

## MINIMUM DISCLOSURE OF CHARGES AND FEES

IS/N	ITEM/TRANSACTION	RETAIL	CORPORATE
<b>SECTION A SAVINGS ACCOUNTS</b>			
<b>1 FREEDOM SAVINGS</b>			
	Required minimum opening balance	TZS 15,000	N/A
	Minimum operating balance	TZS 2,000	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	2,000 instant charge to a max withdrawal amount of 5,000,000. Withdraw above 5,000,000 will amount to a charge of TZS 2,000 plus 0.1% of the incremental amount (this will be up to a max charge of TZS 100,000).	
<b>2 GENERAL SAVINGS</b>			
	Required minimum opening balance	TZS 20,000	N/A
	Minimum operating balance	TZS 5,000	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	2,000 instant charge to a max withdrawal amount of 5,000,000. Withdraw above 5,000,000 will amount to a charge of TZS 2,000 plus 0.1% of the incremental amount (this will be up to a max charge of TZS 100,000).	
<b>3 EMPLOYEE SAVINGS</b>			
	Required minimum opening balance	TZS16,000 USD 15	N/A
	Minimum operating balance	TZS 2,000 USD 10	
	Monthly maintenance fee	NIL	
	Withdrawal Charges @ Counter	TZS 2,000 - Maximum withdrawal of TZS 5,000,000 TZS2000 + 0.1% (Increment of TZS 5,000,000) > 5,000,000 withdraw. (This will be up to max charge amount of TZS 100,000)	
<b>4 SAVINGS ACCOUNT INDIVIDUALS</b>			
	Required minimum opening balance	15,000	N/A
	Minimum operating balance	5,000	
	Monthly maintenance fee	NIL	
	Withdrawal Charges @ Counter	TZS 2,000 - Maximum withdrawal of TZS 5,000,000 TZS2000 + 0.1% (Increment of TZS 5,000,000) > 5,000,000 withdraw. (This will be up to max charge amount of TZS 100,000)	
<b>5 SAVINGS ACCOUNT SALARY</b>			
	Required minimum opening balance	15,000	N/A
	Minimum operating balance	5,000	
	Monthly maintenance fee	NIL	
	Withdrawal Charges @ Counter	TZS 2,000 - Maximum withdrawal of TZS 5,000,000 TZS2000 + 0.1% (Increment of TZS 5,000,000) > 5,000,000 withdraw. (This will be up to max charge amount of TZS 100,000)	
<b>6 SAVINGS ACCOUNT DOMICILIARY</b>			
	Required minimum opening balance	USD10	N/A
	Minimum operating balance	USD 5	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	1% to a max charge of 100\$	
<b>7 MALAIKA ACCOUNT</b>			
	Required minimum opening balance	TZS 20,000	N/A
	Minimum operating balance	NIL	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	NIL	
<b>8 JANJA ACCOUNT</b>			
	Required minimum opening balance	TZS 20,000	N/A
	Minimum operating balance	NIL	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	NIL	
<b>9 KIZAZI KIPYA ACCOUNT</b>			
	Required minimum opening balance	TZS20,000	N/A
	Minimum operating balance	NIL	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	NIL	
<b>10 HAZINA ACCOUNT</b>			
	Required minimum opening balance	TZS20,000	N/A
	Minimum operating balance	TZS20,000	
	Monthly maintenance fee	NIL	
	Withdrawal Charges	NIL	
<b>SECTION B CURRENT ACCOUNTS</b>			
<b>1 INDIVIDUAL CURRENT ACCOUNT</b>		<b>BUSINESS CURRENT ACCOUNT</b>	
	Required minimum opening balance	TZS 30,000	TZS 100,000
	Minimum operating balance	TZS 10,000	TZS 100,000
	Monthly maintenance fee	TZS 10,000	TZS 15,000
	Cash withdrawal at counter	1 PER MILLE to a max charge of TZS150,000	1 PER MILLE to a max charge of TZS 250,000
	Penalty for overdrawn account	PLR + 5%	TZS A/C PLR + 10%
<b>2 DIPLOMAT ACCOUNTS</b>			
	Required minimum opening balance	USD 100	N/A
	Minimum operating balance	USD 100	N/A
	Monthly maintenance fee	NIL	N/A
	Cash withdrawal at counter	only govt withdraw fees applies	only govt withdraw fees applies
	Closing account	NIL	N/A
	Penalty for overdrawn account	NIL	N/A
	Outward fund transfer (TTS)	USD 50 FLAT (SHARED) USD 90 (OURS)	N/A
	Inward fund transfer (TTS Incoming)	NIL	N/A
	FOREX exchange	Favourable rates will be applied	N/A
<b>3 DOMICILIARY CURRENT ACCOUNT</b>			
	Required minimum opening balance	USD 50 or its equivalents	USD 100 or its equivalents
	Minimum operating balance	USD 50 or its equivalents	USD 100 or its equivalents
	Monthly maintenance fee	USD 5 or its equivalent	USD 15 or its equivalent
	Cash withdrawal	1% per Transaction	1% per Transaction
	Cheque book - 25 LEAF	USD 10 or its equivalent	PLR + 2%
	Penalty for overdrawn account	PLR + 2%	PLR + 2%
	Transfer From TZS to DOMICILIARY/DOMICILIARY to TZS	NIL	NIL
<b>SECTION C DEPOSIT ACCOUNTS</b>			
<b>1 Call Accounts</b>		<b>Call Accounts</b>	
	Minimum opening balance	TZS 1,000,000	TZS 10,000,000
	Minimum operating balance	TZS 10,000,000	TZS 10,000,000
	Monthly Average balance requirement	Negotiable	Negotiable
	Interest Rates	Negotiable	Negotiable
<b>2 Term Deposits</b>			
	Minimum deposit - local currency	TZS 500,000	TZS 10,000,000
	Minimum deposit - USD	USD 1,000	USD 10,000 or equivalent
	Interest Rates	Negotiable	Negotiable
<b>SECTION D ELECTRONIC BANKING</b>			
<b>1 E-Banking</b>			
	Internet banking monthly subscription	TZS 2,000 Per Month	TZS 10,000 per Month
	Internet Banking (TIS/RTGS)	a) 100 - 10,000,000 b) 10,000,001 - 50,000,000 c) 50,000,001 and Above	a) TZS 2,000 b) TZS 5,000 c) TZS 10,000
	Internet Banking (EFT/ACH)	a) 1 - 50,000 b) 50,001 - 5,000,000 c) 5,000,001 - 5,000,000 d) 5,000,001 - 20,000,000	a) TZS 500 b) TZS 1000 c) TZS 1,500 d) TZS 2,000
	Internet banking (Re issue pin)	FREE	FREE
	Internet Banking (UBA Account to UBA Account)	FREE	FREE
	U - Direct (Reversal of transaction)	FREE	FREE
	E-statement (self downloaded)	FREE	FREE
	Card purchase (Local-In country)	FREE	N/A
	Card purchase (International)	TZS 8000	TZS 1500
	POS cash withdrawal	TZS1500	N/A
	ATM reversal	FREE	N/A
	Fund transfer / company lead	TZS 1,000 per transaction	TZS 1,000 per transaction
	Card Load	TZS 1,000 per transaction	TZS 1,000 per transaction
	Manual pin change	TZS 1,500 per transaction	TZS 1,500 per transaction
	Chat Banking (Bank to Wallet)	TZS 500 (1 - 50,000) + TZS 1,000 (50,001 - 500,000) + TZS 1,500 (500,001 - 5,000,000) + TZS 2,000 (5,000,001 - above)	N/A
	Chat Banking (Other Bank)	TZS 500 (1 - 50,000) + TZS 1,000 (50,001 - 500,000) + TZS 1,500 (500,001 - 5,000,000) + TZS 2,000 (5,000,001 - above)	N/A
	Chat Banking (UBA Account to UBA Account)	FREE	FREE
	U-MOBILE mobile banking-Bank to wallet	TZS 500 (1 - 50,000) + TZS 1,000 (50,001 - 500,000) + TZS 1,500 (500,001 - 5,000,000) + TZS 2,000 (5,000,001 - above)	N/A
	U-MOBILE mobile banking-To other Banks	TZS 500 (1 - 50,000) + TZS 1,000 (50,001 - 500,000) + TZS 1,500 (500,001 - 5,000,000) + TZS 2,000 (5,000,001 - Above)	N/A
	U-MOBILE (UBA account to UBA Account)	FREE	FREE
	Card to card transfer	FREE	FREE
<b>Agency Banking Withdraw</b>			
	1,000-3,999	TZS300	TZS300
	4,000-4,999	TZS400	TZS400
	5,000-9,999	TZS500	TZS500
	10,000-19,999	TZS1,100	TZS1,100
	20,000-39,999	TZS1,300	TZS1,300
	40,000-49,999	TZS1,500	TZS1,500
	50,000-99,999	TZS1,800	TZS1,800
	100,000-199,999	TZS2,350	TZS2,350
	200,000-299,999	TZS4,450	TZS4,450
	300,000-399,999	TZS4,400	TZS4,400
	400,000-499,999	TZS5,900	TZS5,900
	500,000-599,999	TZS6,300	TZS6,300
	600,000-699,999	TZS6,500	TZS6,500
	1,000,000-1,999,999	TZS6,850	TZS6,850
	2,000,000-2,999,999	TZS7,200	TZS7,200
	3,000,000-3,999,999	TZS7,500	TZS7,500

	4,000,000-4,999,999	TZS8,000	TZS8,000
	5,000,000-5,999,999	TZS8,500	TZS8,500
	6,000,000-6,999,999	TZS9,000	TZS9,000
	7,000,000-7,999,999	TZS9,500	TZS9,500
	8,000,000-8,999,999	TZS10,000	TZS10,000
	9,000,000-10,000,000	TZS12,000	TZS12,000
	Deposit Debit Card TZS1,000-Above	Free	Free
	Deposit Visa Prepaid Card TZS2,000-Above	TZS1,180 Loading fee	TZS1,180 Loading Fee
	Uconnect Withdraw	2% of the principle	2% of the principle
	Uconnect Deposit	1.5% of the principle	1.5% of the principle
	Africash	TZS 6000 + 1.5% of the principal amount sent/USD 4.45 + 1.5% of the principle amount to be sent	N/A
<b>2 Visa Debit Card</b>			
	Issuance fees	TZS 11,000	N/A
	Re-issuance fee	TZS 11,000	N/A
	Maintenance Fee	TZS 2500/Quarter	N/A
	Markup on Foreign Currency Transaction: ATM/POS/ONLINE	10%	N/A
<b>3 Visa Prepaid Cards</b>			
	Issuance fees for instant card	TZS 12,000	N/A
	Issuance fees for personalized card	TZS 20,000	N/A
	Re-issuance fees	TZS 12,000	N/A
	Online Passcode reset fee	TZS 1,500	N/A
	ATM Pin reset fee	TZS 1,500	N/A
	Loading fee	TZS 1,000	N/A
	Online shopping fee - Local transactions	FREE	N/A
	Online shopping fee/Web - Int. transactions	FREE	N/A
	Markup on Foreign Currency Transaction ATM/POS/ONLINE	10.00%	N/A
<b>4 ATM Withdrawals</b>			
	A/UBA ATMs (On us)	0 to 29,999 = 1,000	N/A
	ATM Balance inquiry (Local)	30k to 49,999 = 1,200	N/A
	ATM Balance inquiry (International)	50k to 99,999 = 1,400	N/A
	To other banks ATM (On others/OFF USJ Local)	100k to 400k = 1,500	N/A
	International ATM withdraw	TZS 3000	N/A
	ATM Access fee (International Cards)	TZS 8000+1%	N/A
	Transaction decline response (insufficient fund)	\$5 (TZS15,000)	N/A
	Umjuzi switch ATM withdrawal:	TZS 1000	N/A
	100-99,999	TZS 1,500	N/A
	100,000-400,000	TZS 1,700	N/A
<b>6 CARD MAINTENANCE</b>			
	Card Maintenance	TZS 2500/Quarter	N/A
<b>SECTION E ASSET BANKING</b>			
<b>1 CONSUMER LOANS</b>			
	Processing fee	2%	N/A
	Insurance fee	2.8% for entire period	N/A
<b>2 LOANS</b>			
	Processing fee	2%	negotiable
	Insurance for personal loans	1.20%	negotiable
	Legal fees	0.5% minimum of TZS 300,000	0.5% minimum of TZS 300,000
<b>3 TEMPORARY OVERDRAFT (TODs)</b>			
	Processing fee	2%	2%
<b>4 PLR</b>			
	INTEREST RATE-LOCAL CURRENCY	16% per Annum	16% per Annum
	INTEREST RATE-FOREIGN CURRENCY 90 Day	SORF + 3% i.e. 8%	SORF + 3% i.e. 8%
<b>SECTION F TRADE FINANCE</b>			
<b>1 Guarantees</b>		<b>Guarantees</b>	
	Facility Commission	2% p.a (0.5% per Quarter). Min USD 250 per Quarter.	2% p.a (0.5% per Quarter). Min USD 250 per Quarter.
	Arrangement fees	2%	2%
	Cash Covered	0.5% per Quarter Min USD 250 per Quarter	0.5% per qtr Min USD 250 per qtr
	Amendment	USD 100.00 flat	USD 100.00 flat
	Extension to next quarter	0.5% per qtr (Or % of the agreed rate)	0.5% per qtr (Or % of the agreed rate)
	Amount Increase	0.5% (qtr on the diff) (Or % of the agreed rate)	0.5% (qtr on the diff) (Or % of the agreed rate)
<b>2 Letters of Credit - Imports</b>		<b>Letters of Credit - Imports</b>	
	Issuance commission	0.5% per quarter. Min USD 250.	0.5% per quarter. Min USD 250.
	Handling Fees	USD 100 flat	USD 100 flat
	Swift charge	USD 50 flat	USD 50 flat
	Amendment	USD 100.00 flat	USD 100.00 flat
<b>3 Letters of Credit - Exports</b>		<b>Letters of Credit - Exports</b>	
	L/C Advicing Commission	USD 200 flat	USD 200 flat
	Amendment advising commission	USD 100 Flat	USD 100 Flat
	Correspondences Swift charge	USD 50 flat	USD 50 flat
	Documents handling and examination fee	0.5% of invoice amount. min usd 200	0.5% of invoice amount. min usd 200
	Courier charge	USD 100 flat	USD 100 flat
	L/C confirmation charges	1.5% per quarter (only for confirmed usance lcs)	1.5% per quarter (only for confirmed usance lcs)
<b>4 Letters of Credit Refinancing</b>		<b>Letters of Credit Refinancing</b>	
	Interest on refinancing	LIBOR + 8% p.a of value. Min USD 100	LIBOR + 8% p.a of value. Min USD 100
	Commission on refinancing	USD 50 flat	USD 50 flat
<b>5 Discounting on LC/Invoice/Cheque</b>		<b>Discounting on LC/Invoice/Cheque</b>	
	Interest on discounting	LIBOR + 8% p.a of value. Min USD 100	LIBOR + 8% p.a of value. Min USD 100
	Commission on discounting	USD 50 flat	USD 50 flat
<b>6 Bills Discounting (Bills of exchange including cheques)</b>		<b>Bills Discounting (Bills of exchange including cheques)</b>	
	Interest on discounting	PLR + 3% - local; International LIBOR + 4%	PLR + 3% - local; International LIBOR + 4%
<b>7 Documentary Collection - Export</b>		<b>Documentary Collection - Export</b>	
	Handling charge	0.25% of the invoice min USD 100 flat	0.25% of the invoice min USD 100 flat
	Courier charge	USD 100	USD 100
	Correspondence commission	USD 50 Per tracer	USD 50 Per tracer
<b>8 Documentary Collection - Import</b>		<b>Documentary Collection - Import</b>	
	Handling Commission	0.25%. Min USD 100	0.25%. Min USD 100
	Correspondence Swift charge	USD 50	USD 50
<b>9 Outward Bills for Collection (clean collections &amp; Transaction Costs)</b>		<b>Outward Bills for Collection (clean collections &amp; Transaction Costs)</b>	
	Handling Commission	0.25% of value. min USD 75 or its equivalent	0.25% of value. min USD 75 or its equivalent
	D/I charges	USD 75 flat	USD 75 flat
	Returned foreign cheques	claimed charges + locally un-re-covered charges	claimed charges + locally un-re-covered charges
<b>10 Inward Bills for Collection</b>		<b>Inward Bills for Collection</b>	
	Handling Commission	USD 50 flat per collection	USD 50 flat per collection
	Swift charged	USD 40 flat per collection	USD 40 flat per collection
<b>11 Local Currency Transactions</b>		<b>Local Currency Transactions</b>	
	Outward remittances (TIS)		
	TZS 100-10,000,000.00	TZS 2,000.00	TZS 2,000.00
	TZS 10,000,001-50,000,000.00	TZS 5,000.00	TZS 5,000.00
	TZS 50,000,001 and above	TZS 10,000.00	TZS 10,000.00
	Inward remittances (TIS)		
	TZS 100-10,000,000.00	TZS 2,000.00	TZS 2,000.00
	TZS 10,000,001-50,000,000.00	TZS 5,000.00	TZS 5,000.00
	TZS 50,000,001 and above	TZS 10,000.00	TZS 10,000.00
	Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	NIL	NIL
	Inward Swift Transfers (TIS)	NIL	NIL
<b>12 Foreign Currency Transactions</b>			
	Outward remittances / Swift / Telegraphic Transfers	USD 50 FLAT (SHA) USD 90 (OURS)	USD 50 FLAT (SHA) USD 90 (OURS)
	Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	USD 10 FLAT	USD 10 FLAT
	Inward Swift Transfers	USD 10 FLAT	USD 10 FLAT
	Rejected/Returned Inward SWIFT Transfers	USD 25 FLAT	USD 25 FLAT
	Outward Money Order (IMO)	USD 30 per IMO	USD 30 per IMO
	Foreign cheques for collection	0.25% of value. USD 75 min; USD 250 max;	0.25% of value. USD 75 min; USD 250 max;
<b>SECTION G OTHERS</b>			
<b>1 Statements</b>		<b>Statements</b>	
	Monthly	FREE	FREE
	Adhoc requests	TZS 1,000/PAGE / USD Equivalent	TZS 1,000/PAGE / USD Equivalent
<b>2 Cheque Books Issuing</b>		<b>Cheque Books Issuing</b>	
	- 25 Leaf	TZS 15,000; USD 10	N/A
	- 50 Leaf	TZS 30,000; USD 20	N/A
	- 100 Leaf	TZS 45,000; USD 30	TZS 45,000; USD 30
	Cheque stop payment	TZS 20,000; USD 10	TZS 20,000; USD