

## Personal Savings



Earn big and *Halal profit* from permissible investments

## Annisaa account



Exceptional Services to women through *Special teller*

## Student account



No monthly charges and Zero maintenance balance for Students

## Nuru account



Zero maintenance fee for Parents who save for the future of their children

## Ashraf account



Special dedicated relationship manager in a *Private lounge*

## Bodaboda account



Exceptional services to *Save and Expand* Bodaboda and Bajaj business

## Kilimanjaro diaspora



Banking solution for Tanzanians *Living abroad*

## Hajj account



An opportunity to save and fulfill a *Pillar of islam*

## Fixed Deposit account



Riba free product for those looking to earn high returns

## Internet Banking



Quick and convenient way to *Manage your finances*

## Zakat collection



Helping muslims to *Reach the needy*

## Mobile Banking



*Convenience* of Banking whenever and wherever you are

# Tariff Guide

Islamic Bank

PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY
<b>1 SAVINGS ACCOUNT (Personal/Joint/Annisaa Account)</b>		
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 4
Over the counter withdrawal fee	1,500	1.2% minimum USD 6
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Over the counter balance enquiry fee	Free	Free
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 4 Per Statement
Bank Statements above twelve months	20,000 per statement	USD 10 Per Statement
Electronic Statement	Free	Free
<b>2 STUDENT ACCOUNT</b>		
Minimum Opening balance	10,000	N/A
Account Maintenance balance	10,000	N/A
Profit Participation Balance (Min. Daily balance)	100,000	N/A
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	Free	N/A
Over the counter withdrawal fee	Free	N/A
Over the counter withdrawal limit ( above TZS 10,000,000 )	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Over the counter balance enquiry fee	Free	N/A
Bank Statements (monthly, quarterly, annually)	Free	N/A
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A
Bank Statements above twelve months	20,000 per statement	N/A
Electronic Statement	Free	N/A
<b>3 KILIMANJARO DIASPORA ACCOUNT</b>		
Minimum Opening balance	200,000	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 4.0
Over the counter withdrawal fee	1,500	1.2% minimum USD 6
Over the counter withdrawal limit ( above TZS 10,000,000 )	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Over the counter balance enquiry fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	USD 4.0 Per Statement
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 10 Per Statement

Bank Statements above twelve months	20,000 per statement	Free
Electronic Statement	Free	Free
<b>4 ASHRAF ACCOUNT</b>		
Minimum Opening balance	Free	Free
Account Maintenance balance	2,000,000	USD/GBP/EURO 1,000
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Monthly Maintenance Fee	10,000	USD/GBP/EURO 10
Over the counter withdrawal fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 4.0 Per Statement
Electronic Statement	Free	Free
Hajj Time SMS Alert	Free	Free
<b>5 BODABODA ACCOUNT</b>		
Minimum Opening balance	Free	N/A
Account Maintenance balance	10,000	N/A
Profit Participation Balance (Min. Daily balance)	100,000	N/A
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	Free	N/A
Over the counter withdrawal fee	1,500	N/A
Over the counter withdrawal limit ( above TZS 10,000,000 )	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A
Over the counter balance enquiry fee	Free	N/A
Bank Statements (monthly, quarterly, annually)	Free	N/A
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A
Bank Statements above twelve months	20,000 per statement	N/A
Electronic Statement	Free	N/A
<b>6 HAJJ SAVINGS ACCOUNT</b>		
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
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
Hajj Time SMS Alert	Free	Free
<b>7 NURU SAVINGS ACCOUNT (Children Account)</b>		
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 withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 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)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free

**8 SALARY SAVINGS ACCOUNT**

Minimum Opening balance	0	0
Account Maintenance balance	2,000	USD 5
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
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 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	NA
Over the Counter limit withdrawal Fee	1,500	1% minimum USD 2
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	NA

**9 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
Bank Statements (monthly, quarterly annually)	Free	Free
Electronic Statement	Free	Free
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free

**10 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	2500	1.2% Minimum USD 6
Activation of Dormant Account	Free	Free
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)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free

**11 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
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)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free

**12 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	1,500	1.2% Minimum USD 6
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)	2,000 Per Page	USD 1 Per Page
Electronic Statement	Free	Free

**13 IHSAAN CURRENT ACCOUNT**

Minimum Opening balance	0	0
Account Maintenance balance	0	0
Over the counter withdrawal fee	0	0
Bank Statements (monthly, quarterly annually)	Free	Free
Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD 1 Per Page
Monthly Maintenance Fee	Free	Free
Electronic Statement	Free	Free

**14 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

**15 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
Activation of Dormant Accounts	Free	Free
Cash deposits for all account types	Free	Free
Cash deposits for small denominations (less than USD 50)	N/A	5% of total
Withdraw by using counter cheque :Forgotten/loss/ stale	15,000	USD 7

**16 CHEQUE BOOKS**

Issuance: 100 leaves cheque book	60,000	USD 35
Issuance: 50 leaves cheque book	30,000	USD 20
Issuance: 25 leaves cheque book	15,000	USD 10
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

**17 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

**18 ATM/DEBIT CARD**

Issuance of ATM card fee	10,000	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	Free	N/A
ATM card activation	Free	N/A
Blocking/Hotting ATM card	Free	Free
ATM Cash Withdrawal fee per transaction at AMANA BANK and CRDB	1,300	N/A
ATM Cash Withdrawal fee per transaction Mastercard local	4,000	N/A
ATM Cash Withdrawal fee per transaction Mastercard international	7,300	N/A

**19 FUND TRANSFERS/REMITTANCES**

Internal Transfers within Amana Bank	Free	Free
Cross border transfers (TT, SWIFT) - outward USD	N/A	USD 50
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

**20 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

**21 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

**22 SMS BANKING**

Account Balance Enquiry	300	N/A
Ministatement	300	N/A
Cheque Status Enquiry	300	N/A
Cheque book request	300	N/A
Internal fund transfer	1,500	N/A
Account activity Alert	100	N/A

Airtime recharge	300	N/A
Utility bill payment	300	N/A
All Mobile Network Operators	Up to 100,000 - TZS 1500 100,001 - 500,000 - 2500 500,001 - 1,000,000 - 3,500 1,000,001 - 3,000,000 - 4,500 3,000,001 - 5,000,000 - 5,500 5,000,001 - Above - 7,500	N/A

**23 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
Retrieval charges on stale Cheques	20,000	USD 10
Quarterly dormant charges	5,000	USD 2
Electronic Schedule of Charges Fee	Free	Free
Change of Address/Telephone numbers	50,000	USD 25
Status opinion (Reference letter,certificate of balance of Auditors,Embassy letter)	50,000	USD 25
Salary processing	3,000 Per Transaction	USD 2 Per Transaction
Bulk payment Service	1,300 per transaction	USD 7 per transaction

**Dr. Muhsin Salim Masoud**

Managing Director.....

**Saidi Mbaruku**

Head of Finance.....

**Deposit and Withdraw at your Convenience**

Visit your nearest Amana Bank Mtaani agent



**Dial \*150\*12# and experience the Convenience of Banking  
Wherever you are 24/7**

## **Dar es Salaam**

Main Branch  
Golden Jubilee Tower  
Tel: +255 22 2129014  
Fax: +255 22 2129013

Nyerere Road Branch  
DRTC Building  
Tel: +255 22 2863724  
Fax: +255 22 2863725

Lumumba Branch  
Lumumba St. - Kariakoo  
Tel +255 22 2180101  
fax +255 22 218410

Tandamti Branch  
(Opp. Kariakoo Market)  
Tel: +255 22 2185474  
Fax: +255 22 2185475

Mbagala Branch,  
Mbagala Zakhem,  
P.O. Box 9771, DSM  
Tel +255 222129014  
Fax +255 222129013

## **Arusha**

Arusha Branch  
Hugo House  
Tel: +255 27 254 7496  
Fax: +255 27 254 7497

## **Mwanza**

Mwanza Branch  
Kenyatta Road  
Tel. +255 282 541 921  
Fax: +255 282541922

## **Tanga**

Market Street,  
Enkernford Education Institute Building  
Tel. +255 282 541 921  
Fax: +255 222 129 013

