## DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 7.0 Personal Loans. Charges

## MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

									Overdrans			
NO	ITEM/TRANSACTION	CHARGE/	FFF	No	ITEM/TRANSACTION	CHARG	E/FEE	iii) iv)	Mortgage finance Asset finance		1.50% 1.50%	1.50%
11101	TI EMPTIONIONO TION	USD	TSHS	1		USD	TSHS	b)	Unpaid loan instalment		5.00% Over the a	
		บอบ	1000		Savings Accounts Saving bank customer ID Card-one time	7	10.000	c)			2.5% of prepaid	
1.0	Current Accounts			(a)	Cash withdrawal per day-Free of charge upto	2.000	25.000.000		Valuation fees		As per actual cha	rges by valuer
a)	Required minimum opening balance	500	500,000		amount	2,000	20,000,000	e) i)	Others  Documentation charges		Actuals as per	advenate bill
	Monthly service fee (breakdown per customer)		***************************************	(c)	Cash withdrawal charges over USD 2,000 to	0.25% of withdrawal amount		ii)		roes	0.30% of loa	
D)					5,000 per day			iii)	Inspection Charges	3	Tshs 30,000	per visit
	Folio Charge	4	6,000	(d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdrawal amount		iv)		_	0.25% on the sa	nctioned limit
c)	Cheque withdrawal over the counter	I		e)	Cash withdrawal charges over TZS 25.000,000		0.15% of withdrawal amount	8.0	Guarantee (Performanc	e/Financial)		
-7	Up to Tshs 25,000,000 a day		free		per day				Guarantee Commission		1.35% per quarter or part there	of minimum for one quarter
		-		f)	Required minimum opening balance			-	Guarantee against 100%	anah marrin	50% concession of	
	Over 25,000,000 a day	- 1	0.15% of withdrawn	1	Without Cheque book With Cheque book	50 200	50,000 200,000			casii margin	50% concession of	i the above rate
			amount	g)	Monthly service fee	-	200,000	9.0	Imports		4.050/ 1 .014	IET I LIOD OO
	Up to 5000 USD a day	free		h)	Interim statement	1.5 per page	1500per page		LC opening charges		1.35% per quarter +SW	
	Over 5000 USD withdrawal	0,6% of withdrawn amount		i)	Cheque book charges 25 leaves	15	20,000		LC against 100% cash m	argin	50% concession or	
		0.0 % OF WILLIAM FAITHOUTE	•	j)	Account closure	25	35,000		LC amendment charges		Per amendment 0.40% of LC m	
d)		-	•	k)	Maintanance of minimum account balance		50,000				maximum USD 325) +SWIFT of against 100% of	
e)	ATM mini statement	<u>.</u>	-		Without cheque book With cheque book	50 200	200,000		Acceptance of bills under	110	0.60% of Bill amount minimum	
f)	Interim/additional statement per page	1,50	1500	- D	Minimum balance charges (in case of non	200	200,000		Retirement of Bills under		0.60% of Bill amount minimum	
-1/	1.1.4		free	11 "	maintenance of minimum balance )							
g)		free			Without cheque book	4 p.m	900 p.m		Inward Bills for collection		0.30% of Bill amount	minimum USD 150
h)	Cheque book (50 leaves)	27	42,000		With cheque book	15 p.m	3,600	-	Invara billo for concettori		0.00% of Bill difficult	IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
i)	DishonouredCheque	55	70.000	3.0	Current Accounts			10.0	Exports			
i)	Special clearance		, ,		Ledger folio charges per folio (40lines per folio)	4 per folio	6,000 per folio	10.0	Negotiation of Bills und	ler I C	0.60% of Bill amount minimum	LISD 30 maximum LISD 360
J)	1	45	70.000	1	Cash withdrawal per day-Free of charge up to	5,000	25,000,000		Confirmation of Export		0.90% per quarter +SW	
	Within walking distance 1km	45	70,000	-	amount  Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawal amount			LC advising charges	LU	USD	
	More than 1km	65	95,000			0.0 /8 OI WILIIGIAWAI AITIOUITE			Export Bills for collection	on	0.60% of Bill amount minimum U	
k)	Counter cheque	_			Cash withdrawal charges over TZS 25.00 Mn per		0.15% of withdrawal amount	No Per	alities & Other sanctions h	arve heen emposed by B	ank of Tanzania during the peri	nd covered by the disclosure
-7		0.000/ 1/2 / 40 /			Cheque book charges 50 leaves	27	42000	HOTE	idilies & Ollier salicilons i			od covered by the disclosure
1)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages	•		Account closure charges	70	85.000			OTHER DISC		
		USD 90			Maintenance of minimum account balance	500	500,000			(VIAMBAT	ANISHI	
m)	Cancelation of bankers cheque/DD	15	20.000		Minimum balance charges	15 p.m	20,000 p.m	No	ITEM/TRANSACTION		USD	TSHS
l			,,,,,	4.0 a)	Electronic Banking Internet banking monthly fee				Base or Prime Lending ra	to.	7.00% p.a.	16.00% p.a.
n)				b)	Internet transfers							
0)	Stop payment	28	35,000	(c)	SMS banking		•		Maximum Spread above E	Base or Prime Lending ra	te 7.00%	7.00%
p)	Standing order	-							Penal interest			
- 17				d)	SMS Alert facility - Quarterly - Upfront	1.50		a)	For Non Compliance of Ter			
/n	Ralance enquiry	froo	Free		Individuals		2 500	u/		ms of sanction	3% p.a. over Regu	lar Rate of Interest
q)	. ,	free	Free		-Individuals -Corporates	1.50 6	2,500 12,000	-7	For Overdrawing/ Excess D			lar Rate of Interest
q) r)		free 7	Free 9,000	e)				b)		Prawings due to non –		
r)	Issue of Balance certificate	free 7	9,000		-Corporates Others			b)	For Overdrawing/ Excess D payment of interest/ Instalm	Prawings due to non –		
r)	Issue of Balance certificate New ATM card issuance	7	9,000	5.0	-Corporates Others Foreign Exchange Transaction.			b) 5.0	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate	Prawings due to non –	5% p.a. over Regi	llar Rate of Interest
r) s) t)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement	7	9,000		-Corporates Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the	6	12,000	b) 5.0 i)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit	Prawings due to non –	5% p.a. over Regi	llar Rate of Interest  Nil
r)	Issue of Balance certificate New ATM card issuance ATM card renewal or replacement Overdrawn account interest charge	7	9,000	5.0 a)	-Corporates Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter	6	12,000	5.0 i)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit	Orawings due to non – nents/ Charges	5% p.a. over Regi Nil 0.50% p.a.	Nil 2.50% p.a.
r) s) t)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement	7	9,000	5,0 a) b)	-Corporates Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque.	6 - -	12,000	5.0 i) ii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d	Prawings due to non – nents/ Charges	5% p.a. over Reg  Nil  0.50% p.a.  Up to USD 10,000	Nil 2.50% p.a. Up to TZS 10,000,000
r) s) t)	Issue of Balance certificate New ATM card issuance ATM card renewal or replacement Overdrawn account interest charge Overdrawn in current account	7 2% over the TOD rate	9,000 - - - 2% over the TOD rate	5.0 a) b) c)	-Corporates Others Foreign Exchange Transaction, Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport.	6	12,000	5.0 i) ii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d Over 3 months to 6 months	Prawings due to non – nents/ Charges	5% p.a. over Reg  Nil  0.50% p.a.  Up to USD 10,000  2.00%	Nil 2.50% p.a. Up to TZS 10,000,000 10,00%
r) s) t)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account	7 2% over the TOD rate 2% over regular rate	9,000	5,0 a) b)	-Corporates  Others  Foreign Exchange Transaction.  Purchase/sale of TCs transactions over the counter  Purchase of foreign Cheque.  Sale/purchase of cash passport.  Telegraphic transfer.	· · · · · · · · · · · · · · · · · · ·	12,000	5.0 i) ii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d	Prawings due to non – nents/ Charges	5% p.a. over Reg  Nil  0.50% p.a. Up to USD 10,000 2.00% 2.25%	Nil 2.50% p.a. Up to TZS 10,000,000 10,00% 11,50%
r) s) t) u)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft	7 2% over the TOD rate	9,000	5.0 a) b) c)	-Corporates Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS)	6 - -	12,000	5.0 i) ii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d Over 3 months to 6 months Over 6 months	orawings due to non – nents/ Charges	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000	Nil 2.50% p.a. Up to TZS 10,000,000 10,50% Over TZS 10,000,000 Over TZS 10,000,000
r) s) t) u)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer	7 2% over the TOD rate 2% over regular rate	9,000	5.0 a) b) c)	-Corporates  Others  Foreign Exchange Transaction.  Purchase/sale of TCs transactions over the counter  Purchase of foreign Cheque.  Sale/purchase of cash passport.  Telegraphic transfer.	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/OIC/MIC d Over 3 months to 6 months Over 6 months	orawings due to non – nents/ Charges	5% p.a. over Reg  Nil  0.50% p.a.  Up to USD 10,000  2.00%  2.25%  Over USD 10,000  2.50%	Nil 2.50% p.a. Up to TZS 10,000,000 10,50% Over TZS 10,000,000 11,25%
r) s) t) u)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer	7 2% over the TOD rate 2% over regular rate	9,000	5.0 a) b) c)	-Corporetes  Others  Foreign Exchange Transaction, Purchase/sale of TCs transactions over the counter Purchase foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d Over 3 months to 6 months Over 6 months	orawings due to non – nents/ Charges	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000	Nii 2.50% p.a. Up to TZS 10,000,000 10,50% Over TZS 10,000,000
r) s) t) u)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM	7 2% over the TOD rate 2% over regular rate	9,000	5.0 a) b) c)	-Corporates  Others  Foreign Exchange Transaction. Purchase/sale of 1'Gs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:  Up to USD 6,000	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/OIC/MIC d Over 3 months to 6 months Over 6 months	orawings due to non – nents/ Charges eposit	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75%	Nil 2.50% p.a. Up to TZS 10,000,000 10,50% Over TZS 10,000,000 11,25%
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000  2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c)	-Corporetes  Others  Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 LUSD 6001-10,000 Above USD 10,0000	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC of Over 3 months to 6 months Over 6 months  * No interest is payable in ce undersigned have examine to evan for the deposit of the content of the c	orawings due to non – nents/ Charges  eposit  asse of premature withdraw, ted the above information a	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75%	Nil 2.50% p.a. Up to TZS 10,000,000 10,00% 11,000,000 11,25% 11,75.1%
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bill payments through ATM  Deposit fee  Savings Accounts	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000  2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d)	-Corporates  Others  Foreign Exchange Transaction. Purchasesiale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:  Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFT.	10  A/C holder   Non A/C holder   15   40	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d Over 3 months to 6 months Over 6 months Over 6 months * No interest is payable in c	orawings due to non – nents/ Charges  eposit  asse of premature withdraw, ted the above information a	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits	Nil 2.50% p.a. Up to TZS 10,000,000 10,00% 11,000,000 11,25% 11,75.1%
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM  Deposit fee  Savings Accounts  (Up to USD 5000)	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000  2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d)	-Corporates  Others  Foreign Exchange Transaction. Purchasesiale of 1'Gs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward (TISS) Other Outward remittances:  Up to USD 6,000 USD 6001-10,000 Above USD 10,0000 Telex/SWIFT. Transfer from foreign currency denominated	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC of Over 3 months to 6 months Over 6 months  * No interest is payable in ce undersigned have examine to evan for the deposit of the content of the c	orawings due to non – nents/ Charges  eposit  asse of premature withdraw, ted the above information a	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits	Nil 2.50% p.a. Up to TZS 10,000,000 10,00% 11,000,000 11,25% 11,75.1%
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM  Deposit fee  Savings Accounts  (Up to USD 5000)  (Over USD 5000)	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000 2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d)	-Corporetes  Others  Foreign Exchange Transaction, Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 LUSD 6001-10,000 Above USD 10,000 Telex/SWIFT. Transfer from foreign currency denominated account to local current account (within bank and	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC of Over 3 months to 6 months Over 6 months Over 6 months No interest is payable in c e undersigned have examin our knowledge and informa Name.	orawings due to non – nents/ Charges  leposit  asse of premature withdraw led the above information a tition.  Designation	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits nd hereby declare that the inform	Nil 2.50% p.a. Up to TZS 10,000,000 10,000% Over TZS 10,000,000 11.25% 11.75.1% ation is true and correct to the
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM  Deposit fee  Savings Accounts  (Up to USD 5000)  (Over USD 5000)  Current account.	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000  2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d)	-Corporeles  Others  Foreign Exchange Transaction. Purchasesiale of 17Cs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:  Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFT. Transfer from foreign currency denominated account to local current account (within bank and to other bank).	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC of Over 3 months to 6 months Over 6 months  Over 6 months  No interest is payable in ce undersigned have examin our knowledge and informa	orawings due to non— nents/ Charges  leposit  asse of premature withdraw ed the above information a tion.  Designation  Managing Director	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits and hereby declare that the inform	Nil 2.50% p.a. Up to TZS 10,000,000 10,00% 0ver TZS 10,000,000 11.25% 11.75.1% ation is true and correct to the
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card enewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM  Deposit fee  Savings Accounts  (Up to USD 5000)  (Over USD 5000)  Current account.  (Up to USD 10000)	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate 2% over the TOD rate Free 0.6% of deposited amount	9,000 2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d) d) e) f)	-Corporeles  Others  Foreign Exchange Transaction. Purchase/sale of 1'Gs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:  Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFT. Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges	6	12,000	5.0 i) ii) iii)	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC of Over 3 months to 6 months Over 6 months Over 6 months No interest is payable in c e undersigned have examin our knowledge and informa Name.	orawings due to non – nents/ Charges  leposit  asse of premature withdraw led the above information a tition.  Designation	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits nd hereby declare that the inform	Nil 2.50% p.a. Up to TZS 10,000,000 10,000% Over TZS 10,000,000 11.25% 11.75.1% ation is true and correct to the
r) s) t) u) v) w)	Issue of Balance certificate  New ATM card issuance  ATM card renewal or replacement  Overdrawn account interest charge  Overdrawn in current account  Overdrawn in loan account  Unarranged overdraft  Interbank transfer  Bil payments through ATM  Deposit fee  Savings Accounts  (Up to USD 5000)  (Over USD 5000)  Current account.	7 2% over the TOD rate 2% over regular rate 2% over the TOD rate	9,000  2% over the TOD rate 2% over regular rate 2% over the TOD rate	5.0 a) b) c) d)	-Corporeles  Others  Foreign Exchange Transaction. Purchasesiale of 17Cs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances:  Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFT. Transfer from foreign currency denominated account to local current account (within bank and to other bank).	6	12,000	b)  5.0 i) ii) iii) We, th best of	For Overdrawing/ Excess D payment of interest/ Instalm Deposit Rate Current Deposit Savings Bank Deposit Fixed/Recurring/QIC/MIC d Over 3 months to 6 months Over 6 months  Over 6 months * No interest is payable in c a undersigned have examin our knowledge and informa  Name. Sanjib Sarkar	orawings due to non— nents/ Charges  leposit  asse of premature withdraw ed the above information a tion.  Designation  Managing Director	5% p.a. over Reg  Nil 0.50% p.a. Up to USD 10,000 2.00% 2.25% Over USD 10,000 2.50% 2.75% al of fixed deposits nd hereby declare that the inform  Signature  Signature	Nil 2.50% p.a. Up to TZS 10,000,000 10,000% 10,50% Over TZS 10,000,000 11.25% 11.75.1% ation is true and correct to the

-Corporate

)	Asset finance	1.50%	1.50%				
	Unpaid loan instalment	5.00% Over the applicable rate					
	Early repayment	2.5% of prepaid loan amount					
	Valuation fees	As per actual charges by valuer					
	Others						
	Documentation charges	Actuals as per advocate bill					
1	Document Handling Charges	0.30% of loan amount					
_	Inspection Charges	Tshs 30,000 per visit					
)	Modification charges	0.25% on the sanctioned limit					
)	Guarantee (Performance/Financial)						
	Guarantee Commission	1.35% per quarter or part there of minimum for one quarter					
	Guarantee against 100% cash margin	ntee against 100% cash margin 50% concession on the above rate					
)	Imports						
	LC opening charges	1.35% per quarter +SW	IFT charges USD 30				
	LC against 100% cash margin	50% concession on the above rate					
	LC amendment charges	Per amendment 0.40% of LC n maximum USD 325) +SWIFT c against 100% of	harges USD 30 (same for LC				
	Acceptance of bills under LC	0.60% of Bill amount minimum	USD 30 maximum USD 180				
	Retirement of Bills under LC	0.60% of Bill amount minimum	USD 30 maximum USD 360				
	Inward Bills for collection	0.30% of Bill amount	minimum USD 150				
.0	Exports						
	Negotiation of Bills under LC	0.60% of Bill amount minimum					
	Confirmation of Export LC	0.90% per quarter +SW	AFT charges USD 30				

1,50%

1.50%

1,50%

1.50%

a) Processing/Arrangement/Appraisal fee

i) Personal loans

ii) Overdrafts

12,000