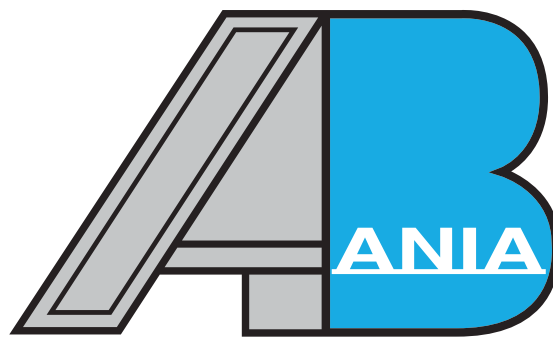


FEES AND CHARGES 2026

(UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)



AZANIA BANK
Banking Beyond Ordinary

SAVINGS ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Normal Savings	6,500	1.80	1.80	1.50
Special Savings	4,000	1.80	1.80	1.50
Jikwamue Individual	500	N/A	N/A	N/A
Vicoba Group	Free	N/A	N/A	N/A
Society and Club Savings	Free	Free	Free	Free
Selected Savings Accounts	Free	N/A	N/A	N/A
STATEMENT				
E-Statement monthly	Free	Free	Free	Free
Up to 6 months	5,000	3.00	3.00	2.50
More than six months per page	2,500	1.00	1.00	0.72
Charges for operating below minimum balance - sa vings	3,000	1.80	1.80	1.50
Service Charge	2,500	1.00	1.00	1.00
Closing Account	Free	Free	Free	Free
Monthly dormant accounts charges	Free	Free	Free	Free
Dormant activation fees	Free	Free	Free	Free

CURRENT ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Personal	8,000	4.32	4.32	3.60
Business	17,000	10.80	10.80	9.00
Corporate	30,000	25.00	25.00	20.00
Society and Club Current	Free	Free	Free	Free
STATEMENT				
E-Statement monthly	Free	Free	Free	Free
Up to 6 months	5,000	3.0	3.0	2.5
More than six month (Per Page)	2,500	1.0	1.0	0.72
Service Charge	4,000	2.0	1.5	1.5
Closing account	Free	Free	Free	Free
Monthly Dormant Charges	Free	Free	Free	Free
Dormant activation fees	Free	Free	Free	Free
Counter Leaf	15,000	8.496	8.5	7.08
Cheque book (50 Leaf)	25,000	10.0	10.0	8.5
Cheque book (100 Leaf)	45,000	20.0	20.0	17.0

MOBILE BANKING	TZS	USD	EUR	GBP
Mobile (SMS) Banking				
Balance Inquiry	450.00	-	-	-
Min statement	800.00	-	-	-
Intra bank charges (by mobile)	Free	N/A	N/A	N/A
Inter bank charges (by mobile)				
(i) TZS 1-TZS 10M	2,000.00	N/A	N/A	N/A
(ii) Above TZS 10M - 50M	5,000.00	N/A	N/A	N/A
(iii) More than TZS 50M	10,000.00	N/A	N/A	N/A
(iv) EAPS Payments	10,000.00	N/A	N/A	N/A
Mobile Banking Transfers				
Wallet to Bank	Free	Free	Free	Free
Bank to Wallet (VAT Inclusive)				
100-999	10	N/A	N/A	N/A
1,000-1,999	50	N/A	N/A	N/A
2,000-2,999	70	N/A	N/A	N/A
3,000-3,999	100	N/A	N/A	N/A
4,000-4,999	200	N/A	N/A	N/A
5,000-6,999	450	N/A	N/A	N/A
7,000-9,999	700	N/A	N/A	N/A
10,000-14,999	1,000	N/A	N/A	N/A
15,000-19,999	1,000	N/A	N/A	N/A
20,000-29,999	1,000	N/A	N/A	N/A
30,000-39,999	1,600	N/A	N/A	N/A
40,000-49,999	2,000	N/A	N/A	N/A
50,000-99,999	2,500	N/A	N/A	N/A
100,000-199,999	3,500	N/A	N/A	N/A
200,000-299,999	4,000	N/A	N/A	N/A
300,000-399,999	4,200	N/A	N/A	N/A
400,000-499,999	4,500	N/A	N/A	N/A
Above 500,000	5,000	N/A	N/A	N/A
INTERNET BANKING				
Registration fee	Free	0	0	0
Payments internal	Free	Free	Free	Free
Payments to other banks(TISS)	0	0	0	0
(i) TZS 1-TZ S 10M	2,000.00	TZS 2,000.00	N/A	N/A
(ii) Above TZS 10M - 50M	5,000.00	TZS 5,000.00	N/A	N/A
(iii) More than TZS 50M	10,000.00	TZS10,000.00	N/A	N/A
(iv) EAPS Payments	10,000.00	TZS10,000.00	N/A	N/A
(v) Incoming transfers/Payments	NIL	NIL	NIL	NIL
Payments to other banks(TT)	N/A	60.00	USD 60	USD 60
Monthly fee (Retail)	3,360.00	1.18	1.18	0.85
Monthly fee (Corporate)	12,800.00	11.80	11.80	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 the loan amount			
Security perfection fees (All Loans)	TZS 150,000 to 1M			
Security perfection fees for additional documents (All Loans)	TZS 215,000 for Legal Mortgage and TZS 100,000 for Assignment			
INSURANCE PREMIUMS				
Credit Life: - Consumer	0.40% pa			
- Staff	0.40% pa			
- Mortgage	0.65% pa			
Property Insurance	0.177 - 0.295% pa			
Penal Interest TZS	0.071			
Penal Interest TZS	0.047			

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 TRANSACTIONS 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	200,000	75	75	75
Cash Payment to 3rd Party	6,000	4.32	4.32	3.6

CASH DEPOSIT				
Cash Deposit Charges (TZS)	Free	0	0	0
Cash Deposit Charge \$50 and \$100	Free	NIL	NIL	NIL
Cash Deposit Charge \$1,\$5,\$10 and \$20	0	0.05	0.05	0.05
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				
(i) TZS 1-TZ S 10M	2,000.00	TZS 2,000.00	N/A	N/A
(ii) Above TZS 10M - 50M	5,000.00	TZS 5,000.00	N/A	N/A
(iii) More than TZS 50M	10,000.00	TZS 10,000.00	N/A	N/A
(iv) EAPS Payments	10,000.00	TZS 10,000.00	N/A	N/A
(v) Incoming transfers/Payments	NIL	NIL	NIL	NIL
TT				
(i) Outward foreign transfers	USD 60	USD 60	USD 60	USD 60
(ii) Non account holder	USD 60	USD 60	USD 60	USD 60
Inward transfers (TT) - customers	Free	Free	Free	Free
Standing orders (within the same bank)	Free	Free	Free	Free
Standing orders (to other banks)	12,000.00	6.00	6.00	5.00
Internal Transfers	Free	Free	Free	Free
EFT and Interbank Instant Transfers				
(i) Outward transfers				
TZS 1 to 50,000	500.00	N/A	N/A	N/A
TZS 50,001 to 500,000	1,000.00	N/A	N/A	N/A
TZS 500,001 to 5,000,000	1,500.00	N/A	N/A	N/A
TZS 5,000,001 to 20,000,000	2,000.00	N/A	N/A	N/A
(ii) Inward transfers	Free	N/A	N/A	N/A
GePG				
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

CASH WITHDRAWAL AT AZANIA BANK AGENT	TZS	USD	EUR	GBP
1,000 - 9,999	700	N/A	N/A	N/A
10,000 - 19,999	800	N/A	N/A	N/A
20,000 - 39,999	1,000	N/A	N/A	N/A
40,000 - 49,999	1,500	N/A	N/A	N/A
50,000 - 99,999	2,000	N/A	N/A	N/A
100,000 - 199,999	3,000	N/A	N/A	N/A
200,000 - 499,999	5,000	N/A	N/A	N/A
500,000 - 999,999	6,000	N/A	N/A	N/A
1,000,000 - 2,999,999	8,000	N/A	N/A	N/A
3,000,000 - 4,999,999	9,500	N/A	N/A	N/A
5,000,000 - 5,999,999	10,000	N/A	N/A	N/A
6,000,000 - 6,999,999	11,000	N/A	N/A	N/A
7,000,000 - 7,999,999	12,500	N/A	N/A	N/A
8,000,000 - 8,999,999	14,000	N/A	N/A	N/A
9,000,000 - 10,000,000	15,000	N/A	N/A	N/A

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	20,000.00	14.40	14.20	12.00
(ii) Walk in Customers	30,000.00	21.60	21.60	18.00
Certificate of balance	60,000.00	30.00	30.00	25.00
Comfort/Introduction Letter	72,000.00	36.00	36.00	30.00
Loans				
Loan balance confirmation;				
Retail	5,000.00	N/A	N/A	N/A
Corporate	50,000.00	36.00	36.00	30.00

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	N/A	N/A	N/A
Annual Charges	Classic Card - TZS 16,000 Infinite Card - Premium Banking Membership	N/A	N/A	N/A
Visa ATM Card Replacement	Classic Card - TZS 24,000 Infinite Card - TZS 59,000	N/A	N/A	N/A
PIN Reset	Free			
Cards Uncollected or Destroyed	No charge			

VISA ATM WITHDRAWALS				
Balance Inquiry - Domestic (Our customer, Our ATM)	Classic Card - TZS 400 Infinite Card - TZS 400	N/A	N/A	N/A
Balance Inquiry - Domestic (Our customer, Not Our ATM)	Classic Card - TZS 950 Infinite Card - TZS 950	N/A	N/A	N/A
Balance Inquiry - International	Classic Card - TZS 2,500 Infinite Card - TZS 2,500	N/A	N/A	N/A
Cash Withdrawal - Other Banks within Tanzania	Classic Card - TZS 5,000 Infinite Card - TZS 5,000	N/A	N/A	N/A
Cash Withdrawal - Other Banks outside Tanzania	Classic Card - TZS 10,000 Infinite Card - TZS 10,000	N/A	N/A	N/A

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 of charge			
Internet Banking	Free of charge			
Statement	Free of charge			
Other Charges	As per tariff guide			

RETURNED CHEQUES (ISSUED BY OUR CUSTOMERS)	TZS	USD	EUR	GBP
(i) Insufficient fund	125,000	60	N/A	N/A
(ii) Other reasons	24,600	16.992	N/A	N/A
Stop Payment orders per leaf	64,000	30.96	30.96	25.8
Blocking of lost cheque book	25,000	10	10	0



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