

FEES AND CHARGES 2026



SERVICES	Currency			
AKIBA PLUS ACCOUNT	TZS	KSH	USD	EUR
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	10,000.00	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	N/A	N/A	N/A	N/A
ATM Maintenance fee	1000 per month	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
BUSINESS CURRENT ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	Exceptional Cases (20,000)	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	750 Per Leaf	40.00	0.40	0.35
ATM Maintenance fee	3,000 Per quarter	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
PREMIUM CURRENT ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	Gold Visa Card 20,000/-	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	750 Per Leaf	40.00	0.40	0.35
ATM Maintenance fee	7,500 Per quarter	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
HUDUMA ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	Zero	N/A	N/A	N/A
ATM Card Fee	N/A	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	Zero	Zero	Zero	Zero
ATM Maintenance fee	N/A	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Zero	Zero	Zero	Zero

PREMIER COLLECTION ACCOUNT	TZS	USD
Account opening	Zero	Zero
Minimum Balance	Zero	Zero
Deposit interest rate	4% from 5mil to 49.9 mil, 5% from 50 mil to 99.9mil, 6% from 100mil and above	1.5% from 5k to 49.9k, 2% from 50k to 100k, 2.5% from 101k to 499k, 3% from 500k and above
ATM Card Fee	N/A	N/A
Ledger fees	Zero	Zero
Cheque Book Fee	N/A	N/A
ATM Maintenance fee	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	

MSHAHARA HAKIKA ACCOUNT	TZS
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
WEKEZA SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	3% deposit bearing amount 100,000
ATM Card Fee	No ATM Card
Ledger fees	Zero
Cheque Book Fee	TBA
ATM Maintenance fee	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

FURSA CURRENT ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	Gold Visa Card 20,000/=
Ledger fees	Zero
Cheque Book Fee	750 Per Leaf
ATM Maintenance fee	7,500 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
MALENGO ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

MTOTO SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

MSOMI ACCOUNTS	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	Free
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3000 per quarter
Cash withdrawfees Over the Counter	Below 100k is Free, Above 100k is 1,000/= flat

SERVICES	Currency
FURSA SAVING ACCOUNTS	TZS
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

NGATA SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	Zero
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

KIDANI SAVING ACCOUNT.	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

KIJACHO ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	3% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintenance fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

CHARGES	
Withdrawal Charges	TZS
Withdrawal Fee Local (Umoja ATM)	1,000-99,000 = 1,500 100,000-400,000 = 1,700 400,001-500,000=2,000 500,001-600,000=2,500 600,001-800,000=3,000 800,001-900,000=3500
Withdrawal fee other bank (Domestic Banks)	3,500.00
Withdrawal fee other banks (International)	11,000.00

Withdrawal Fees Over the counter	TZS
Wekeza/Jiwekezee	3,000.00
Kidani Mwanamke Account	3,000.00
Below 10Mn	3,000.00
Above 10Mn - 50Mn	0.10%
Above 50Mn - 100Mn	0.12%
Above 100Mn	0.13%
Above 300Mn	Maximum TZS 200,000/-
Withdrawal Fee Over the Counter USD	
Below USD/EURO 10,000	NILL
Above USD/EURO 10,000	0.5% with maximum of 100

Agency Banking Withdrawal Fees	TZS
1,000 - 19,999	785
20,000 - 29,999	1,309
30,000 - 39,999	1,354
40,000 - 49,999	1,422
50,000 - 99,999	1,753
100,001 - 200,000	2,477
200,001 - 300,000	3,181
300,001 - 400,000	4,024
400,001 - 500,000	5,112
500,001 - 599,999	5,965
600,000 - 699,999	6,252
700,000 - 799,999	6,420
800,000 - 899,999	6,470
900,000 - 999,999	7,086
1,000,000 - 2,000,000	7,775
2,000,001 - 3,000,000	8,955
3,000,001 - 4,000,000	12,030
4,000,001 - 5,000,000	13,800

PesaHakika charges (B2W)	TZS
100 - 999	
1,000 - 1,999	
2,000 - 2,999	
3,000 - 3,999	
4,000 - 4,999	
5,000 - 6,999	
7,000 - 9,999	
10,000 - 29,999	ZERO
30,000 - 39,999	
40,000 - 49,999	
50,000 - 99,999	
100,000 - 199,999	
200,000 - 299,999	
300,000 - 399,999	
400,000 - 499,999	
Above 500,000	

Insufficient Balance	TZS
Insufficient fund on ATM -Umoja Card	900.00
Insufficient fund on ATM-VISACARD	900.00
Decline Domestic [Insufficient fund on ATM]-VISA CARD	1,000.00
Decline International [Insufficient fund on ATM]-VISA CARD	1,500.00
Transaction fees for Customer	
TAN QR Transactions	Free
POS Transactions	Free
E-Commerce Transactions	Free

OTHER CHARGES	
BALANCE INQUIRY	TZS
Balance Inquiry Umoja ATM	300.00
Balance Inquiry other Domestic Banks	950.00
Balance Inquiry Other Banks (International)	2,000.00
INSUFFICIENT BALANCE	
Insufficient fund on ATM -Umoja Card	900.00
Insufficient fund on ATM-VISACARD	2,000.00
Decline Domestic [Insufficient fund on ATM]-VISA CARD	1,000.00
Decline International [Insufficient fund on ATM]-VISA CARD	1,500.00
AGENCY BANKING CHARGES	
Deposit	Free
Balance Inquiry	200.00
Min-statement	200.00
Transfer of fund within MHB	1,300
Transfer of funds - other Bank	N/A

STANDING ORDERS	TZS
Instruction within MHB	Free
Other Banks	3,500.00

OTHER CHARGES	
Salary Processing fee (per transaction)	1,000.00
Certificate of Balance	30,000.00
Audit Confirmation	30,000.00
Account Closing on customer demand	10,000.00
Dormant Account Activation	Free
Search for information above 5 years	15,000.00
CCTV Camera footage searching request from customer	30,000.00

TRANSFERS		
TISS	TRANSFER WITHIN THE BANK AND INTERNET BANKING	TZS
	Transfer within the Bank	Free
	1 to 10Mn	2,000.00
	10Mn to 50Mn	5,000.00
	Above 50Mn	10,000.00

TIPS	INTERBANK FUND TRANSFER-TIPS (INTERNET BANKING)	TZS
	Transfer Amount	
	1 to 50,000.00	500.00
	50, 001 to 500,000	1,000.00
	500,001 to 5,000,000	1,500.00
	5,000,001 to 20,000,000	2,000.00

TT		
Type Of Payment Service	INTERNATIONAL TRANSFER	
	CUSTOMER CHARGES	
Clean Wire Clearing (MT 103, MT 202Cov)	Outgoing (USD)	Outgoing (EUR)
Beneficiary deduct (USD)	55.00	55.00
OUR(USD)	55.00	55.00
Share Deduct (USD)	55.00	55.00

Documentary Wire Clearing (MT 103, MT 202Cov)	Outgoing (USD)	Outgoing (EUR)
Repairs/Surcharge Per Item	70.00	55.00
Unfunded Account	70.00	55.00
Refunded funds)	70.00	55.00

Repairs (All Customer Types)	Outgoing (USD)	Outgoing (EUR)
Repairs/Surcharge Per Item	15.00	15.00
Unfunded Account	15.00	15.00
Refunded funds	45.00	45.00

CARDS	
Card	TZS
Visa Card-Classic	10,000.00
Visa Card-Gold	18,000.00
Pinki Visa Card	10,000.00
Replacement Visa Card-Classic	15,000.00
Replacement Visa Card-Gold	15,000.00
Umoja ATM Card Mantainance fee	1000 per month
Visa Card Mantainance fee- Classic	1000 per month
Visa Card Mantainance fee- Gold	7500 per Quarter
Pinki Visa Card Mantainance fee	1000 per month
Pin reset	N/A

