

ACCESS MICROFINANCE BANK TANZANIA LIMITED

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

DESCRIPTION	CHARGE/FEE	
	TZS	USD
ACCESS RAHIS/NORMAL SAVINGS RAHIS CAA, ELMU, AND KIKUNDI ACCOUNTS (RAHIS ACCOUNT)		
Required minimum opening balance	10,000.00	-
Monthly service fees	2,000.00	-
Cash withdrawal over counter up to 10M	3,000.00	-
Cash withdrawal over counter >10M	10,000.00	-
Bank statement three per month	FREE	-
Bank statement subsequent months	10,000.00	-
New ATM card issuance	10,000.00	-
ATM card renewal or replacement	10,000.00	-
Replacement of the PIN	10,000.00	-
Standing order Internal	2,000.00	-
Standing order External	12,980.00	-
Dormant account fee	FREE	-
Interbank Transfer	-	-
0-10,000,000	2,000.00	-
10,000,001-50,000,000	5,000.00	-
>50,000,000	10,000.00	-
International transfer	-	Up to USD 35
Closure of account	10,000.00	-
NUFAKA TRANSACTIONAL ACCOUNT		
Required minimum opening balance	50,000.00	25.00
Monthly service fees	6,000.00	3.00
Bank statement three per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
New ATM card issuance	15,000.00	N/A
Fees per ATM withdrawal	2,000.00	N/A
Interbank transfer	-	-
0-10,000,000	2,000.00	1.00
10,000,001-50,000,000	5,000.00	2.10
>50,000,000	10,000.00	4.20
International transfer	N/A	Up to USD 35
ATM mini statement	1,000.00	N/A
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Dormant account fee	FREE	FREE
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	25.00
NORMAL CURRENT ACCOUNT (NUFAKA ACCOUNTS)		
	TZS	USDEURO
Required minimum opening balance	100,000.00	50.00
Monthly service fees	6,000.00	3.00
Cash withdrawal over counter up to 10M	3,000.00	0.18%
Cash withdrawal over counter >10M	10,000.00	10
Fees per ATM withdrawal	2,000.00	N/A
ATM mini statement	1,000.00	N/A
Bank statement once free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	15.00
Dishonored cheque	30,000.00	30.00
Bankers' Cheque	50,000.00	N/A
Stop payment	30,000.00	30.00
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Balance enquiry	1,000.00	1.00
New ATM card issuance	15,000.00	N/A
ATM card renewal or replacement	15,000.00	N/A
Interbank transfer	-	-
0-10,000,000	2,000.00	1.00
10,000,001-50,000,000	5,000.00	2.10
>50,000,000	10,000.00	4.20
International transfer	-	55
Dormant account fee	FREE	FREE
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	25.00

DESCRIPTION	TZS		USDEURO	
SPECIAL ACCESS NUFAKA ACCOUNT				
Required minimum opening balance	100,000.00	50.00		
Monthly service fees	6,000.00	3.00		
Minimum monthly turnover	20,000,000.00	10,000.00		
Cash withdrawal over counter	FREE	0.18%		
Fees per ATM withdrawal	2,000.00	N/A		
ATM mini statement	1,000.00	N/A		
Bank statement once free per month	FREE	FREE		
Bank statement subsequent months	10,000.00	10.00		
Cheque book 25 leaves	20,000.00	10.00		
Cheque book 50 leaves	35,000.00	15.00		
Dishonored cheque	30,000.00	30.00		
Bankers' Cheque	50,000.00	N/A		
Stop payment	30,000.00	30.00		
Standing order Internal	2,000.00	1.00		
Standing order External	12,980.00	12.98		
Balance enquiry	1,000.00	1.00		
New ATM card issuance	15,000.00	N/A		
ATM card renewal or replacement	15,000.00	N/A		
Interbank transfer	-	-		
0-10,000,000	2,000.00	1.00		
10,000,001-50,000,000	5,000.00	2.10		
>50,000,000	10,000.00	4.20		
International transfer	N/A	50.00		
Dormant account fee	5,000.00	5.00		
Reactivation of Dormant account	FREE	FREE		
Letter of recommendation and certificate of balance	50,000.00	25.00		
MIKAKATI SAVING ACCOUNTS				
	TZS	USDEURO		
Required minimum opening balance	20,000.00	20.00		
Monthly service fees	FREE	FREE		
Bank statement three per month	FREE	FREE		
Bank statement subsequent months	10,000.00	10.00		
Cash withdrawal over counter	1 FREE WITHDRAW PER MONTH	FREE WITHDRAW PER MONTH		
Subsequent Cash withdrawal over counter	20,000.00	20.00		
Dormant account fee	FREE	FREE		
International transfer	N/A	Up to USD 35		
Account closure	12,000.00	5.00		
MIKAKATI PLUS SAVING ACCOUNTS				
	TZS	USDEURO		
Required minimum opening balance	10,000.00			
Monthly service fees	FREE	FREE		
Bank statement once free per month	FREE	FREE		
Bank statement subsequent months	10,000.00			
Cash withdrawal over counter	ONCE FREE PER MONTH			
Subsequent Cash withdrawal over counter	5,000.00			
Dormant account fee	FREE	FREE		
International transfer	N/A	Up to USD 35		
Account closure	12,000.00			
KIKUNDI SAVING ACCOUNT				
	TZS			
Required minimum opening balance	10,000.00			
Monthly service fees	FREE	FREE		
Bank statement once free per month	FREE	FREE		
Bank statement subsequent months	10,000.00			
Cash withdrawal over counter	3,000.00			
Subsequent Cash withdrawal over counter	3,000.00			
Dormant account fee	FREE	FREE		
International transfer	N/A	Up to USD 35		
Account closure	FREE	FREE		
BARAKA JUNIOR ACCOUNT				
	TZS	USDEURO		
Required minimum opening balance	-	-		
Monthly service fees	FREE	FREE		
Bank statement three per month	FREE	FREE		
Bank statement subsequent months	10,000.00			
Cash withdrawal over counter	FREE	FREE		
Subsequent Cash withdrawal over counter	FREE	FREE		
Dormant account fee	FREE	FREE		
International transfer	N/A	Up to USD 35		
Account closure	FREE	FREE		
TERM DEPOSIT RATES 2022				
			Interest Rates	
Amount				
5,000,000 - 50,000,000			3% - 12% p.a	
> 50,000,000			Negotiation	

AGENCY BANKING	To Govt		Old Customer Fee		To AMBT		To Agent		New Customer Fee
Withdrawal (TZS) (agency) Range					TZS				
100-2999	10	710	450	350	810				
3000-9999	14	711	450	350	814				
10000-49999	27	719	450	350	827				
50000-99999	54	739	450	350	854				
100000-499999	55	770	450	350	895				
500000-999999	102	788	450	350	912				
1000000-4999999	195	924	450	350	995				
5000000-9999999	306	1127	450	350	1106				
10000000-49999999	306	1322	1400	700	2465				
50000000-99999999	351	2672	1400	700	2451				
100000000-499999999	419	2770	1400	700	2519				
500000000-999999999	573	3160	1400	700	2573				
1000000000-4999999999	707	3435	1400	700	2807				
5000000000-9999999999	707	3771	2320	980	4307				
10000000000-49999999999	821	5271	2320	980	4421				
50000000000-99999999999	821	5599	3325	1275	5421				
100000000000-499999999999	839	6599	3325	1275	5439				
500000000000-999999999999	859	6599	3325	1275	5439				
1000000000000-4999999999999	982	7599	3325	1275	5982				
5000000000000-99999999999999	1265	8370	3325	1275	6365				
10000000000000-499999999999999	1322	9140	3325	1275	7132				
50000000000000-9999999999999999	1700	9360	3325	1275	7300				
100000000000000-499999999999999999	1700	10470	4350	2250	8300				
500000000000000-9999999999999999999	1500	11970	4350	2250	8300				
1000000000000000-499999999999999999999	1778	12584	4350	2250	8378				
5000000000000000-9999999999999999999999	1975	13230	4350	2250	8375				
10000000000000000-499999999999999999999999	2100	13380	4350	2250	9100				
Deposit (TZS) (agency) Range	To Govt	Old Customer Fee	To AMBT		To Agent	New Customer Fee			
0-20,000,000	-	-	-	-	100	-	-		
MOBILE BANKING									
Withdrawal - Bank to Wallet (TZS)	To Govt	Old Customer Fee					New Customer Fee		
1000-100000		500					1200		
1000001-300000		1,000					2200		
3000001-5000000		2,000					3200		
50000001-10000000		3,000					4200		
100000001-30000000		4,000					5000		
300000001-50000000		4,500					7500		
Deposit (TZS) (Wallet to Bank)	To Govt	Old Customer Fee					New Customer Fee		
0-9,999,999.999	-	FREE					-		
At-time top-up	-	FREE					-		
Utility payments	-	FREE					-		
Balance inquiry	-	300					400		
Mini-statement	-	300					500		
Full account statement request	-	500					700		
Cheque book request	-	600					700		
AMBT internal transfers (same account holder)	To Govt	Old Customer Fee					New Customer Fee		
1-5,000,000	-	-	FREE				-		
AMBT internal outgoing transfers (other account holder)	To Govt	Old Customer Fee					New Customer Fee		
1000-750000		500					750		
7500001-2000000		500					1000		
20000001-5000000		500					1000		
AMBT External outgoing transfers (Bank to Bank)	To Govt	Old Customer Fee					New Customer Fee		
1000-100000		500					3000		
1000001-300000		500					3000		
3000001-500000		500					3000		
5000001-1000000		500					3000		
10000001-3000000		500					3000		
30000001-5000000		500					3000		
FORGIGN EXCHANGE TRANSACTION			TZS						
Telegraphic Transfer - Normal Customer (SWIFT)		N/A		Up to USD 35					
TSS- Normal Customer		10,000.00		4.20					
TSS- Staff		6,000.00		2.10					
LOAN PRODUCT LENDING RATES			TZS				USD		
MICRO LOANS (Rahis Loans) TZS 500,000 to 10,000,000				from 3.0% per month to 6.0% per month - Based on risk profile/Risk group of client - on reducing balance method			N/A		
MICRO LOANS TZS 10,000,000 to 35,000,000				from 3.0% per month to 5.0% per month - Based on risk profile/Risk group of client - on reducing balance method			N/A		
AGRO LOANS TZS 30,000 to 35,000,000				from 2.5% per month to 3.2% per month - Based on risk profile/Risk group of client - on reducing balance method			N/A		
SME LOANS/COs 35,000,000 to 200,000,000				from 2.2% per month to 2.8% per month - Based on risk profile/Risk group of client - on reducing balance method			N/A		
Loans CD Secured by Fixed Term Deposits							25.4%		
Loan Processing Fee			TZS				USD		