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Tariff Guide

PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY
1 SAVINGS ACCOUNT (Personal/Joint/Annisaa Account)		
Minimum Opening balance	20,000	USD 100
Account Maintenance balance	10,000	USD 100
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	No limit	No limit
Monthly Maintenance Fee	1,500	USD 3.6
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 10,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Over the counter withdrawal fee	1,500	1.2% minimum USD 6
Over the counter limit withdrawal fee	0.2% of excess minimum TZS 10,000	N/A
Over the counter balance enquiry fee	Free	Free
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Bank Statements above twelve months	20000 per statement	USD 10 Per Statement
Below minimum balance fee	2,500	USD 6
2 HAJJ SAVINGS ACCOUNT		
Minimum Opening balance	10,000	USD 50
Account Maintenance balance	10,000	USD 50
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	Once Annually	Once Annually
Monthly Maintenance Fee	Free	Free
Over the counter withdrawal fee	Free	Free
Fee for Changing Status of Hajj Account	50% forfeiture of accrued profit	50% forfeiture of accrued profit
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free
Hajj Time SMS Alert	Free	Free
3 NURU SAVINGS ACCOUNT (Children Account)		
Minimum Opening balance	10,000	USD 50
Account Maintenance balance	10,000	USD 50
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	Four times in a year	Four times in a year
Charge on withdrawal exceeding 4 times a year	12,000	USD 6
Monthly Maintenance Fee	Free	Free
Over the Counter limit withdrawal Fee	0.18% of the whole amount, Minimum TZS 10,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free

4 SALARY SAVINGS ACCOUNT

Minimum Opening balance	0	0
Account Maintenance balance	2,000	USD 5
Profit Participation Balance (Min. Daily balance)	100,000	USD 1000
Monthly Maintenance Fee	1,500	USD 1.5
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 10,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	NA
Over the Counter limit withdrawal Fee	0.2% of excess minimum TZS 10,000	N/A
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	NA

5 PERSONAL CURRENT ACCOUNT

Minimum Opening balance	100,000	USD 100
Account Maintenance balance	50,000	USD 50
Monthly Maintenance Fee	11,000	USD 11
Over the counter withdrawal fee	1,500	1.2% Minimum USD 6
Below minimum balance fee	25,000	USD 20
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	5000 Per Statement	USD 3 Per Statement
Electronic Statement	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free

6 CORPORATE CURRENT ACCOUNT

Minimum Opening balance	100,000	USD 500
Account Maintenance balance	50,000	USD 200
Monthly Maintenance Fee	15,000	USD 15
Over the counter withdrawal fee	1500	1.2% Minimum USD 6
Activation of Dormant Account	Free	Free
Below minimum balance fee	25,000	USD 20
Certificate of Balance to Auditors/Reference letters	50,000	USD 25
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free

7 BIASHARA CURRENT ACCOUNT (SMEs)

Minimum Opening balance	100,000	USD 100
Account Maintenance balance	50,000	USD 50
Monthly Maintenance Fee	13,000	USD 13
Over the counter withdrawal fee	1,500	1.2% Minimum USD 6
Below minimum balance fee	25,000	USD 20
Certificate of Balance to Auditors/Reference Letters	50,000	USD 25
Activation of Dormant Account	Free	Free
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free

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8 NGO CURRENT ACCOUNT

Minimum Opening balance	100,000	USD 100
Account Maintenance balance	0	0
Monthly Maintenance Fee	0	0
Over the counter withdrawal fee	0	0
Below minimum balance fee	0	0
Certificate of Balance to Auditors/Reference Letters	50,000	USD 25
Activation of Dormant Account	Free	Free
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6000 Per Statement	USD 3.6 Per Statement
Electronic Statement	Free	Free

9 IHSAAN CURRENT ACCOUNT

Minimum Opening balance	100,000	USD 100
Account Maintenance balance	50,000	USD 50
Over the counter withdrawal fee	1500	1.2% Minimum USD 6
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	2000 Per Page	USD 1 Per Page
Monthly Maintenance Fee	Free	Free
Electronic Statement	Free	Free

10 FIXED/TERM DEPOSITS

Minimum Opening balance	1,000,000	USD 1,000
Profit Participation Balance	Amount placed	Amount placed
Limit on Withdrawal	Until maturity	Until maturity
Certificate of Investment	Free	Free
Certificate of Balance to Auditors	50,000	USD 25

11 OTHER DEPOSIT SERVICES

Over the counter balance enquiry fee (for all a/cs)	Free	Free
Account Closure Fee (for all account types)	10,000	USD 10
Cash deposits for all account types	Free	Free
Cash deposits for small denominations (less than USD 50)	Free	5% of total

12 CHEQUE BOOKS

Issuance: 100 leaves cheque book	60,000	USD 35
Issuance: 50 leaves cheque book	30,000	USD 20
Stop Payment of Cheque	40,000	USD 35
Unpaid Cheque - Insufficient fund and uncleared effect	100,000	USD 50
Unpaid Cheque - technical reason	Free	Free
Uncollected Cheque book after advice period of 3 months	20,000	USD 12

13 BANKERS CHEQUE/ PAYMENT ORDER/ BANK / DEMAND DRAFTS

Issuance: For Account holder	30,000	USD/GBP/EURO 25
Cancellation: For Account holder	30,000	USD/GBP/EURO 25
Stop Payment	40,000	USD/GBP/EURO 35

14 ATM/DEBIT CARD

Issuance of ATM card fee	Free	N/A
Renewal of expired ATM card	Free	N/A
Replacement of lost/stolen or damaged card	10,000	N/A
Replacement of PIN	10,000	N/A
Annual fee	15,000	N/A
ATM card activation	Free	N/A
Blocking/Hotting ATM card	Free	Free
ATM Cash Withdrawal Daily Limit for Umoja Switch	Subject to Umoja Switch prevailing limit	N/A
Minimum ATM Cash withdrawal amount	5,000	N/A
ATM Cash Withdrawal fee per transaction	1,300	N/A

15 FUND TRANSFERS/REMITTANCES

Internal Transfers within Amana Bank	Free	Free
Cross border transfers (TT, SWIFT) - outward between USD 1 - USD 8000	N/A	USD 50 (USD 30 Swift + USD 20 Commission)
Cross border transfers (TT, SWIFT) - outward above 8000	N/A	USD 80 (USD 30 Swift + USD 50 Commission)
Inward Transfers (TT, SWIFT)	Free	USD 12
Amendment of TT, SWIFT Message	12,000	USD 12
Confirmation	Free	Free
TISS	12,000	USD 12
EFT (Bulk Payments): Out&Inward/salary processing fee	3,000 per transaction	USD 2 per transaction
Stop Payments (TISS/EFT/SWIFT)	20,000	USD 20

16 STANDING ORDERS

Standing Order Instructions within Amana Bank	Free	Free
Standing Order Instructions - Outward	12,000 per instruction	USD 12 per instruction
Standing orders - Cancellation/Stopping	Free	Free
Standing Orders - Amendments	Free	Free
Unpaid Standing Orders	12,000 per instruction	USD 12 per instruction

17 INTERNET BANKING

Registration	Free	Free
Equipment (one off) per user	100,000	USD 60
Monthly Service Fee (Corporate)	15,000	USD 8
Monthly Service Fee (Personal)	6,000	USD 3.6

Tariff Guide

18 SMS BANKING

Account Balance Enquiry	300	N/A
Ministatement	300	N/A
Cheque Status Enquiry	300	N/A
Cheque book request	300	N/A
Fund transfer	1500	N/A
Account activity Alert	100	N/A
Airtime recharge	300	N/A
Utility bill payment	300	N/A
Mobile Money - MPESA, TIGO PESA, AIRTEL MONEY	Up to 100,000 - TZS 1500 100,001 - 500,000 - 2500 500,001 - 1,000,000 - 3,500	N/A

19 OTHER SERVICES

SMS Alert fee per transaction	100	N/A
Search Old Documents/Document Retrieval charges - between one months and six months	10,000	USD 5
Search Old Documents/Document Retrieval charges - above six months	30,000	USD 15

20 IMPORT AND EXPORT LETTERS OF CREDIT

Opening Charges in either USD, EUR and GBP

20.1 Establishment/Opening Charges - Cash Covered

Amount of LC (Currencies: USD, EUR AND GBP)	1st Quarter or Part thereof	Subsequent Quarters or part thereof
Below 200,000	1,180	1,180
200,001 - 300,000	2,360	2,360
300,001 - 400,000	2,950	2,950
400,001 - 500,000	3,540	3,540
500,001 - 600,000	4,130	4,130
600,001 - 700,000	4,720	4,720
700,001 - 800,000	5,310	5,310
800,001 - 900,000	5,900	5,900
900,001 - 1,000,000	8,850	8,850
1,000,001 - 1,500,000	11,800	11,800
1,500,001 - 2,000,000	14,750	14,750
2,000,001 - 2,500,000	17,700	17,700
2,500,001 - 3,000,000	20,650	20,650
3,000,001 - 3,500,000	23,600	23,600
3,500,001 - 4,000,000	26,550	26,550
4,000,001 - 4,500,000	35,400	35,400
4,500,001 - 5,000,000	41,300	41,300
Above 5,000,000	47,200	47,200

Deposit and Withdraw at your Convenience

Visit your nearest Amana Bank Mtaani agent



20.2 LC Establishment - Related Charges

Service	Charge
Pre-Advice SWIFT	USD 60
Advising	0.25% Min USD 60
Confirmation	1% Min USD 120 subject to correspondent bank charges
Special Courier	USD 85
Amendment/Extension/Increase	USD 120 plus USD 60 SWIFT charges
Discrepancy in documents	USD 120 per presentation plus SWIFT charge
Cancellation	USD 120

21 SECURITISED GUARANTEES: FOREIGN CURRENCIES
FOREIGN CURRENCY
21.1 Establishment Charges
Charges

Amount of Guarantee (Currencies: USD, EUR AND GBP)	Charges	
	1st Quarter or part thereof	Subsequent Quarters or part thereof
Below 100,000	1,180	590
100,001 - 200,000	2,360	1,770
200,001 - 300,000	3,540	2,950
300,001 - 400,000	4,720	4,130
400,001 - 500,000	5,900	5,310
500,001 - 600,000	7,080	6,490
600,001 - 700,000	8,260	7,670
700,001 - 800,000	9,440	8,850
800,001 - 900,000	10,620	10,030
900,001 - 1,000,000	11,800	11,210
1,000,001 - 1,500,000	17,700	15,340
1,500,001 - 2,000,000	23,600	17,700
2,000,001 - 2,500,000	29,500	24,780
2,500,001 - 3,000,000	35,400	27,140
3,000,001 - 3,500,000	41,300	30,680
3,500,001 - 4,000,000	47,200	35,400
4,000,001 - 4,500,000	53,100	33,825
4,500,001 - 5,000,000	59,000	44,250
Above 5,000,000	64,900	53,100

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Wherever you are 24/7***

Tariff Guide

21.2 SECURITISED GUARANTEES: FOREIGN CURRENCIES

Service	Charge
Amendments: Increase in amount /extension of validity period	USD/EUR/GBP 100
Claim handling charges	USD/EUR/GBP 1000

22.	SECURITISED GUARANTEES: LOCAL CURRENCY		
22.1	Establishment Charges	LOCAL CURRENCY	
	Amount of Guarantee	Charges	
	TZS	1st Quarter or part thereof	Subsequent Quarters or part thereof
	Below 100,000,000	1,180,000	590,000
	100,000,001 - 200,000,000	2,360,000	1,770,000
	200,000,001 - 300,000,000	3,540,000	2,950,000
	300,000,001 - 400,000,000	4,720,000	4,130,000
	400,000,001 - 500,000,000	5,900,000	5,310,000
	500,000,001 - 600,000,000	7,080,000	6,490,000
	600,000,001 - 700,000,000	8,260,000	7,670,000
	700,000,001 - 800,000,000	9,440,000	8,850,000
	800,000,001 - 900,000,000	10,620,000	10,030,000
	900,000,001 - 1,000,000,000	11,800,000	11,210,000
	1,000,000,001 - 1,500,000,000	17,700,000	15,340,000
	1,500,000,001 - 2,000,000,000	23,600,000	17,700,000
	2,000,000,001 - 2,500,000,000	29,500,000	24,780,000
	2,500,000,001 - 3,000,000,000	35,400,000	27,140,000
	3,000,000,001 - 3,500,000,000	41,300,000	30,680,000
	3,500,000,001 - 4,000,000,000	47,200,000	35,400,000
	4,000,000,001 - 4,500,000,000	53,100,000	39,825,000
	4,500,000,001 - 5,000,000,000	59,000,000	44,250,000
	Above 5,000,000,000	64,900,000	53,100,000



Amana Internet Banking

*Anywhere, Any time...
Stay in control of your finances*

22.2 Securitised Guarantees Local - Related Charges

Service	Charge
Amendments: Increase in amount /extension of validity period	TZS 100,000
Claim handling charges	TZS 1,000,000

23.	BANK GUARANTEES CASH COVERED : FOREIGN CURRENCIES	FOREIGN CURRENCY	
23.1	Establishment Charges	Charges	
	Amount of Guarantee	1st Quarter or part thereof	Subsequent Quarters or part thereof
	(Currencies: USD, EUR AND GBP)	1,000	1,000
	Below 200,000	1,500	1,500
	200,001 - 300,000	2,000	2,000
	300,001 - 400,000	2,500	2,500
	400,001 - 500,000	3,000	3,000
	500,001 - 600,000	3,500	3,500
	600,001 - 700,000	4,000	4,000
	700,001 - 800,000	4,500	4,500
	800,001 - 900,000	5,000	5,000
	900,001 - 1,000,000	7,500	7,500
	1,000,001 - 1,500,000	10,000	10,000
	1,500,001 - 2,000,000	12,500	12,500
	2,000,001 - 2,500,000	15,000	15,000
	2,500,001 - 3,000,000	17,500	17,500
	3,000,001 - 3,500,000	20,000	20,000
	3,500,001 - 4,000,000	22,500	22,500
	4,000,001 - 4,500,000	25,000	25,000
	4,500,001 - 5,000,000	35,000	30,000
	Above 5,000,000	50,000,000	30,000

We promise that the money you save will be handled in a fully Sharia compliant way



Tariff Guide

23.2 Cash Related Guarantees - Related Charges

Service	Charge
Amendments: Increase in amount /extension of validity period	USD/EUR/GBP 120
Claim handling charges	USD/EUR/GBP 1200

24. BANK GUARANTEES CASH COVERED: LOCAL CURRENCY

LOCAL CURRENCY (TZS)

24.1 Establishment Charges	Charges	
Amount of Guarantee		
TZS	1st Quarter or part thereof	Subsequent Quarters or part thereof
Below 200,000,000	1,180,000	1,180,000
200,000,001 - 300,000,000	1,770,000	1,770,000
300,000,001 - 400,000,000	2,360,000	2,360,000
400,000,001 - 500,000,000	2,950,000	2,950,000
500,000,001 - 600,000,000	3,540,000	3,540,000
600,000,001 - 700,000,000	4,130,000	4,130,000
700,000,001 - 800,000,000	4,720,000	4,720,000
800,000,001 - 900,000,000	5,310,000	5,310,000
900,000,001 - 1,000,000,000	5,900,000	5,900,000
1,000,000,001 - 1,500,000,000	8,850,000	8,850,000
1,500,000,001 - 2,000,000,000	11,800,000	11,800,000
2,000,000,001 - 2,500,000,000	14,750,000	14,750,000
2,500,000,001 - 3,000,000,000	17,700,000	17,700,000
3,000,000,001 - 3,500,000,000	20,650,000	20,650,000
3,500,000,001 - 4,000,000,000	20,650,000	23,600,000
4,000,000,001 - 4,500,000,000	26,550,000	26,550,000
4,500,000,001 - 5,000,000,000	29,500,000	29,500,000
Above 5,000,000,000	47,200,000	41,300,000



24.2 Cash Related Guarantees - Related Charges

Service		Charge	
Amendments: Increase in amount /extension of validity period		TZS 120,000	
Claim handling charges		TZS 1,200,000	
25.	LENDING RATE Flat profit rate		
		Minimum	Maximum
	TZS	12.2%	15.1%
	USD	6%	8.2%

26. PREVIOUS QUARTER DEPOSIT RATES

		Minimum (Annualized)	Maximum (Annualized)
TZS	Savings	2.65%	3.46%
	Fixed	5.04%	19.8%
USD	Savings	0.8%	1.21%
	Fixed	1.79%	4%

Dr. Muhsin Salim Masoud

Managing Director.....

Saidi Mbaruku

Head of Finance.....



Annisaa Account

Empowering women to achieve their goals

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