

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2021

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
CURRENT ACCOUNTS				
1: Required minimum opening balance				
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	50,000	n/a	n/a
2: Monthly service fee				
Corporate Customers	Per Month	17700	14.16	9.44
SMEs	Per Month	15340	14.16	9.44
Personal Customers	Per Month	15340	14.16	9.44
Financial Institutions (Banks)	Per Month	236000	14.16	9.44
Bidii	Per Month	3540	n/a	n/a
3: Account Closure				
Current Account	Per Account	23,600	24	12
4: Cheque Book				
Cheque Book order	Per leaf (Stamp Duty inclusive).	500	0.35	0.35
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
Stop /unblock cheque leaf	Per leaf	23,600 max 47,200	Equivalent	Equivalent
Encashment of third party cheque without checklist	Per cheque	11,800	Equivalent	Equivalent
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
5: Standing Order				
Within CRDB Bank to other Bank	Per transaction	Free	Free	Free
Per transaction		17,700	17.7	11.8
6: Balance Inquiry				
Over the counter (OTC)	Per enquiry	2,000	Free	Free
At our ATMs -Customers	Per enquiry	354	0.18	n/a
At our ATMs -Other local banks' customers	Per enquiry	944	0.47	n/a
7: Card Issuance				
TemboCard Fahari	Per Card	5,900	Equivalent	n/a
MasterCard/Visa Electron	Per Card	5,900	Equivalent	n/a
TemboCard Visa Gold	Per Card	5,900	Equivalent	n/a
TemboCard Visa/Mastercard Platinum	Per Card	Free	Free	n/a
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a
8: Renewal of Cards/Expiry				
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
SAVINGS ACCOUNTS				
1: Required minimum opening balance				
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	5,000	n/a	n/a
Junior Jumbo	Per Account	20,000	20	20
Malkia	Per Account	50,000	50	
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
2: Monthly service fee				
Normal Savings Account	Per Month	1,888	2.95	2.95
Salary Account	Per Month	1,770	2.95	2.95
Busara Account	Per Month	Free	n/a	n/a
Scholar Account	Per Month	Free	Free	Free
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	1770	2.95	2.95
3: Account Closure				
Savings Account	Per Account	5,900	6	4
CASH WITHDRAW OVER THE COUNTER				
		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
	500,001 - 1,000,000	7,500		
	1,000,001 - 5,000,000	8,500		
	> 5,000,000	10,000		
	< 100,000	4,720		
"Savings Accounts (Per transaction for amount up to 5mn.)"	100,001 - 500,000	5,500		
	500,001 - 5,000,000	6,000		
	"Per transaction for amount up to 20mn."	4,720	1.2% min 5.9 max 150	1.2% min 5.9 max 150

Cash withdrawal from ATM	TZS		USD	GBP
	Band	Rate		
CRDB Bank ATMs	5,000 - 150,000	1,300	Equivalent	Equivalent
	150,001 - 600,000	1,500		
Other local bank's ATM		3540	n/a	n/a
Other bank's ATM outside the country		8850 + 1%	Equivalent	Equivalent
STATEMENT OF ACCOUNT				
E-statement monthly	Per Month	Free	Free	Free
Periodic schedule statement	Per Month	Free	Free	Free
Mini statement Over the Counter	Per Statement	2,360	11.8	11.8
Adhoc Statement - All Accounts	Per Statement	1,999	11.8	11.8
ATM Statement	Per Statement	299	Free	Free
ELECTRONIC BANKING				
1: Internet Banking				
Balance Inquiry	Per Inquiry	Free	Free	Free
Funds Transfer	Per Transaction	899	2.01	2.01
Statement	Per Statement	Free	Free	Free
Bills Payment	Per Transaction	590	0.3	0.3
2: SimBanking				
Balance Inquiry	Per Inquiry	400	n/a	n/a
Transfer Own account	Per Transaction	Free	n/a	n/a
Transfer to 3rd party account	Per Transaction	829	n/a	n/a
Mini Statement	Per Statement	295	n/a	n/a
Top Up	Per Transaction	Free	n/a	n/a
Bills Payment	Per Transaction	Free	n/a	n/a
2.1 Transfer to MNO's				
1,000 - 4,999	Per Transaction	800.00	n/a	n/a
5,000 - 9,999	Per Transaction	1,500.00	n/a	n/a
10,000 - 29,999	Per Transaction	2,600.00	n/a	n/a
30,001 - 49,999	Per Transaction	3,500.00	n/a	n/a
50,000 - 99,999	Per Transaction	4,500.00	n/a	n/a
100,000 - 199,999	Per Transaction	6,000.00	n/a	n/a
200,000 - 299,999	Per Transaction	6,500.00	n/a	n/a
300,000 - 399,999	Per Transaction	7,000.00	n/a	n/a
400,000 - 499,999	Per Transaction	7,500.00	n/a	n/a
500,000 - 699,999	Per Transaction	8,500.00	n/a	n/a
700,000 - 799,999	Per Transaction	9,500.00	n/a	n/a
800,000 - 999,999	Per Transaction	10,500.00	n/a	n/a
1,000,000 - 1,400,000	Per Transaction	12,000.00	n/a	n/a
1,400,001 - 1,700,000	Per Transaction	15,900.00	n/a	n/a
1,700,001 - 2,000,000	Per Transaction	20,000.00	n/a	n/a
TISS TRANSFER				
Outward transfers	Per Transaction	11800	USD Equiv	USD Equiv
Inward transfers	Per Transaction	Free	Free	Free
LOANS				
1: Processing/Arrangement/ Appraisal fee				
Personal loan - First application	Per Loan	"1.77% on whole amount "	"1.77% on whole amount "	"1.77% on whole amount "
Personal loan - Refinancing	Per Loan	"1.77% on whole amount "	"1.77% on whole amount "	"1.77% on whole amount "
SME loans - up to 300,000,000	Per Loan	1.77% on whole amount	2.36% on whole amount	2.36% on whole amount
Agribusiness loans				
"(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"	Per Loan	1.77% of loan amount	2.36% on whole amount	n/a
(b): Tier 2: Loan >10Mn	Per Loan	Normal SME rates and Charges applied		
Corporate				
(a): Cash Secured	Per Loan	0.50%	Free	Free
(b): Secured by other legal mortgage				
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%
Jijenge	Per Loan	1% min 100,000 max 1,000,000	1% min USD 100 max USD 1000	n/a
2: Unpaid Loan Instalment				
Excess over limit and unpaid loan instalments penalty		4%	4%	4%
DEPOSIT RATES				
Deposits upto TZS 1 Billion				
3 Months		1.5% - 3.5%		
6 Months		2% - 4%		
9 Months		2.5% - 4.5%		
12 Months		3% - 5%		
24 Months		4% - 5%		
36 Months (Thamani)		5%		
LENDING RATES				
Prime lending rate (Declining)		14.46%		
TRANSACTION/ SERVICE				
	DETAILS		RATE (USD)	
Foreign Funds Transfers	BEN/SHA/OUR (Excluding Overseas Charges)		USD 55 Flat	
	Full Value Transfer		USD 75 Flat	
	Estimated Overseas Bank Charges		USD 30	

All Rates and Charges are VAT inclusive