

EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF THE BANK CHARGES AND FEES FOR THE QUARTER ENDED 31ST DECEMBER 2019

ITEM/TRANSACTION	CHARGE/FEE
SAVINGS ACCOUNTS	
Transaction fee	N/A
Monthly service fee (break down per customer type)	4,000
Annual Fee (Student Account)	10,000
Statement	FREE
Interim statement	6,000
Withdrawal Charges at domicile branch	3,500
Withdrawal Charges over the Counter at non domile	
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	FREE
Savings Card/Passbook	N/A
Passbook/Card Replacement	N/A
Coin Deposit Fee	12% of the amount
Closing Account	FREE
CURRENT ACCOUNT	
Monthly service fee (break down per customer type)	18,000
Transaction fee	N/A
Statement	FREE
Interim statement	6,000
Periodic Schedule Statement	N/A
Withdrawal Charges at domicile branch	1,200 for amount up to 20mns,0.12% above subject at maximum of 125,000
Withdrawal Charges over the Counter at non domile	
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	FREE
Coin Deposit Fee	12% of the amount
Closing Account	FREE
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
Inward Cheque Clearing	1000
Cash Withdrawal at Counter	1200 for amount up to 20mns,0.12% above subject of maximum of 125,000
Special Clearance	N/A
Cheque withdraw over the counter	1200 for amount up to 20mns,0.12% above subject of maximum of 125,000
Dishonoured cheque	30,000
Cash Payment to 3rd party	FREE
Cash Deposit Charge	1200 for amount up to 20mns,0.12% above subject of 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	42,000
Standing Orders (within the same bank)	FREE
Standing Orders (to other bank)	30000 + Tiss charges
Certificate of Balance	15,000
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
EFT	
Within the same bank (On Us)	1,200
To other Banks (On Others)	1,200
Outward Transfers	USD 60
Inward foreing Transfers(foreing inward remittances)	USD 6 for receipt up to USD 10k AND USD 12 for receipt above USD 10K
TISS	
Within the same bank (On Us)	FREE
To other Banks (On Others)	10,000 per entry
FOREIGN EXCHANGE ACCOUNT	
	Savings Acc
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) only
Cash Deposit Charge at non domicile branch by	
non preferred customers	FREE
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	
LC Opening/ Advising commission (cash covered)	1.8% p.a (Negotiable for large amounts) Min \$600+\$240 swift charges
LC Opening/ Advising commission (No cash covered)	180 USD
LC Acceptance commission	N/A
LC Payment/settlement comission	N/A
LC Amendments	120 USD
Others	NIL
ATM TRANSACTIONS	
Local Cards	
Issue of ATM card	N/A
Replacement ATM Card (Faulty)	N/A
Replacement ATM Card (Lost)	N/A
International Cards	
Issue of ATM card	FREE
Issue of Prepaid Card	Tzs 10,000
Balance Inquiry – onus ATM	Tzs 240
Balance Inquiry – Remote onus ATM	Tzs 600
PIN regeneration	Tzs 6600
ATM card replacement (Faulty/Lost)	Tzs 19000
EMV Annual fee	Tzs 2,000/ 1000 (Student EMV fee) per month
ATM WITHDRAWALS:	
ATM Withdrawals:	
Within the same bank (On Us)	1,200 per transaction
To other banks ATM (On others)	3.6% of withdrawal, Min Tsh 2,200
ATM mini statement	400
Bill payments through ATM	N/A
POS	
Within the same bank (On Us)	FREE
To other banks ATM (On others)	FREE
MOBILE (SMS) BANKING	
Balance Inquiry	240
Payments	As per service provider tariff
Transfers	Tzs 1,200-Tzs 6,000
Mini Statement	240
INTERNET BANKING	
Domestic:	N/A
Balance Inquiry	N/A
Payments	N/A
International	
Balance Inquiry	7,200 per annum
Payments	Tsh.600.per month for Individual & Tsh.15,000.per month for Corporate
Transfers	Taken Fee of Tsh 100,000
Money Remittances	
Western Union	N/A
Sending	N/A
Received	N/A
Money Gram	
Inward	FREE
Outward	As per Moneygram tariff

Coinstar	
Inward	N/A
Outward	N/A
Travelex	
Inward	N/A
Outward	N/A
Africash	
Inward	N/A
Outward	N/A
Others (Specify)	
Inward	NIL
Outward	NIL
Credit card	
Joining fee	*VISA CLASSIC-Tzs 36,000
	VISA GOLD-Tzs 36,000
	VISA PLATINUM-Tzs 36,000
	MASTERCARD CLASSIC-Tzs 36,000
	MASTERCARD GOLD-Tzs 36,000
	MASTERCARD GOLD USD-\$20
Membership fee	VISA CLASSIC-Tzs 72,000
	VISA GOLD-Tzs 150,000
	VISA PLATINUM-Tzs 210,000
	MASTERCARD CLASSIC-Tzs 72,000
	MASTERCARD GOLD-Tzs 150,000
	MASTERCARD GOLD USD-\$100
Add on fee	VISA CLASSIC-Tzs 36,000
	VISA GOLD-Tzs 75,000
	VISA PLATINUM-Tzs 105,000
	MASTERCARD CLASSIC-Tzs 36,000
	MASTERCARD GOLD-Tzs 75,000
	MASTERCARD GOLD USD-\$50
Joining fee - Add on	NIL
Int. rate per month	VISA CLASSIC-3.5%
	VISA GOLD-3.5%
	VISA PLATINUM-3.5%
	MASTERCARD CLASSIC-3.5%
	MASTERCARD GOLD-3.5%
	MASTERCARD GOLD USD-3.5%
Late Payment Fee	VISA CLASSIC-Tzs 12,000
	VISA GOLD-Tzs 12,000
	VISA PLATINUM-Tzs 12,000
	MASTERCARD CLASSIC-Tzs 12,000
	MASTERCARD GOLD-Tzs 12,000
	MASTERCARD GOLD USD-\$ 2 Plus 1.5% of Total Outstanding
Cash advance	VISA CLASSIC-3.5% of the amount or Tzs 3,600 which ever is higher
	VISA GOLD-3.5% of the amount or Tzs 3,600 which ever is higher
	VISA PLATINUM-3.5% of the amount or Tzs 3,600 which ever is higher
	MASTERCARD CLASSIC-3.5% of the amount or Tzs 3,600 which ever is higher
	MASTERCARD GOLD-3.5% of the amount or Tzs 3,600 which ever is higher
	MASTERCARD GOLD USD-1% of withdrawal, Min 2/-
Cheque bounce	VISA CLASSIC-Tzs 36,000
	VISA GOLD-Tzs 36,000
	VISA PLATINUM-Tzs 36,000
	MASTERCARD CLASSIC-Tzs 36,000
	MASTERCARD GOLD-Tzs 36,000
	MASTERCARD GOLD USD-\$15
Over limit fee	VISA CLASSIC-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum
	VISA GOLD-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum
	VISA PLATINUM-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum
	MASTERCARD CLASSIC-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum
	MASTERCARD GOLD-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum
	MASTERCARD GOLD USD-0.5% Of Over Limit Amount, Min 10/-
Chargeback fee	VISA CLASSIC-Tzs 36,000
	VISA GOLD-Tzs 36,000
	VISA PLATINUM-Tzs 36,000
	MASTERCARD CLASSIC-Tzs 36,000
	MASTERCARD GOLD-Tzs 36,000
	MASTERCARD GOLD USD-\$15
Duplicate statement	VISA CLASSIC-Tzs 6,000
	VISA GOLD-Tzs 6,000
	VISA PLATINUM-Tzs 6,000
	MASTERCARD CLASSIC-Tzs 6,000
	MASTERCARD GOLD-Tzs 6,000
	MASTERCARD GOLD USD-\$5
PIN Regeneration	VISA CLASSIC-Tzs 12,000
	VISA GOLD-Tzs 12,000
	VISA PLATINUM-Tzs 12,000
	MASTERCARD CLASSIC-Tzs 12,000
	MASTERCARD GOLD-Tzs 12,000
	MASTERCARD GOLD USD-\$5
Card Replacement	VISA CLASSIC-Tzs 36,000
	VISA GOLD-Tzs 36,000
	VISA PLATINUM-Tzs 36,000
	MASTERCARD CLASSIC-Tzs 36,000
	MASTERCARD GOLD-Tzs 36,000
	MASTERCARD GOLD USD-\$20
Cross Currency Mark-up Fee	VISA CLASSIC-4%
	VISA GOLD-Tzs 4%
	VISA PLATINUM-4%
	MASTERCARD CLASSIC-4%
	MASTERCARD GOLD-4%
	MASTERCARD GOLD USD-4%
Cross Currency Mark up is 4% on international transactions	

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	2.50%	4.00%	5.50%	7.50%	8.00%
100m-500m	3.00%	4.50%	6.00%	7.75%	8.25%
500m-1bn	3.50%	4.50%	6.25%	7.75%	8.25%
1bn and above	4.25%	4.50%	6.25%	8.00%	8.25%

USD 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	0.50%	1.00%	1.50%	2.25%	2.50%
100k-500k	0.75%	1.50%	2.00%	3.25%	3.50%
500k-1m	1.50%	1.75%	2.50%	3.50%	3.50%
1m and above	1.75%	2.50%	3.00%	3.75%	3.75%

EUR/GBP 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%

LOANS

(a) Processing/Arrangement/Appraisal fee	2.70%
(i) Personal loans	18%-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

The Bank was penalised Tshs 0.388 million for failure to comply with Guideline on sorting, counting, packaging cash depositing and counterfeits detection for the quarter ended 31st December 2019. 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
JAFFARI MATUNDU CHIEF EXECUTIVE OFFICER		27TH JAN 2020
SHANI KINSWAGA CHIEF FINANCE OFFICER		27TH JAN 2020
COLMAN S. RIWA CHIEF INTERNAL AUDITOR		27TH JAN 2020

EXIM AT
WORK
TODAY FOR
TOMORROW



For more details call 080 078 0111 or visit www.eximbank.co.tz