount in TShs "Millions")					
Current Period 30th June 2024							
Balance as at the beginning of the Period	185,776	102,649	16,077	832	305,33		
Profit for the Year	-	7,756	-	-	7,75		
Transactions With Owners	6	-	-	-			
Dividend Paid	-	(5,665)	-	-	(5,68		
Other Comprehensive Income	-	-	-	-	-		
Regulatory Reserve	-	-	-	-	-		
Balance as at the end of the period	185,782	104,740	16,077	832	307,43		
Previous Period 31st March 2024							
Balance as at the beginning of the Period	185,747	95,345	16,077	832	298,00		
Profit for the Year		7,304	-	-	7,30		
Transactions With Owners	29			-	2		
Other Comprehensive Income			-	-			
Regulatory Reserve			-	-			
Balance as at the end of the period	185,776	102,649	16,077	832	305,33		

FEES AND CHARGES AS OF 30TH JUNE 2024

Savings Account	TYPE OF CHARGES	TZS	USD	EUR	0
,	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.
	Special Savings	4,000	1.80	1.80	1.
	Jikwamue Individual	500	N/A	N/A	
	Vicoba Group	Free	N/A	N/A	<u> </u>
	Society and Club Savings	Free	Free	Free	Fr
	Selected Savings Accounts	Free	N/A	N/A	٨
	Statement				
	1				
	0-6 Months	5,000	3.00	3.00	2
	More than six months per page	2,500			
		2,000	1.00	1.00	0
	Charges for operating below minimum balance -	7.000	1.00	100	
	savings	3,000	1.80	1.80	1
	Service Charge	2,500	1.00	1.00	1
	Closing Account	25,000	17.28	17.28	14
	Monthly dormant accounts charges savings	Free	Free	Free	F
	Dormant activation fees	Free	Free	Free	F
urrent Account	Ledger Fees Monthly				
	Personal	8,000	4.32	4.32	3
	Business	17,000	10.80	10.80	9
	Corporate	30,000	25.00	25.00	20
	Society and Club Current	Free	Free	Free	F
	Statement				
	1-6 months	5,000	3.0	3.0	
	More than six month (Per Page)	2,500	1.0	1.0	
	Service Charge	4,000	2.0	1.5	
	Closing account	36,000	25.9	25.9	
	Monthly Dormant Charges	Free	Free	Free	F
	Dormant activation fees	Free	Free	Free	
					F
	Counter Leaf	15,000	8.5	8.5	
	Cheque book (50 Leaf)	25,000	10.0	10.0	
	Cheque book (100 Leaf)	45,000	20.0	20.0	
Returned Cheques (Issued by our customers)	(ii) Other reasons	125,000 24,600	60.0 17.0	N/A N/A	
	Stop Payment orders per leaf	64,000	31.0	31.0	2
	Blocking of lost cheque book	25,000	10.0	10.0	
	Distring of rost stronger book	20,000	1010	1010	
ash Transactions over the					
ounter					
ash Withdrawal at Counter	0 ≤ 3M	5,000	0.59%	0.59%	0.1
	>3M ≤5M	0.1800%	0.59%	0.59%	0.
	>5M ≤10M	0.1700%	0.59%	0.59%	0.
	>10M<=100	0.1650%	0.59%	0.59%	
					0.1
	Il laximum cash withdrawai chardes	200,000	75.00		
	Maximum cash withdrawal charges Cash payment to 3rd party	200,000 6,000	75.00 4.32	75.00	7:
	Cash payment to 3rd party	6,000	4.32	75.00 4.32	7
				75.00	7
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal	6,000 Free	4.32	75.00 4.32	7
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS)	6,000 Free Free	4.32 Free	75.00 4.32 Free	7
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charge \$50 and \$100	6,000 Free	4.32 Free - NIL	75.00 4.32 Free - NIL	7: : :
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS)	6,000 Free Free Free	4.32 Free	75.00 4.32 Free	7: : :
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SD) and \$100 Cash deposit charge \$1,55,510 and \$20	Free Free Free 0.5 % of the	4.32 Free - NIL 0.05	75.00 4.32 Free - NIL 0.05	0.1 71 1
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charge \$50 and \$100	Free Free 0.5% of the amount,maximum	4.32 Free - NIL	75.00 4.32 Free - NIL	7)
ash Deposit	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charques (TZS) Cash deposit charque SSO and SIOO Cash deposit charque STS. SIO and SZO Mutilated note deposit	Free Free Free 0.5 % of the	4.32 Free - NIL 0.05	75.00 4.32 Free - NIL 0.05	71
ash Deposit	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SD) and \$100 Cash deposit charge \$1,55,510 and \$20	Free Free 0.5 % of the amount, maximum 50,000	4.32 Free - NIL 0.05	75.00 4.32 Free NIL 0.05	7
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charques (TZS) Cash deposit charque SSO and SIOO Cash deposit charque STS. SIO and SZO Mutilated note deposit	Free Free 0.5 % of the amount, maximum 50,000	4.32 Free - NIL 0.05	75.00 4.32 Free NIL 0.05	71
lash Deposit	Cash payment to Xrd party 9ulk cash withdrawal Cash deposit charqes(TZS) Cash deposit charqes(TZS) Cash deposit charqe SS and SI00 Cash deposit charqe SI and S20 Mutilated note deposit School fees deposits TISS (I) TZS 1-TZS 10M	6,000 Free Free Free - 0.5 % of the amount, maximum 50,000 Free	4.32 Free - NIL 0.05 N/A N/A	75.00 4.32 Free 	71
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes (17S) Cash deposit charqes (55S and \$100 Cash deposit charqe \$5S and \$100 Mutilated note deposit School fees deposits 18S (i) 17S 1-17S 10M (ii) Above 17S 10M - 50M	6.000 Free Free Free - 0.5 % of the amount, maximum 50.000 Free 2.000 5.000	4.32 Free	75.00 4.32 Free - NIL 0.05 N/A N/A	71
	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge \$1.55.510 and \$20 Mutilated note deposit School fees deposits TISS (I) TSS 1-TZS 10M (II) Above TZS 10M - 50M (III) Wore than TZS 50M	6,000 Free Free Free - 0.5 % of the amount, maximum 50,000 Free	4.32 Free - NIL 0.05 N/A N/A	75.00 4.32 Free 	7
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes (17S) Cash deposit charqes (55S and \$100 Cash deposit charqe \$5S and \$100 Mutilated note deposit School fees deposits 18S (i) 17S 1-17S 10M (ii) Above 17S 10M - 50M	6.000 Free Free Free - 0.5 % of the amount, maximum 50.000 Free 2.000 5.000	4.32 Free	75.00 4.32 Free - NIL 0.05 N/A N/A	71
	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge \$1.55.510 and \$20 Mutilated note deposit School fees deposits TISS (I) TSS 1-TZS 10M (II) Above TZS 10M - 50M (III) Wore than TZS 50M	6,000 Free Free Free 0.5 % of the amount, maximum 50,000 Free 2,000 5,000 10,000	4.32 Free	75.00 4.32 Free	71
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes (TZS) Cash deposit charqes (TZS) Cash deposit charge SS and SI00 Cash deposit charge SI SS SI0 and S20 Mutilated note deposit School fees deposits TISS (II) ADVENTED TIST SIM (III) ADVENTED TIST SIM (III) ADVENTED TIST SIM (III) MORE THAN TZS SDM (IIII) MORE THAN TZS SDM (IIII) MORE THAN TZS SDM	6.000 Free Free Free 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000	4.32 Free NIL 0.05 N/A N/A TZS 2,000 TZS 10,000 TZS 10,000	75.00 4.32 Free	71
	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SSS and St00 Cash deposit charge SSS and St00 Cash deposit charge SSS SI0 and S20 Mutilated note deposits School fees deposits TISS (i) TZS 1-TZS 10M (iii) More TZS 10M - 50M (iii) More TSS 10M - 50M (iv) LAPS Payments (iv) Incoming transfers/Payments	6.000 Free Free Free 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000	4.32 Free NIL 0.05 N/A N/A TZS 2,000 TZS 10,000 TZS 10,000	75.00 4.32 Free	71
	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charqes (TZS) Cash deposit charqes (TZS) Cash deposit charqes (SS, S10 and \$20 Mutilated note deposit School fees deposits TISS (1) ZSF-TZS 10M ((ii) Above TZS 10M - 50M ((iii) More than TZS 50M ((iv) EAPS Payments (v) Incompt ransfers/Payments	6,000 Free Free Free 0.5 % of the amount, maximum 50,000 Free 2,000 5,000 10,000 NIL	4.32 Free NIL 0.05 N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 NIL	75.00 4.32 Free	7)
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes(TZS) Cash deposit charqes(TZS) Cash deposit charge SSI and SI00 Cash deposit charge SSI and SSI0 Mutilated note deposit School fees deposits TISS (I) TZS T-ZS TOM (II) Above TZS TOM - 50M (III) More than TZS SOM (III) More than TZS SOM (IV) LAPC Payments (VI) nooming transfers/Payments TI (I) Outward foreign transfers	6.000 Free Free Free 0.5 % of the amount,maximum 50.000 Free 2.000 5.000 10.000 NIL USB 60	4.32 Free	75.00 4.32 Free	7: : :
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes (1725) Cash deposit charqes (1725) Cash deposit charqes (1725) Cash deposit charqe SL5S S10 and S20 Mutilated note deposit School fees deposits TISS (ii) Above 1725 IDM - 50M (iii) Above 1725 IDM - 50M (iii) More than 1725 S0M (iii) More than 1725 S0M (iii) More graning transfers / Payments (iv) Incoming transfers / Payments (iii) Non account holder (iiii) Non account holder (iiii) Non account holder	6.000 Free Free Free 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000 NIL USD 60 USD 60 USD 60 USD 10	4.32 Free - NILL 0.05 N/A N/A 125 2,000 125 5,000 125 1,	75.00 4.32 Free	77 I I USS USS USS
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SSI and SSI 00 Cash deposit charge SSI and SSI 00 Cash deposit charge SSI SSI 01 and SSI 00 Mutilated note deposit School fees deposits TISS (II) TZS 1-TZS 10M (III) Above TZS 10M - 50M (IIII) Above TZS 10M - 50M (IIII) Nore than TZS 50M (IV) Locaning transfers/Payments (V) Incoming transfers/Payments (V) Incoming transfers/Payments (IV) Non account holder Inward transfers (TI) - outstomers Standing orders(within the same bank)	6.000 Free Free Free - 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000 NIL USD 60 USD 60 USD 12 Free	4.32 Free - NLL 0.05 N/A N/A 125 2.000 128 0.0000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0	75.00 4.32 Free NIL 0.05 N/A N/A N/A U/A U/A U/S USD 60 USD 62 Free	7)
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SS and S100 Cash deposit charge S135.S10 and S20 Mutilated note deposit School fees deposits TISS (i) TZS1-TZS 10M (iii) More TZS 10M - 50M (iii) More than TZS 50M 50M (iii)	6,000 Free Free Free 0.5% of the amount,maximum 50,000 Free 2,000 10,000	4.32 Free	75.00 4.32 Free - NIL 0.05 N/A N/A N/A N/A USD 60 USD 80 USD 12 Free 6.00	US U
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SSI and SI00 Cash deposit charge SSI and SSI0 Mutilated note deposit School fees deposits TISS (I) TIZS I-TZS TOM (II) Above TZS TOM - 50M (III) Above TZS TOM - 50M (III) More than TZS SOM (III) More than TZS SOM (III) Outward foreign transfers (II) Non account holder Inward transfers TIT - customers Standing orders (IV) other banks)	6.000 Free Free Free - 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000 NIL USD 60 USD 60 USD 12 Free	4.32 Free - NLL 0.05 N/A N/A 125 2.000 128 0.0000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0.000 128 0	75.00 4.32 Free NIL 0.05 N/A N/A N/A U/A U/A U/S USD 60 USD 62 Free	US U
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SS and S20) Cash deposit charge SSS and S20 Mutilated note deposit School fees deposits TISS (ii) YZS 1-TZS 10M (iii) Above TZS 10M - 50M (iiii) More than TZS 50M (iv) LAPS Payments IV) Incoming transfers Payments TI (ii) Uncoming transfers Payments TI (iii) Uncoming transfers (TI) - customers Standing order (STI) - customers Standing order (STI) - customers Standing order (STI) - customers Standing orders (TI) - customers	6,000 Free Free Free 0.5% of the amount,maximum 50,000 Free 2,000 10,000	4.32 Free	75.00 4.32 Free - NIL 0.05 N/A N/A N/A N/A USD 60 USD 80 USD 12 Free 6.00	US U
	Cash payment to Xrd party 9uk cash withdrawal Cash deposit charqes(TZS) Cash deposit charqes(SS S) S0 and S20 Auditated note deposit School fees deposits TISS (I) TZS 1-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (IV) EAPS Payments (IV) Incoming transfers/Payments TI U) Outward foreign transfers (II) Non account holder (III) Non account holder Standing orders (Within the same bank) Internal Transfers (I) Outward transfers ET and interbank instant Transfers (I) Outward transfers	6.000 Free Free Free	4.32 Free	75.00 4.32 Free - NIL 0.05 N/A N/A N/A N/A U/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	77
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charqes(TZS) Cash deposit charqes(TZS) Cash deposit charge SSI and SSI 00 Cash deposit charge SSI and SSI 00 Cash deposit charge SSI SSI 00 and SSI 00 Mutilated note deposit School fees deposits TISS UITZS I-TZS 10M (II) Above TZS 10M - 50M (III) More than TZS 50M (III) More than TZS 50M (IVI EAPS Payments VI) Incoming transfers/Payments TI (IVI LAPS Payments (IVI LAPS Payments (IVI LAPS Payments SI Andriag order (IVI LAPS LAPS LAPS LAPS LAPS LAPS LAPS LAPS	6.000 Free Free Free 0.5 % of the amount,maximum 50.000 Free 2.000 5.000 10.000 NIL USB 60 USB 60 USB 12 Free 12.000 1.3000	4.32 Free - NLL 0.05 N/A N/A 1ZS 2,000 1ZS 5,000 1ZS 10,000 1Z	75.00 4.32 Free NIL 0.05 N/A N/A N/A N/A N/A USD 60 USD 12 Free 6.00 1.00	US US
	Cash payment to 3rd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (SSS and St00 Cash deposit charge SSS and St00 Cash deposit charge SSS SS SI0 and S20 Mutilated note deposit School fees deposits TISS (I) TZS 1-TZS 10M (III) More TZS 10M - 50M (III) More TZS 10M - 50M (III) More TZS 10M - 50M (III) More than TZS 50M (IV) LAPS Payments IV) Incoming transfers/Payments TI (IV) Laps (6.000 Free Free Free - 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000 NIL USD 60 USD 12 Free 12.000 1,300	4.32 Free NILL 0.05 N/A N/A N/A 125.000 125.00000 125.0000 125.0000 125.0000 125.0000 125.0000 125.0000 125.00000 125.0000 125.00000 125.00000 125.00000 125.000000000000000000000000000000000000	75.00 4.32 Free - NIL 0.05 N/A	USS USS
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SS and SS00 Cash deposit charge SS and SS00 Authorized SS	6.000 Free Free Free	4.32 Free NILL 0.05 N/A N/A TZS 2,000 TZS 5,000 TZS 5,000 TZS 10,000 T	75.00 4.32 Free - NIL 0.05 N/A	77
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges(TZS) Cash deposit charges(TZS) Cash deposit charge SSI and SI00 Cash deposit charge SSI and SI00 Cash deposit charge SSI and SSI0 Mutilated note deposit School fees deposits TISS (I) (I) TZS I-TZS 10M (II) Above TZS 10M - 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (III) Above TZS 10M - 50M (III) More than TZS 50M (III) Last TZS 50	6.000 Free Free Free 0.5 % of the amount, maximum 50.000 Free 2.000 5.000 10.000 10.000 NIL USD 60 USD 60 USD 12 Free 12.000 1.3000	4.32 Free - NLL 0.05 N/A N/A 1ZS 2,000 1ZS 5,000 1ZS 5,000 1ZS 10,000 1ZS	75.00 4.32 Free NIL 0.05 N/A	US US US
	Cash payment to Xrd party Bulk cash withdrawal Cash deposit charges (TZS) Cash deposit charges (TZS) Cash deposit charge SS and SS00 Cash deposit charge SS and SS00 Authorized SS	6.000 Free Free Free	4.32 Free NILL 0.05 N/A N/A TZS 2,000 TZS 5,000 TZS 5,000 TZS 10,000 T	75.00 4.32 Free - NIL 0.05 N/A	77 I

0.1					
Salary Handling	Inward (From other banks)	N/A	N/A	N/A	N/A
	Inward (Within Azania)	Free	Free	Free	Free
	Outward (By EFT)	2,000	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
Other Comilese					
Other Services Issuance of Bankers cheque	(i) Existing Customer	20,000	14.40	14.20	12.00
issuance of bankers cheque	(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;	F 000			
	Retail	5,000 50,000	N/A 36.00	N/A 36.00	N/A 30.00
	Corporate	50,000	30.00	30.00	30.00
ATM Transactions					
Azania Umoja ATM Withdrawals	Umoja Switch ATM Network				
	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 Inquiry on ATMs	400	N/A	N/A	N/A
		Classic card - Free			
VISA ATM Cards	New Issue of Visa Card	Infinite card- premium		_	_
		banking membership			
		Classic card - TZS			
	Annual Charges	16,000			_
	Initial Orlanges	Infinite card - premium	-	-	-
	-	banking membership			
		Classic card - TZS 24,000			
	Visa ATM card Replacement	Infinite card - TZS	-	-	-
		59,000			
	Pinreset	Free	-	-	-
	Cards uncollected or destroyed	No charge	-	-	-
Visa ATM Withdrawals	Balance Inquiry- Domestic(Our customer, Our ATM)	Classic card - TZS 400		_	_
TISU ATTI WILLIAM UNUS		Infinite card-TZS 400			
	Balance Inquiry- Domestic(Our customer, Not our ATM)	Classic card - TZS 950 Infinite card-TZS 950	-	-	-
	AITI)	Classic card - TZS			
	Balance Inquiry- International	2,500		_	-
		Infinite card-TZS 2,500			
		Classic card - TZS			
	Cash Withdrawal -Other Banks within Tanzania	5,000	-	-	-
		Infinite card-TZS 5,000			
		Classic card - TZS			
	Cash Withdrawal -Other Banks outside Tanzania	10,000	-	-	-
		Infinite card-TZS 10,000			
Mobile (SMS) Banking	Balance Inquiry	450	-	-	-
	Min statement	800			
	Laboration Inc., Laboration of the American State of the Contract of the Contr		-	-	-
	Intra bank charges (by mobile)	1,300	- N/A	N/A	N/A
	Inter bank charges (by mobile)	1,300			
	Inter bank charges (by mobile) (i) TZS 1-TZS 10M	1,300 2,000	TZS 2,000	N/A	N/A
	Inter bank charges (by mobile)	2,000 5,000	TZS 2,000 TZS 5,000		
	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M	1,300 2,000	TZS 2,000	N/A N/A	N/A N/A
	Inter bank charges(by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments	2,000 5,000 10,000 10,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (i) T25 1-T25 10M (ii) Above T25 10M - 50M (iii) More than T25 50M (iv) EAPS Payments Wallet to Bank	2,000 5,000 10,000	TZS 2,000 TZS 5,000 TZS 10,000	N/A N/A N/A	N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (i) T25 1 T25 10M (ii) Above T25 10M - 50M (iii) More than T25 50M - 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT Inclusive)	1,300 2,000 5,000 10,000 10,000 - Free	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (1) T25 T25 10M (ii) Above T25 10M 50M (iii) Viore than T25 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT Inclusive) <1,000	1,300 2,000 5,000 10,000 	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (i) T25 1 T25 10M (ii) Above T25 10M - 50M (iii) More than T25 50M - 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT Inclusive)	1,300 2,000 5,000 10,000 10,000 - Free	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) T25 1 T25 10M (ii) Above T25 10M (iii) More than T25 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) <1,000 1,000 - 9,999 5,000 - 9,999	1,300 2,000 5,000 10,000 10,000 Free 200 200 600	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (i) T2S 1-T2S 10M (ii) Above T2S 10M - 50M (iii) More than T2S 50M (iii) More than T2S 50M (iii) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) -1,000 -1,000 -4,999	1,300 2,000 5,000 10,000 10,000 Free 200 200	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) T25 1 T25 10M (ii) Ahove T25 10M - 50M (iii) More than T25 50M (iv) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) <1,000 -1,000 - 4,999 1,000 - 9,999 1,000 - 9,999 3,000 - 9,999 3,000 - 9,999 3,000 - 9,999 3,000 - 9,999	1,300 2,000 5,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (1) TZS 1-TZS 10M (iii) Above TZS 10M 50M (iii) More than TZS 50M (iv) EAPS Payments Wallet to Bank Bank waste (VAT Inclusive)	1,300 2,000 5,000 10,000 10,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iii) More than TZS 50M (iii) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) -1,000 -1,000 -4,999 -1,000 -2,999 -1,000 -2,999 -1,000 -3,999 -1,000 -4,999 -1,000 -3,990 -1,000 -3,990 -1,000 -3,990 -1,000 -3,900 -1,000 -3,900 -1,000 -3,900 -1,000 -3,900 -1	1,300 2,000 5,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) T25 1-T25 10M (ii) Above T25 10M (iii) More than T25 50M (iii) More than T25 50M (iii) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) <1,000 1,000 - 4,999 5,000 - 9,989 10,000 - 19,989 30,000 - 49,989 5,000 - 9,989 5,000 - 9,989 5,000 - 9,989 20,000 - 29,989 20,000 - 29,989 20,000 - 29,989 20,000 - 29,989	1,300 2,000 5,000 10,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500 5,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (1) TZS 1-TZS 10M (iii) Above TZS 10M 50M (iii) More than TZS 50M (iv) EAPS Payments Wallet Dank Bank to Bank Bank to Waslet (VAT Inclusive)	1,300 2,000 5,000 10,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500 5,000 5,700	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (II) Above TZS 10M (III) More than TZS 50M (III) More	1,300 2,000 5,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500 5,700 6,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (1) TZS 1-TZS 10M (iii) Above TZS 10M 50M (iii) More than TZS 50M (iv) EAPS Payments Wallet Dank Bank to Bank Bank to Waslet (VAT Inclusive)	1,300 2,000 5,000 10,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500 5,000 5,700	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) T2S 1-T2S 10M (iii) Above T2S 10M - 50M (iii) More than T2S 50M (iii) EAPS Payments Wallet to Bank Bank to wallet (VAT inclusive) 4.000 1.000 - 4.999 5.000 - 9.999 10.000 - 9.999 10.000 - 9.999 10.000 - 9.9999 20.000 - 9.9999 20.000 - 9.9999 30.000 - 9.9999 30.000 - 9.9999 30.000 - 9.9999 30.000 - 9.9999 50.000 - 9.9999 50.000 - 9.9999 50.000 - 9.9999 50.000 - 9.9999 50.000 - 9.9999 50.000 - 9.9999	1,300 2,000 5,000 10,000 10,000 Free 200 200 600 1,700 2,200 3,000 4,000 4,500 5,700 6,000 7,400 7,600	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) TZS 1-TZS 10PH (iii) Above TZS 10PH (iii) More than TZS 50MH (iiii) More than TZS 50MH (iii) More than TZS 50MH	1,300 2,000 5,000 10,000 10,000 10,000 Free	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charges (by mobile) (I) TZS 1-TZS 10M (III) Above TZS 10M 5(III) (III) Above TZS 50M (III) More than TZS 50M (IV) EAPS Payments Wallet Dank Bank to walet (VAT inclusive) -(1,000 -1,000 - 4,989 -1,000 - 18,989	1,300 2,000 5,000 10,000 10,000 10,000 10,000 200 200 200 1,700 2,200 3,000 4,000 4,500 5,700 6,000 7,000 7,600 7,800 8,000 8,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A
Mobile Banking Transfers	Inter bank charqes (by mobile) (i) TZS 1-TZS 10PH (iii) Above TZS 10PH (iii) More than TZS 50MH (iiii) More than TZS 50MH (iii) More than TZS 50MH	1,300 2,000 5,000 10,000 10,000 10,000 Free	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	N/A N/A N/A N/A

ternet Banking					
,	Registration fee	Free		-	
	Payments internal Payments to other banks(TISS)	Free	Free	1.00	0
	(i) TZS 1-TZS 10M	2,000	TZS 2,000	N/A	1
	(ii) Above TZS 10M - 50M (iii) More than TZS 50M	5,000	TZS 5,000 TZS 10,000	N/A	N
	(iii) more than 125 50M (iv) EAPS Payments	10,000	TZS 10,000	N/A N/A	4
	(v) Incoming transfers/Payments	NIL	NIL	NIL	1
	Payments to other banks(TT) Monthly fee (Retail)	N/A 3,360	59.00 1.18	USD 59	USD 0
	Monthly fee (Corporate)	12,800	11.80	11.80	8.
ash Withdrawal at Azania Bank					
gent					
	1,000 - 9,999	700	-	-	
	10,000 - 19,999 20,000 - 39,999	800 1,000	-	-	
	40,000 - 49,999	1,500	-	-	
	50,000 - 99,999	2,000	-	-	
	100,000 - 199,999 200,000 - 499,999	3,000 5,000	-	-	
	500,000 - 499,999	6,000	-	-	
	1,000,000 - 2,999,999	8,000	-	-	
	3,000,000 - 4,999,999 5,000,000 - 5,999,999	9,500	-	-	
	6,000,000 - 6,999,999	10,000	-	-	
	7,000,000 - 7,999,999	12,500	-	-	
	8,000,000 - 8,999,999 9,000,000 - 10,000,000	14,000 15,000	-	-	
	9,000,000 - 10,000,000	15,000		_	
oney Remittances					
	Western Union MoneyGram	As per prevailing rates As per prevailing rates			
	rioneyorani	As per prevaining rates			
etter of Credit					
port LC	LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP	1% per quarter or	1% per quarter or	1% per quarte
.port 20	Lo opening commence	210	min of USD 250	min of EUR 250	min of GBP
	General LC Commission	USD 200 / EUR 200/	200.00	200.00	170
		GBP 170 1% per quarter or min of			
	LC extension and change of amount	USD 250/ EUR 250/ GBP	250.00	250.00	210
		210			
	LC expired unutilized or cancellation fees	USD 200 / EUR 200/ GBP 170	200.00	200.00	170
	SWIFT charges	USD 59	USD 59	USD 59	USD
xport LC	· ·	-		-	
	Advising Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250
	amendment Commission	USD 300 / EUR 300 /	300.00	300.00	250
	amendment commission	GBP 250			
	Confirmation Commission	1.18% or Minimum of USD 300 / EUR 300 /	1.18% or Minimum of USD 300 / EUR 300 /	1.18% or Minimum of USD 300 / EUR 300 /	1.18% or Minimun USD 300 / EUR 31
	Commission	GBP 250	GBP 250	GBP 250	GBP2
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150
		GBP I50			
oans	Prime/Base lending rate				
	Arrangement Fees(all loans)	1.5 - 2.5%			
	Arrangement Fees(Mortgages USD)	1.5% of the loan amount			
	Security perfection fees (all loans)				
		TZS 150,000 to 1M			
		TZS 215,000 for Legal			
	Security perfection fees for additional documents (all loans)	Mortgage and TZS			
	loans)	100,000 for Assignment			
surance premiums	Credit Life Insurance - Consumer	0.40%pa			
	- Staff	0.40%pa			
	- Mortgage	0.65%pa			
	Property Insurance Penal Interest TZS	0.177-0.295%pa 0.07			
	Penal Interest TZS	0.05			
onds&Guarantees(Commission)		2% per quarter, Min			-
	Performance bond/Bid bonds/Guarantees	250,000			
		Amounts below Tzs			
		50M - Tzs TZS 50,000			
		Amounts between Tzs			
	Treasury Bill & Bond Bidding on behalf of customers	50M and 100m -TZS	ar	05	
		100,000	25.20	25.20	21
	per bid	Amounts between Tro-	1	I	
		Amounts between Tzs 100m to 500M - TZS			
		100m to 500M - TZS 200,000			
		100m to 500M - TZS			
		100m to 500M - TZS 200,000 Above 500M - TZS			
remium Pass Services	per bid	100m to 500M - TZS 200,000 Above 500M - TZS 250,000	12 00	12 00	0
remium Pass Services	per bid Monthly charge (Tzz) Dormant account charge (Tzs)	100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge	12.00 0.00	12.00 0.00	0
remium Pass Services	Monthly charge [Tzs] Domant account charge [Tzs] Internet Banking	100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge	0.00	0.00 0.00	0
remium Pass Services	per bid Monthly charge (Tzz) Dormant account charge (Tzs) Internet Banking Statement	100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge	0.00	0.00	8 0 0 0
	Monthly charge [Tzs] Domant account charge [Tzs] Internet Banking	100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge	0.00	0.00 0.00	0
remium Pass Services	per bid Monthly charge (Tzz) Dormant account charge (Tzs) Internet Banking Statement	100m to 500M - TZS 200,000 Above 500M - TZS 250,000 25,000 Free of charge Free of charge Free of charge	0.00	0.00 0.00	0