

PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY(USD, EUR, GBP)
<b>1 SAVINGS ACCOUNT (Personal/Joint/Annisaa Account)</b>		
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	Free
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 waived if a prior notice of at least 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
<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 at least 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
<b>3 KILIMANJARO DIASPORA ACCOUNT</b>		
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 waived if a prior notice of at least 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
<b>4 ASHRAF ACCOUNT</b>		
Minimum Opening balance	1,000,000	USD, EUR, GBP Equivalent
Account Maintenance balance	2,000,000	USD, EUR, 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/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 waived if a prior notice of at least 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
Haji Time SMS Alert	Free	Free
<b>5 BODABODA 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	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 at least 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
<b>6 NAFUU ACCOUNT</b>		
Minimum Opening balance	10,000	N/A
Account Maintenance balance	10,000	N/A
Monthly Maintenance Fee	Free	N/A
Profit Participation Balance (Min. Daily balance. Under Wadia contract)	N/A	N/A
Over the counter withdrawal fee	From 0 to 50,000 - TZS 1,500 From 50,001 to 100,000 - TZS 2,000 From 100,001 to 200,000 - TZS 2,500 From 200,001 to 300,000 - TZS 3,000 From 300,001 to Above - TZS 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 waived if a prior notice of at least 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
<b>7 HAJI &amp; UMRAH SAVINGS ACCOUNT</b>		
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
Haji Time SMS Alert	Free	Free
<b>8 NURU SAVINGS ACCOUNT (Children Account)</b>		
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 waived if a prior notice of at least 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
<b>9 SALARY SAVINGS ACCOUNT</b>		
Minimum Opening balance	0	0
Account Maintenance balance	2,000	USD, EUR, GBP 5
Profit Participation Balance (Min. Daily balance. Under Wadia contract)	N/A	N/A
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 at least 5 days is given	N/A
Over the Counter limit withdrawal Fee	2,500	USD, EUR, GBP 2
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
<b>10 PERSONAL CURRENT ACCOUNT</b>		
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	2,000	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
<b>11 CORPORATE CURRENT ACCOUNT</b>		
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	3,000	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
<b>12 BIASHARA CURRENT ACCOUNT (SMEs)</b>		
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	3,000	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
<b>13 NGO CURRENT ACCOUNT</b>		
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%
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)	2,000 Per Page	USD, EUR, GBP 1 Per Page
Electronic Statement	Free	Free
<b>14 IHSAAN CURRENT ACCOUNT</b>		
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
<b>15 FIXED/TERM DEPOSITS</b>		
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
<b>16 OTHER DEPOSIT SERVICES</b>		
Over the counter balance enquiry fee (for all acs)	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
Withdrawal by using counter cheque -Forgotten/ loss/stale	15,000	USD, EUR, GBP 7
<b>17 CHEQUE BOOKS</b>		
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
<b>18 BANKERS CHEQUE/ PAYMENT ORDER/ BANK / DEMAND DRAFTS</b>		
Issuance: For Account holder	30,000	USD 25
Cancellation: For Account holder	30,000	USD 25
Stop Payment	40,000	USD 35
<b>19 ATM/DEBIT CARD</b>		
Issuance of ATM card fee	10,000	N/A
Replacement of lost/stolen or damaged card	10,000	N/A
Replacement of PIN	N/A	N/A
Annual fee (Savings, Salary and Nafuu)	20,000	N/A
Annual fee (Students)	10,000	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 (Salary, Nafuu and Student)	1,500	N/A
ATM Cash Withdrawal fee per transaction at AMANA BANK and CRDB (Savings)	1,800	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
<b>20 FUND TRANSFERS/REMITTANCES</b>		
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 11.8
Amendment of TISS, SWIFT Message	11,800	USD 11.8
Amendment of TT, SWIFT Message	N/A	USD 20
Confirmation	Free	Free
TISS	11,800	USD 11.8
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
<b>21 GUARANTEE &amp; LETTER OF CREDIT CHARGES</b>		
Commission on Guarantee/Letter of Credit	Once of 1% facility fee and 0.75% commission per quarter or any part thereof	
Commission on Documentary Collection		USD 120
Handling documents		USD 100
Amendment of LC/Guarantee		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 thereof	
Negotiation Rate	Min. USD 100/- 0.125%	
Advising		USD 310
Courier		International USD 100, Local USD 50
LG Charge		3.50% per year
<b>22 STANDING ORDERS</b>		
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
<b>23 INTERNET BANKING</b>		
Registration	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
<b>24 SMS BANKING</b>		
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
<b>25 OTHER SERVICES</b>		
SMS Alert fee per transaction	200	N/A
Search Old Documents/Document Retrieval charges - between one month 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



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