

EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF BANK CHARGES AND FEES FOR THE FOURTH QUARTER ENDED 31ST DECEMBER 2017

S/N	ITEM/TRANSACTION	CHARGE/FEE
1	SAVINGS ACCOUNTS	
	Transaction fee	N/A
	Monthly service fee (break down per customer type)	1800
	Statement	FREE
	Interim statement	6000
	Withdrawal Charges at domicile branch	1200
	Withdrawal Charges over the Counter at non domicile branch for non preferred customers	1.2% of the amount
	Withdrawal bulky without notice	N/A
	Cash Deposit Charge at Domicile branch	FREE
	Cash Deposit Charge at non domicile branch by non preferred customers	1.2% of amount
	Savings Card/Passbook	N/A
	Passbook/Card Replacement	N/A
	Closing Account	14000
2	CURRENT ACCOUNT	
	Monthly service fee (break down per customer type)	18000
	Transaction fee	N/A
	Statement	FREE
	Interim statement	6000
	Periodic Schedule Statement	N/A
	Withdrawal Charges at domicile branch	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
	Withdrawal Charges over the Counter at non domicile branch for non preferred customers	1.2% of amount
	Cash Deposit Charge at domicile branch	FREE
	Cash Deposit Charge at non domicile branch by non preferred customers	1.2% of amount
	Closing Account	42000
	Deposit fee	N/A
	Bank Drafts	N/A
	Bank Drafts cancellation charge	N/A
	Cheque book	60,000 for 100 leaves and 42,000 for 50 leaves
	Cash Withdrawal at Counter	1200 for amount up to 20mns, 0.12% above subject to maximum of 125,000
	Special Clearance	N/A
	Cheque withdraw over the counter	1200 for amount up to 20mns, 0.12% above subject to maximum of 125,000
	Dishonoured cheque	30000
	Cash Payment to 3rd party	FREE
	Cash Deposit Charge	1200 for amount up to 20mns, 0.12% above subject to maximum of 125,000
	Overdrawn account interest charge	27% of the amount overdrawn
	Unarranged Overdraft	N/A
	Bulk cash Deposit	N/A
	Bulk cash Withdrawal	N/A
	Stop Payment orders	42000
	Standing Orders (within the same bank)	12000
	Standing Orders (to other bank)	30000
	Certificate of Balance	15000
	Letter of introduction	FREE
	Salary handling	FREE
	School fees deposits	FREE
	TRA collection	FREE
	Safe custody charges	Small: 180,000 Medium: 270,000 Large: 720,000 and Extra large: 840,000 p.a
	Safe custody access fees	FREE
3 (a)	EFT	
	Within the same bank (On Us)	1,200
	To other Banks (On Others)	1,200
(b)	Outward Transfers	USD60
	Inward foreing Transfers(foreing inward remittances)	USD 6 for receipt up to USD 10K AND USD 12 for receipt above USD 10K
4(a)	TISS	
	Within the same bank (On Us)	FREE
	To other Banks (On Others)	10,000 per entry
5	FOREIGN EXCHANGE ACCOUNT	
	Saving Account	Current Account
	Transaction fee	N/A
	Statement	FREE
	Interim statement	N/A
	Withdrawal Charges at domicile branch	1.44% of amount
	Withdrawal Charge of Low denomination notes of (20,10,5, and 1)	FREE
	Withdrawal Charges over the Counter at non domicile branch for non preferred customers	2.4% of amount
	Cash Deposit Charge at domicile branch	12% for small Denominations (1,5,10,20)
	Cash Deposit Charge at non domicile branch by non preferred customers	2.4% of amount
	Cash Deposit charge of low denomination notes of (20,10,5, and 1)	12% of amount
	Purchase/Sale of TC transactions over the counter	N/A
	Purchase of Foreign Cheque	N/A
	Sale/ Purchase of cash passport	N/A
	Telex/SWIFT	N/A
	Transfer from foreign currency denominated account to local account	FREE
	Outward foreign transfers	60USD/42GBP/42EUR/600ZAR
	Inward foreign transfers - Customers	USD 6 for receipt up to USD 10K AND USD 12 for receipt above USD 10K
	LC Opening/ Advising commision (cash covered)	1.8% p.a (Negotiable for large amounts) Min \$600+\$240 swift charges
	LC Opening/ Advising commision (No cash covered)	180 USD
	LC Acceptance commission	N/A
	LC Payment/settlement commision	N/A
	LC Amendments	120 USD
	Others	NIL
6	ATM TRANSACTIONS	
(a)	Local Cards	
	Issue of ATM card	N/A
	Replacement ATM Card (Faulty)	N/A
	Replacement ATM Card (Lost)	N/A
(b)	International Cards	
	Issue of ATM card	FREE
	Balance Inquiry – onus ATM	240
	Balance Inquiry – Remote onus ATM	600
	PIN regeneration	6,600
	ATM card replacement(Faulty/Lost)	19,000
	EMV Annual fee	Tzs 2,000 per month
(c)	ATM Withdrawals:	
	Within the same bank (On Us)	900 per transaction
	To other banks ATM (On others)	3.6% or 2,200 Tsh whichever is higher per transaction
	ATM mini statement	400
	Bill payments through ATM	N/A
(d)	POS	
	Within the same bank (On Us)	FREE
	To other banks ATM (On others)	FREE

S/N	ITEM/TRANSACTION	CHARGE/FEE
7	MOBILE (SMS) BANKING	
	Balance Inquiry	240
	Payments	As per service provider tariff
	Transfers	Tzs 1,200 – Tzs 6,000
	Mini Statement	240
8	INTERNET BANKING	
8(a)	Domestic:	N/A
	Balance Inquiry	N/A
	Payments	N/A
8(b)	International	
	Balance Inquiry	7,200 per annum
	Payments	Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate
	Transfers	Token Fee of Tsh 100,000
9	MONEY REMITTANCES	
9(a)	Western Union	N/A
	Sending	N/A
	Received	N/A
9(b)	Money Gram	
	Inward	FREE
	Outward	As per Moneygram tariff
9(c)	Coinstar	
	Inward	N/A
	Outward	N/A
9(d)	Travelex	
	Inward	N/A
	Outward	N/A
9(e)	Africash	
	Inward	N/A
	Outward	N/A
9(f)	Others (Specify)	
	Inward	NIL
	Outward	NIL
10	LOANS	
(a)	Processing/Arrangement/Appraisal fee	0
(i)	Personal loans	24% TZS 10\$ USD
(ii)	Overdrafts	19% TZS and 10% USD
(iii)	Mortgage finance	20% TZS 10% USD
(iv)	Asset finance	9%USD –19%TZS
(b)	Unpaid loan instalment	27%pa for local currency and 14.5. % p.a for USD
(c)	Early repayment	5% pa for mortgage loan vs 5% pa for personal and vehicle loan
(d)	Valuation fees	As per Valuer
(e)	Other	N/A

11	INDICATIVE FIXED DEPOSIT RATES					
	TZS INDICATIVE FIXED DEPOSIT RATES (% p.a.)					
	Amount	30 – less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
	<100m	2.00%	3.50%	6.00%	7.50%	7.50%
	100m–500m	4.00%	5.00%	7.00%	9.00%	8.00%
	500m–1bn	5.00%	6.50%	8.00%	10.00%	9.00%
	1bn and above	6.00%	7.50%	9.00%	10.00%	9.00%
	USD INDICATIVE FIXED DEPOSIT RATES (%p.a)					
	Amount	30 – less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
	<100k	0.50%	1.00%	1.50%	2.25%	2.50%
	100k–500k	0.75%	1.50%	1.75%	3.00%	3.25%
	500k–1m	1.50%	1.75%	2.25%	3.25%	3.50%
	1m and above	1.75%	2.00%	3.00%	3.50%	3.50%
	EUR/GBP INDICATIVE FIXED DEPOSIT RATES (%p.a)					
	Amount	30 – less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
	<100k	0.25%	0.50%	0.75%	1.00%	1.00%
	100k–500k	0.50%	0.75%	1.00%	1.25%	1.25%
	500k–1m	0.75%	1.00%	1.25%	1.50%	1.50%
	1m and above	1.00%	1.25%	1.50%	1.75%	1.75%

12	CREDIT CARD TARIFF						
	DESCRIPTION	VISA Classic	VISA Gold	VISA Platinum	MC Classic	MC Gold (Tzs)	MC Gold (USD)
	Joining fee	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	\$20
	Membership fee	Tzs 12,000	Tzs 150,000	Tzs 210,000	Tzs 72,000	Tzs 150,000	\$100
	Add on fee	Tzs 36,000	Tzs 75,000	Tzs 105,000	Tzs 36,000	Tzs 75,000	\$50
	Joining fee - Add on	NIL	NIL	NIL	NIL	NIL	NIL
	Int. rate per month	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
	Late payment fee	Tzs 12,000	Tzs 12,000	Tzs 12,000	Tzs 12,000	Tzs 12,000	\$2 plus 1.5% of Tot Outstanding
	Cash advance	3.5% of the amount or Tzs 3,600 which ever is higher	3.5% of the amount or Tzs 3,600 which ever is higher	3.5% of the amount or Tzs 3,600 which ever is higher	3.5% of the amount or Tzs 3,600 which ever is higher	3.5% of the amount or Tzs 3,600 which ever is higher	1% of withdrawal, Min 2/-
	Cheque Bounce	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	\$15
	Over limit fee	2.5% of excess over credit limit or Tzs 14,000 which ever is minimum	2.5% of excess over credit limit or Tzs 14,000 which ever is minimum	2.5% of excess over credit limit or Tzs 14,000 which ever is minimum	2.5% of excess over credit limit or Tzs 14,000 which ever is minimum	2.5% of excess over credit limit or Tzs 14,000 which ever is minimum	0.5% of Over Limit Amount, Min 10/-
	Chargeback fee	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	\$15
	Duplicate statement	Tzs 6,000	Tzs 6,000	Tzs 6,000	Tzs 6,000	Tzs 6,000	\$5
	PIN Regeneration	Tzs 12,000	Tzs 12,000	Tzs 12,000	Tzs 12,000	Tzs 12,000	\$5
	Card Replacement	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	Tzs 36,000	\$20

The Bank was penalised Tshs 12.9 million for failure to comply with Guideline on sorting, counting, packaging cash depositing and counterfeits detection for the quarter ended 31st December 2017. We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

NAME AND TITLE	SIGNATURE	DATE
DINESH ARORA CHIEF EXECUTIVE OFFICER		29 TH JANUARY 2018
SELEMANI AMAN PONDA CHIEF FINANCE OFFICER		29 TH JANUARY 2018
GEORGE BINDE CHIEF INTERNAL AUDITOR		29 TH JANUARY 2018



For more details call 0800780111 or visit www.eximbank.co.tz