

MINIMUM DISCLOSURES OF CHARGES AND FEES

Tariffs Charges are VAT Exclusive

SAVING

S/n	Products / Services	Premium Current A/c	Personal Saving A/c	Salary A/c	Mtoto A/c	Jipange Saving A/c	Wekeza Group A/c	Malengo Account	Forex Account USD & EURO	Jiwekee Saving A/c	MHB Pamoja A/c	MHB Staff Acc	MHB Agent Float	Msomu Account
1	Account opening	50,000.00	20,000.00	0	10,000.00	10,000.00	20,000.00	100,000.00	10	0	50,000.00	0	50,000.00	10,000.00
2	Minimum operating Balance	50,000.00	10,000.00	5,000.00	5,000.00	0	10,000.00	100,000.00	10	10,000.00	50,000.00	No	No	5,000.00
3	Interest Payable	N/A	3.00%	3.00%	6.00%	2.00%	3.00%	3-4%	0.50%	2.00%	2%	N/A	N/A	3.00%
4	Interest bearing amount	N/A	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	100,000.00	5,000.00	20,000.00	500,000.00	N/A	N/A	20,000.00
5	Monthly Maintenance fee	6,000.00	2,000.00	2,000.00	Free	Free	Free	Free	2	Free	Free	Free	Free	Free
6	Teller withdrawal below TZS 10Million/ \$ 4,000/Euro 4,000	2,000.00	2,000.00	2,000.00	Free	2,000.00	2,000.00	2,000.00	2	2,000.00	Free	Free	Free	Free
7	Teller withdrawal above 10Million/ \$ 4,000/Euro 4,000	0.1% not more than TZS.	0.1% not more than TZS.	2,000.00	N/A	2,000.00	2,000.00	0.1% not more than TZS.	0.1% not more than usd/euro	40	2,000.00	Free	Free	Free
8	Deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
9	Monthly Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
10	Adhock statement Per page	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	1	2,000.00	2,000.00	Free	Free	2,000.00
Other Charges														
11	Certificate of Balance	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	N/A	N/A	N/A
12	Confirmation to the Auditors	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	N/A	N/A	N/A
13	Search for information above 5 years	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	5.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
14	Cheque book cost (Per Leaf)	500.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
15	Status report	30,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	Stop payment order	30,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
17	Dishonoured cheque for lack of funds or refer to drawer or effect not cleared	50,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
18	Dishored cheque due to the technical error caused by customer	50,000.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	Dormant Account Activation	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
21	Account Closing on Customer Demand	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
22	Counter cheque leaf													
23	Salary Processing fee [TZS 1,000 per Transaction]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Standing Order														
24	Instructions within MHB	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
25	Standing Order to other Bank	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
EFT/SWIFT/TESS														
26	EFT within the Bank (Incoming)	Free	Free	Free	Free	Free	Free	Free	N/A	N/A	Free	Free	Free	Free
27	EFT to other Banks	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	N/A	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
28	TESS Transfer	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
29	T.T. Transfer													
ATM & ID's Cards Charges														
30	Customer ID	N/A	N/A	N/A	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	N/A	20,000.00	N/A	10,000.00	N/A
31	New ATM Card	10,000.00	10,000.00	10,000.00	N/A	N/A	N/A	N/A	N/A	10,000.00	N/A	10,000.00	N/A	10,000.00
32	Replacement of lost/damaged ATM cards OR ID	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
33	ATM PIN Reset	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
34	Annual ATM Maintenance Fee	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
35	ATM Balance enquiry	200	200	200	N/A	N/A	N/A	N/A	N/A	200	N/A	200	N/A	200
36	ATM Min statement	300	300	300	N/A	N/A	N/A	N/A	N/A	300	N/A	300	N/A	300
37	ATM withdrawal fee per transaction	1300	1300	1300	N/A	N/A	N/A	N/A	N/A	1300	N/A	1300	N/A	1300

Mobile Banking Charges		All accounts eligible for Mobile Banking Transactions	
38	Withdrawal - Bank to Wallet		VAT Inc.
	1-50,000		500.00
	50,001-100,000		1,000.00
	100,001-250,000		2,000.00
	250,001-750,000		3,000.00
	750,001-3,000,000		4,000.00
	3,000,001-5,000,000		5,000.00
	Deposit- Wallet to Bank	Free	
39	Transfer from Account to another Account of the same bank	1,000.00	
40	Balance Inquiry	200.00	
41	Mini Statement	300.00	
42	Mobile Banking PIN Reset	300.00	
34	Utility Payment	Free	
35	Airtime top up	Free	
Agency Banking Charges		All account eligible for Agency Banking Transactions	
36	Withdrawal		VAT Inc.
	1-50,000		850.00
	20,001-100,000		1,000.00
	100,001-300,000		2,000.00
	300,001-500,000		3,500.00
	500,001-1,000,000		4,500.00
	1,000,001-3,000,000		6,000.00
	3,000,001-5,000,000		10,000.00
37	Transfer from Account to another Account of the same bank	1,000.00	
38	Balance Enquiry	200.00	
39	Mini Statement	300.00	
40	Utility payment	Free	

FIXED DEPOSIT INDICATIVE RATES - JUNE TO DEC 2021					
Tenor/Amounts	LOCAL CURRENCY RATES - TZS		FOREIGN CURRENCY RATES - USD		
	500k > < 1.0b	> 1.0b	200k > < 500k	> 500k	
Call Account	3.00%	4.00%	1.50%	1.75%	
1 Month	2.50%	4.00%	1.75%	2.00%	
3 Months	3.50%	4.50%	2.00%	2.50%	
6 Months	4.50%	6.00%	2.50%	2.75%	
9 Months	6.50%	7.50%	2.75%	3.00%	
12 Months	8.00%	10.00%	3.00%	3.50%	

CREDIT

S/N	Products/Services	Business Loan	Salaried Loan	Solidarity Loan	Solidarity Premium	Agriculture Loan	Overdraft Facility	Wekeza Loan	Loans Against	Home Improvement	Bank Guarantee	Invoice Discounting	Letter of Credit
1	Loan Application fee												N/A
2	Loan Processing Fee	1% to 3% of Loan Amount, Max. 15 Mil	3% of Loan Amount, Max. 15 Mil	Tzs. 5,000 to TZS. 20,000	1% of loan amount	3% of Loan Amount, Max. 15 Mil	1% to 3% of Loan Amount, Max. 15 Mil	1% of loan amount, Max 10Mil	1% of loan amount, Max 10 Mil	1% to 3% of Loan Amount, Max. 15 Mil	N/A	1% to 3% of Loan Amount, Max. 15 Mil	N/A
3	Loan Legal fee	0.5% of Loan amount, Max. of 1 Million	0.5% of Loan amount, Max. of 1 Million	N/A	N/A	0.5% of Loan amount, Max. of 1 Million	0.5% of Loan amount, Max. of 1 Million	0.5% of Loan amount, Max. of 1 Million	0.5% of Loan amount, Max. of 1 Million	0.5% of Loan amount, Max. of 1 Million	N/A	0.5% of Loan amount, Max. of 1 Million	N/A
4	Loan Insurance fee (annual)	0.65% of Loan amount (Where	0.65% of Loan amount	0.65% of Loan amount	0.65% of Loan amount	0.65% of Loan amount (Where	N/A	0.65% of Loan amount	0.65% of Loan amount	N/A	0.65% of Loan amount (Where applicable)	N/A	N/A
5	Guarantee Commission fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.2% to 1% of the Guarantee Amount fees	N/A	N/A
6	Opening Fee [Import LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.5% to 1.5% per quarter + SWIFT charges in USD minimum 150.	
7	Amendment Fee [Import LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$100 plus SWIFT charges \$35 Flat	
8	Acceptance Fee [Import LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25%
9	Extension fee [Import LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.5% to 1.5% min \$120 plus SWIFT charges \$ 35 to \$90 Flat
10	Advising fee [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.25% min \$150
11	Confirmation fee if any [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.25% min \$100 per quarter
12	Document verification fee [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$120
13	Special courier [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$150
14	Amendment Fee [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$100 + \$ 35(Swift Charges)
15	Cancellation fee [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$120
16	Negotiation/Payment [Export LC]	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.5% to 1.5% min \$200, Max \$300.