Tariff Guide

Amana Bank
Together, on the right path

	PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY(USD, EUR, GBP)
1	**SAVINGS ACCOUNT (Personal/Joint/Annisaa Account)**		
	Minimum Opening balance	20,000	USD, EUR, GBP 100
	Account Maintenance balance	10,000	USD, EUR, GBP 100
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000
	Limit on Withdrawal	No limit	No limit
	Monthly Maintenance Fee	1,500	USD, EUR, GBP 4
	Over the counter withdrawal fee	3,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
	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 waved if a prior notice of atleast 5 days is given	N/A
	Over the counter balance enquiry fee	500	USD, EUR, GBP 1
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Bank Statements above twelve months	20,000 per statement	USD, EUR, GBP 10 Per Statement
	Electronic Statement	Free	Free
2	**STUDENT ACCOUNT**		
	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 waved if a prior notice of atleast 5 days is given	N/A
	Over the counter balance enquiry fee	Free	N/A
	Bank Statements (monthly)	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
3	**KILIMANJARO DIASPORA ACCOUNT**		
	Minimum Opening balance	200,000	USD, EUR, GBP 100
	Account Maintenance balance	10,000	USD, EUR, GBP 100
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000
	Limit on Withdrawal	No limit	No limit
	Monthly Maintenance Fee	1,500	USD, EUR, GBP 4.0
	Over the counter withdrawal fee	1,500	1.2% minimum USD, EUR, GBP 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 waved if a prior notice of atleast 5 days is given	N/A
	Over the counter balance enquiry fee	500	USD, EUR, GBP 1
	Bank Statements (monthly, quarterly, annually)	Free	USD, EUR, GBP 4.0 Per Statement
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 10 Per Statement
	Bank Statements above twelve months	20,000 per statement	Free
	Electronic Statement	Free	Free
4	**ASHRAF ACCOUNT**		
	Minimum Opening balance	1,000,000	USD, EUR, GBP Equivalent
	Account Maintenance balance	2,000,000	USD, EUR, GBP/GBP/EURO 1,000
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000
	Monthly Maintenance Fee	14,000	USD, EUR, GBP/GBP/ EURO 10
	Over the counter withdrawal fee	3,500(Savings Account), 1,500(Current Account)	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
	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 waved if a prior notice of atleast 5 days is given	N/A
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4.0 Per Statement
	Electronic Statement	Free	Free
	Hajj Time SMS Alert	Free	Free
5	**BODABODA ACCOUNT**		
	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	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 waved if a prior notice of atleast 5 days is given	N/A
	Over the counter balance enquiry fee	500	N/A
	Bank Statements (monthly)	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
6	**NAFUU ACCOUNT**		
	Minimum Opening balance	10,000	N/A
	Account Maintenance balance	10,000	N/A
	Monthly Maintenance Fee	Free	N/A
	Over the counter withdrawal fee	3,500	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 waved if a prior notice of atleast 5 days is given	N/A
	Over the counter balance enquiry fee	Free	N/A
	Bank Statements (monthly)	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
7	**HAJJ & UMRAH SAVINGS ACCOUNT**		
	Minimum Opening balance	10,000	USD, EUR, GBP 50
	Account Maintenance balance	10,000	USD, EUR, GBP 50
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000
	Limit on Withdrawal	Twice Annually	Twice Annually
	Monthly Maintenance Fee	Free	Free
	Over the counter withdrawal fee	Free	Free
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	Free
	Hajj Time SMS Alert	Free	Free
8	**NURU SAVINGS ACCOUNT (Children Account)**		
	Minimum Opening balance	10,000	USD, EUR, GBP 50
	Account Maintenance balance	10,000	USD, EUR, GBP 50
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 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, EUR, GBP 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 waved if a prior notice of atleast 5 days is given	N/A
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	Free
9	**SALARY SAVINGS ACCOUNT**		
	Minimum Opening balance	0	0
	Account Maintenance balance	2,000	USD, EUR, GBP 5
	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000
	Monthly Maintenance Fee	1,500	USD, EUR, GBP 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 waved if a prior notice of atleast 5 days is given	NA
	Over the Counter limit withdrawal Fee	3,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	NA
10	**PERSONAL CURRENT ACCOUNT**		
	Minimum Opening balance	100,000	USD, EUR, GBP 100
	Account Maintenance balance	50,000	USD, EUR, GBP 50
	Monthly Maintenance Fee	11,000	USD, EUR, GBP 11
	Over the counter withdrawal fee	1,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
	Bank Statements (monthly)	Free	Free
	Electronic Statement	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	Free
11	**CORPORATE CURRENT ACCOUNT**		
	Minimum Opening balance	100,000	USD, EUR, GBP 500
	Account Maintenance balance	50,000	USD, EUR, GBP 200
	Monthly Maintenance Fee	15,000	USD, EUR, GBP 15
	Over the counter withdrawal fee	2500	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%
	Activation of Dormant Account	Free	Free
	Certificate of Balance to Auditors/Reference letters	10,000	USD, EUR, GBP 5
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	Free
12	**BIASHARA CURRENT ACCOUNT (SMEs)**		
	Minimum Opening balance	100,000	USD, EUR, GBP 100
	Account Maintenance balance	50,000	USD, EUR, GBP 50
	Monthly Maintenance Fee	13,000	USD, EUR, GBP 13
	Over the counter withdrawal fee	1,500	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%
	Certificate of Balance to Auditors/Reference Letters	10,000	USD, EUR, GBP 5
	Activation of Dormant Account	Free	Free
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement
	Electronic Statement	Free	Free
13	**NGO CURRENT ACCOUNT**		
	Minimum Opening balance	100,000	USD, EUR, GBP 100
	Account Maintenance balance	0	0
	Monthly Maintenance Fee	0	0
	Over the counter withdrawal fee	1,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
	Activation of Dormant Account	Free	Free
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD, EUR, GBP 1 Per Page
	Electronic Statement	Free	Free
14	**IHSAAN CURRENT ACCOUNT**		
	Minimum Opening balance	0	0
	Account Maintenance balance	0	0
	Over the counter withdrawal fee	0	0
	Bank Statements (monthly)	Free	Free
	Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD, EUR, GBP 1 Per Page
	Monthly Maintenance Fee	Free	Free
	Electronic Statement	Free	Free
15	**FIXED/TERM DEPOSITS**		
	Minimum Opening balance	1,000,000	USD, EUR, GBP 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, EUR, GBP 25
16	**OTHER DEPOSIT SERVICES**		
	Over the counter balance enquiry fee (for all a/cs)	500	USD, EUR, GBP 1
	Account Closure Fee (for all account types)	Free	Free
	Activation of Dormant Accounts	Free	Free
	Cash deposits for all account types	Free	Free
	Cash deposits for small denominations (less than USD, EUR, GBP 50)	N/A	5% of total
	Withdraw by using counter cheque :Forgotten/loss/stale	15,000	USD, EUR, GBP 7
17	**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
18	**BANKERS CHEQUE/ PAYMENT ORDER/ BANK /DEMAND DRAFTS**		
	Issuance: For Account holder	30,000	USD 25
	Cancellation: For Account holder	30,000	USD 25
	Stop Payment	40,000	USD 35
19	**ATM/DEBIT CARD**		
	Issuance of ATM card fee	10,000	N/A
	Issuance Nafuu ATM card	Free	N/A
	Replacement of lost/stolen or damaged card	10,000	N/A
	Replacement of PIN	N/A	N/A
	Annual fee	30,000	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	From 0 to 50,000 - 1,500 From 50,001 to 100,000 - 1,800 From 100,001 to 200,000 - 2,100 From 200,001 to 300,000 - 2,500 From 300,001 to 400,000 - 2,800	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
	Nafuu ATM Cash Withdrawal fee	From 0 to 50,000 - 1,500 From 50,001 to 100,000 - 1,800 From 100,001 to 200,000 - 2,100 From 200,001 to 300,000 - 2,500 From 300,001 to 400,000 - 2,800	N/A
20	**FUND TRANSFERS/REMITTANCES**		
	Internal Transfers within Amana Bank	Free	Free
	Cross border transfers (TT, SWIFT) - outward USD, EUR, GBP	N/A	USD 50 (If charges are shared), USD 70 (If all charges are born by sender)
	Inward Transfers (TT, SWIFT)	Free	USD 12
	Amendment of TISS, SWIFT Message	12,000	USD 12
	Amendment of TT, SWIFT Message	N/A	USD 20
	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
21	**GUARANTEE & LETTER OF CREDIT CHARGES**		
	Commission on Guarantee/Letter of Credit	Once of 1% facility fee and 0.75% commission per quarter or any part there of	
	Commission on Documentary Collection	USD 120	
	Handling documents	USD 100	
	Amendment of LC/Guarante	USD 100	
	Re-issue of guarantee (Loss of Guarantee)	USD 100	
	Cancellation of Guarantee/LC	USD 100	
	Advising LC charge	USD 200	
	Confirmation Rate	Min. USD, EUR, GBP 200/- 0.35% per quarter or any part there of	
	Negotiation Rate	Min. USD 100/- 0.125%	
	Advising	USD 310	
	Courier	International USD 100, Local USD 50	
	LG Charge	3.50% per year	
22	**STANDING ORDERS**		
	Standing Order Instructions within Amana Bank	Free	Free
	Standing Order Instructions - Outward	12,000 per instruction	USD, EUR, GBP 12 per instruction
	Standing orders - Cancellation/Stopping	Free	Free
	Standing Orders - Amendments	Free	Free
	Unpaid Standing Orders	12,000 per instruction	USD, EUR, GBP 12 per instruction
23	**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
24	**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	200	N/A
	Airtime recharge	Free	N/A
	Utility bill payment	Free	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
25	**OTHER SERVICES**		
	SMS Alert fee per transaction	200	N/A
	Search Old Documents/Document Retrieval charges - between one months and six months	10,000	USD, EUR, GBP 5
	Search Old Documents/Document Retrieval charges - above six months	30,000	USD, EUR, GBP 15
	Retrieval charges on stale Cheques	20,000	USD, EUR, GBP 10
	Quarterly dormant charges	N/A	N/A
	Electronic Schedule of Charges Fee	Free	Free
	Change of Address/Telephone numbers	Free	Free
	Status opinion (Reference letter,certificate of balance of Auditors,Embassy letter)	10,000	USD, EUR, GBP 5
	Salary processing	3,000 Per Transaction	USD, EUR, GBP 2 Per Transaction
	Bulk payment Service	1,300 per transaction	N/A

Amana Bank
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*Terms & conditions apply