NCBA BANK TANZANIA LIMITED
TARIFF GUIDE EFFECTIVE FROM 6TH MARCH 2024

ITEM / TRANSACTION	TZS	FCY
Deposits Rates		
Fixed Deposits	3.5%-10%* p.a	1.25% - 4.5%* p.a
Gold Savings Account	Below TZS 300,000 = 0% p.a and above TZS 300,000 = 3% p.a	Below USD 300 = 0% p.a ; Above USD 300 = 1.5% p.a
Young Champion Account	Below TZS 300,000 = 0% p.a and above TZS 300,000 = 3% p.a	Below USD 300 = 0% p.a ; Above USD 300 = 1.5% p.a
Pro-saver Account	Below TZS 1,000,000 = 0% p.a and above TZS 1,000,000 = 5% p.a	Below USD 1,000 = 0% p.a and above USD 1,000 = 2.5% p.a
CURRENT ACCOUNTS		
Required minimum opening balance :		
Normal Current Account	TZS 50,000	USD 50
Private Banking Current Account – Bundled	TZS 250,000	USD 250
Private Banking Current Account – Pay As You Go	TZS 250,000	USD 250
Salary Current Account	NIL	NIL
Business Gold Account	TZS 1,000,000	NIL
Corporate Current Account	TZS 500,000	USD 500
Business Collection Account	NIL	NIL
Business Current Account	TZS 100,000	USD 100
Business Pay As you Go	TZS 50,000	NIL
Institutional Banking Current Account	TZS 1,000,000	USD 1,000
Non- Profit Organization account (Free Banking)	TZS 1,000,000	USD 1,000
Monthly ledger fee :		
Personal Normal Current Account	TZS 10,000	USD 10 , GBP 10, EURO 10
Private Banking Current Account – Bundled	TZS 40,000	USD 25 , GBP 15, EURO 15
Private Banking Current Account – Pay As You Go	TZS 20,000	USD 10 , GBP 10, EURO 10
Salary Current Account	TZS 3,000	USD 3 , GBP 3, EURO 3
Business Gold Account	TZS 20,000	NIL
Corporate Current Account	TZS 20,000	USD 20 , GBP 20, EURO 20
Business Collection Account	NIL	NIL
Business Current Account	TZS 15,000	USD 15 , GBP 15, EURO 15
Business Pay As you Go	NIL	NIL
Institutional Banking Current Account	TZS 20,000	USD 20 , GBP 20, EURO 20
Non- Profit Organization account (Free Banking)	NIL	NIL
Manual Statement Current Accounts per page	TZS 4,000	USD 4
Interim Statement	TZS 3,000	USD 1.50
Closing account	TZS 10,000 if opened over 6 months and TZS 20,000 if opened in less than 6 months	USD 10 if opened over 6 months and USD 20 if opened in less than 6 months
Account Activation	TZS 10,000	USD 10
OVER THE COUNTER CASH WITHDRAWAL		
Over the counter withdrawal fee(CORP)	TZS 5,000 for amount < TZS 100MN. For amount > TZS 100MN, 1% of amt, min TZS 5000, Max TZS 200,000	1% of amt, min USD 5, max USD 150
Over the counter withdrawal fee(PB)	TZS 2,500 for amount < TZS 100MN. For amount > TZS 100MN, 1% of amt, min TZS 5000, Max TZS 200,000	1% of amt, min USD 5, max USD 150
Certificate of Balance (to Auditors)	TZS 50,000	USD 25
CHEQUES		
Cheque book		
Cheque book (30 leaves)	TZS 25,000	USD 15
Cheque book (50 leaves)	TZS 35,000	USD 15
Cheque book (100 leaves)	TZS 55,000	USD 30
Counter Leaf	TZS 25,000	USD 25
Unpaid Cheque (insufficient funds) - Inward	TZS 70,000	USD 70
Unpaid Cheques - technical	Nil	Nil
Bankers Cheque	TZS 20,000	USD 20
Bankers Cheques - Cancellation	TZS 20,000	USD 10
Bankers Cheques- Repurchase	TZS 10,000	USD 5
Stop payment	TZS 35,000	USD 25
SAVINGS ACCOUNTS		
Required minimum opening balance :		
Gold Savings Account	TZS 50,000	USD 50
Prosaver Saving Account	TZS 500,000	USD 500
Young Champion Savings Account	TZS 50,000	USD 50
Monthly Ledger Fee	**Nil**	**Nil**
Interest earning min balance :		
Gold Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 1.5%
Prosaver Saving Account	Below TZS 1,000,000 = 0% Above TZS 1,000,000 = 5%	Below USD 1,000 = 0% Above USD 1,000 = 2.5%
Young Champion Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 1.5%
Over the counter withdrawal limit :		
Gold Savings Account	Unlimited Cash withdrawals	Unlimited Cash withdrawals
Prosaver Saving Account	Twice a year	Twice a year
Young Champion Savings Account	Once per quarter	Once per quarter
Over the counter withdrawal fee	TZS 2,500	1% of the amount max USD 50
ELECTRONIC BANKING		
Online Banking Monthly Fee-Corporate	TZS 5,000	USD 2.5
Online Banking Monthly Fee-Retail	TZS 1,000	USD 0.5
TISS	TZS 2,000 for amount 1,000 - 10,000,000, TZS 5,000 for amount 10,000,001 - 50,000,000 and TZS 10,000 for amounts > 50MN	USD 5
TTs	NIL	0.25% of amount, minimum USD 60 ; max USD 150
TELEGRAPHIC TRANSFERS INTERNATIONAL		
Outward		0.25% of amount, minimum USD 60 ; max USD 150
Charges Borne by Sender (OUR)		0.25% of amount, minimum USD 60 ; max USD 150
Charges Borne by Receiver		USD 25
Inward TT		Free
Amendment of Transferred instructions	TZS 200,000	USD 100
Outward Tracer	TZS 200,000	USD 100
Recall of funds	TZS 200,000	USD 100
Cross border fee-our counterpart charge for withdrawal and Internal Transfer		0.5% of Amount, Max $30
TANZANIA INTERBANK SETTLEMENT SYSTEM (TISS)		
EFT - (Manual)	3,500	
EFT -(Electronic)	TZS 2,200	
EFT Inward	Free	Free
TISS Outward Manual	TZS 2,000 for amount 1,000 - 10,000,000, TZS 5,000 for amount 10,000,001 - 50,000,000 and TZS 10,000 for amounts > 50MN	USD 5
TISS Inward	NIL	NIL
Local TISS Amendment	TZS 6,000	USD 6
Outward Tracer	TZS 6,000	USD 6
Recall of funds	TZS 6,000	USD 6
Mobile banking Transactions B2W	TZS 1,400 for amount 1,000 - 50,000, TZS 1,950 for amount 50,001-100,000 , TZS 2,500 for amount 100,001- 200,000, TZS 3,600 for amount 200,001- 500,000 and TZS 5,000 for amount 500,001- 1,000,000	N/a
Payments to Mobile wallet (Via Internet Banking)	TZS 2,200 per transaction	N/a
TIPS payments to Banks	TZS 3,300 per transaction	N/a
Mobile Banking Annual Fee	TZS 3,000	N/a

TRADE FINANCE TRANSACTION	TZS	FYC
Foreign Cheque collection (Local and International),	0.3% of value, Min of TZS 15,000 plus	0.3% of value, Min of USD 7.50, plus
Courier fees	courier fees TZS 300,000	courier fee of USD 165
Letters of credits (Import LC)		
Issuing commission	N/a	1.5% per quarter +USD 100
General amendment Commission	N/a	1.5% per quarter +USD 100
Extension Commission (period / amt)	N/a	1.5% per quarter +USD 100
L/C Cancellation unutilized LC	N/a	N/a
General correspondence follow up	N/a	N/a
Acceptance LC	N/a	0.25%
Release document (Letter of undertaking)	N/a	USD 100
Swift Charges		USD 100
Export Letter of Credit; (Export LC)		
Examination of documents	N/a	USD 150 per document
Confirmation Charges	N/a	0.5% per quarter Min USD 250
Advising commission (NCBA Customer)	N/a	USD 250
Advising commission (non customer)	N/a	USD 250
Negotiations Charges	N/a	1% per qtr, Min 150
Discrepancy Fees	N/a	USD 100
Courier Charges	TZS 150,000	USD 80
General Amendment		USD 100
Advising Ammendment Commission		USD 100
Import Documents For Collection		
Handling commission		USD 150
Swift Charges		USD 100
Acceptance Commission if Usance		N/a
If Discharged Unpaid (Closing fees)		USD 30
Availased Bills		0.25% per amount, Min USD 200
Export Documents;		
Handling Commission		USD 150
Courier Charges		USD 80
Examination of Documents	N/a	N/a
Negotiation Charges	N/a	N/a
Bonds & Guarantees;		
Unsecured Bid Bond:		
Maximum of single Bid amount	1,000,000,000	USD Equiv
Issuing commission	1% per quarter min TZS 100,000	1% per quarter min USD 100
Amendment	150,000	150 Flat
Extension	1% per quarter min TZS 100,000	1% per quarter min USD 100
Cancellation	N/a	N/a
Swift Charges		100
Reference Letters	100,000	100
Performance and Advance Payments:		
Issuing commission	1.5% per quarter min TZS 100,000	1.5% per quarter min USD 100
Extension	1.5% per quarter min TZS 100,000	1.5% per quarter min USD 100
Amendment	150,000	150 Flat
Cancellation	N/a	N/a
Swift Charges		100
Reference Letters	100,000	100
Retention / Shipping / Customs Bond / Commercial Stand By LC:		
Issuing commission	1.5% per quarter min TZS 100,000	USD 150
Extension	1.5% per quarter min TZS 100,000	USD 150
Amendment	TZS 150,000	USD 150
Swift Charges (For Counter guarantee)	TZS 100,000	USD 100
Reference Letters	TZS 100,000	USD 100
OTHER SERVICES		
Salary processing fees per transaction	2,500	USD 1.20
Cash Deposits fees	Free	Free
3rd party charges up to Tsh 1m maximum payment amount	N/a	N/a
Confirmations of balances to clients' auditors	TZS 30,000	USD 30
Introduction /Reference Letter	TZS 40,000	USD 20
STANDING ORDER FEES		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	12,000	12
Standing order within the bank	N/a	N/a
Setup/Amendment of Standing Order	2,500	3
Unpaid Standing Order (penalty)	30,000	20
Stop/Cancel Standing orders	30,000	20
DEBIT CARD CHARGES		
New Card Issuance	N/a	N/a
Annual Card Fee	15,000	N/a
ATM withdrawal - NCBA ATMs	1,700	
ATM withdrawal from Non- NCBA ATMs (Tanzania)	3,500	N/a
ATM withdrawal from Non- NCBA ATMs (Outside Tanzania)	TZS 3, 500 + 4% of the amount	N/a
ATM mini statements	TZS 400	N/a
Daily withdrawal Limit	2,000,000	N/a
Minimum withdrawal amount	TZS 5,000	N/a
Replacing lost/destroyed cards	15,000	N/a
Blocking/unblocking ATM cards	N/a	N/a
Card renewal	10,000	N/a
Account Balance Enquiry	350	
CREDIT CARDS		
Annual Subscription - Personal Classic	90,000	N/a
Annual Subscription - Personal Gold	150,000	USD 120
Annual Subscription - Business Gold	150,000	USD 120
ATM Withdrawal	6% of amount withdrawn	N/a
Debit Interest	3.85% of total outstanding	3.85% of total outstanding
Late Payment Fee	11% of minimum amount due	11% of minimum amount due
Over limit Fee	5.5% on excess amount	5.5% on excess amount
Auto Pay Fee	60,000	USD 30
Minimum Payment of the due balance	20% of unpaid balance or TZS 127,350	20% of unpaid balance or TZS Equivalent
Supplementary Card - Personal Classic	90,000	USD 90
Supplementary Card - Personal Gold**	150,000	USD 120
Supplementary Card - Business Gold**	150,000	USD 120
ATM Daily Limit	2,000,000	
ATM Minimum Withdrawal	75% of total credit card limit	
Card Replacement	15,000	
Card Renewal	15,000	
PIN Replacement	15,000	
SEARCH FEES FOR OLD DOCUMENTS		
3- 6 months	20,000	20
6-12 months	35,000	25
12-24months	50,000	30
above 24 month	65,000	50
Brela search fee	30,000	

NOTE: USD EQUIVALENT WILL APPLY FOR TRANSACTIONS IN OTHER CURRENCIES OUTSIDE TZS AND USD (KES GBP AND EUR)

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