

Tariff Guide 2023

Effective: 15/10/2023



Amana Bank
Together, on the right path

PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY (USD, EUR, GBP, AED)
1 SAVINGS ACCOUNTS (Personal/Joint/Annisaa Account) - (Under Wadia Contract)		
Minimum opening balance	20,000	USD, EUR, GBP 50, AED 150
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150
Limit on withdrawal	No limit	No limit
Monthly maintenance fee	2,000	Free
Over the counter withdrawal fee	Below TZS 1,000,000- TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	Below USD, EUR, GBP 1,000 - 0%
Limit on withdrawal	No limit	N/A
Over the counter withdrawal (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	Over USD, EUR, GBP 1,000 - 0.25%
Over the counter balance enquiry fee	500	N/A
Bank statements (monthly)	Free	Free
Second and subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP Equivalent
Bank statements above twelve months	20,000 per statement	USD, EUR, GBP Equivalent
Electronic statement	Free	Free
2 STUDENT ACCOUNT (Under Wadia Contract)		
Minimum opening balance	10,000	N/A
Account maintenance balance	10,000	N/A
Limit on withdrawal	No limit	N/A
Monthly maintenance fee	Free	N/A
Over the counter withdrawal fee	Below TZS 1,000,000- TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A
Limit on withdrawal	No limit	N/A
Over the counter withdrawal (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 Equivalent
Bank statements (monthly)	Free	Free
Second and subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP Equivalent
Bank statements above twelve months	20,000 per statement	N/A
Electronic statement	Free	N/A
3 KILIMANJARO DIASPORA ACCOUNT (Under Wadia Contract)		
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 250
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 150
Limit on withdrawal	No limit	No limit
Monthly maintenance fee	1,800	USD, EUR, GBP 4.0, AED 10
Over the counter withdrawal fee	Below TZS 1,000,000- TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	1.2% minimum USD, EUR, GBP 6
Limit on withdrawal	No limit	N/A
Over the counter withdrawal (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 1 USD, EUR, GBP 4 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 (Under Wadia Contract)		
Minimum opening balance	1,000,000	USD, EUR, GBP, AED 500
Account maintenance balance	100,000	USD, EUR, GBP/EURO/AED 100
Monthly maintenance fee	14,000	USD, EUR, GBP/EURO/AED 35
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%
Limit on withdrawal	No limit	N/A
Over the counter withdrawal (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
5 BODABODA ACCOUNT - (Under Wadia Contract)		
Minimum opening balance	10,000	N/A
Account maintenance balance	10,000	N/A
Limit on withdrawal	No limit	N/A
Monthly maintenance fee	Free	N/A
Over the counter withdrawal fee	Below TZS 1,000,000- TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A
Over the counter withdrawal (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
6 NAFUU ACCOUNT - (Under Wadia Contract)		
Minimum opening balance	10,000	N/A
Account maintenance balance	10,000	N/A
Monthly maintenance fee	Free for all accounts maintaining a monthly turn-over TZS 2,500,000. All account turn-over balance above TZS 2,500,000 will be charged TZS 1,500 monthly	N/A
Limit on withdrawal	No limit	N/A
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	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

7 HAJJ & UMRAH SAVINGS ACCOUNT		
Minimum opening balance	10,000	USD, EUR, GBP 50, AED 150
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150
Profit participation balance (Min. daily balance)	100,000	USD, EUR, GBP 1,000, AED 150
Limit on withdrawal	Twice Annually	Twice Annually
Monthly maintenance fee	Free	Free
Over the counter withdrawal fee	Free - Twice annually	Free - Twice annually
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, AED 150
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150
Profit participation balance (Min. daily balance)	Above 100,000	USD, EUR, GBP 1,000, AED 150
Limit on withdrawal	Four times in a year	Four times in a year
Charge on withdrawal exceeding 4 allowable withdraws per year	12,000	USD, EUR, GBP 6
Monthly maintenance 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
9 SALARY SAVINGS ACCOUNT - (Under Wadia Contract)		
Minimum opening balance	0	0
Account maintenance balance	2,000	USD, EUR, GBP 5
Monthly maintenance fee	1,000	Free
Over the counter withdrawal (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	Over USD, EUR, GBP 1,000 - 0.25%
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	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	N/A
10 MAFAO SAVINGS ACCOUNT - (Under Wadia Contract)		
Minimum opening balance	10,000	NA
Account maintenance balance	Free	NA
Monthly maintenance fee	Free	NA
Over the counter withdrawal fee	Below TZS 1,000,000- TZS 4,500, 1,000,001- 10,000,000- 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	NA
11 PERSONAL CURRENT ACCOUNT		
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 150
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 75
Monthly maintenance fee	11,000	USD, EUR, GBP 11, AED 50
Over the counter withdrawal fee	Below TZS 500,000-3000, 500,001-1,000,000 - 3,500, 1,000,001-5,000,000- 4,500, 5,000,001-25,000,000-6,500, Above 25,000,000-15,000	USD, EUR, GBP 0.5%
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
Profit participation balance (Min. daily balance)	N/A	USD, EUR, GBP, AED 200
12 CORPORATE CURRENT ACCOUNT		
Minimum opening balance	100,000	USD, EUR, GBP 500, AED 300
Account maintenance balance	100,000	USD, EUR, GBP 100, AED 300
Monthly maintenance fee	20,000	USD, EUR, GBP, AED 20
Over the counter withdrawal fee	Below TZS 5,000,000-5,000, 5,000,001-20,000,000-7,000, 20,000,001-50,000,000-9,000, 50,000,001-100,000,000-15,000, Above 100,000,000-30,000	USD, EUR, GBP 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
13 BIASHARA CURRENT ACCOUNT (SMEs)		
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 150
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 75
Monthly maintenance fee	15,000	USD, EUR, GBP, AED 15
Over the counter withdrawal fee	Below TZS 500,000 -3000, 500,001- 1,000,000 - 3,500, 1,000,001 - 5,000,000 - 4,500, 5,000,001- 25,000,000 - 6,500, Above 25,000,000 - 15,000	USD, EUR, GBP 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
Profit participation balance (Min. daily balance)	N/A	USD, EUR, GBP, AED 250
14 NGO CURRENT ACCOUNT		
Minimum opening balance	100,000	USD, EUR, GBP 100, AED 150
Account maintenance balance	0	USD, EUR, GBP 100, AED 150
Monthly maintenance fee	0	Below USD, EUR, GBP 1,000 - 0%
Over the counter withdrawal fee	3,000	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
15 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
16 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	10,000	USD, EUR, GBP 5
17 OTHER DEPOSIT SERVICES		
Over the counter balance enquiry fee (for all a/cs)	500	Free
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
18 CHEQUE BOOKS		
Issuance: 100 leaves cheque book	60,000	USD 35
Issuance: 50 leaves cheque book	30,000	USD 17.5
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
Withdraw by using counter cheque	15,000	USD, EUR, GBP 7
:Forgotten/loss/stale		
19 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
20 ATM/DEBIT CARD		
Issuance of ATM card fee	11,800	N/A
Replacement of lost/stolen or damaged card	11,800	N/A
Replacement of PIN	N/A	N/A
Annual fee (Savings & Salary)	Savings & Salary 30,000	N/A
Annual fee (Students & Nafuu)	20,000	N/A
Annual fee (Ashraf)	30,000	N/A
ATM card activation	Free	N/A
Blocking/Hotting ATM card	Free	Free
ATM Cash withdrawal fee through other Bank's ATMs	5,000	N/A
ATM cash withdrawal fee per transaction Mastercard local	10,000 - 100,000 (1,800) 100,001 - 200,000 (2,200)	N/A
ATM cash withdrawal fee per transaction Mastercard international	200,001-600,000 (2,800)	N/A
21 FUND TRANSFERS/REMITTANCES		
Internal transfers within Amana Bank	To own customer account- free, Other accounts 1,500	\$0.5
Cross border transfers (TT, SWIFT) - outward USD, EUR, GBP	N/A	USD 60(If charges are shared, \$80 if charges are born by sender)
Inward Transfers (TT, SWIFT)	Free	\$12 all account types, Free for Diaspora account only
Amendment of TISS, SWIFT Message	11,800	USD Equivalent
Amendment of TT, SWIFT Message	N/A	\$20
Confirmation	Free	Free
TISS	11,800	USD Equivalent
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
22 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/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 there of	
Negotiation rate	Min. USD 100/- 0.125%	
Advising	USD 310	
Courier	International USD 100, Local USD 50	
LC charge	3.50% per year	
23 STANDING ORDER		
Standing order instructions within Amana Bank	Free	Free
Standing order instructions - Outward	11,800	USD Equivalent
Standing orders - Cancellation/Stopping	Free	Free
Standing orders - Amendments	Free	Free
Unpaid standing orders	12,000 per instruction	USD, EUR, GBP 12 per instruction
24 INTERNET BANKING		
Registration	Free	Free
Re-issuance of token	100,000	USD 60
Equipment (one off) per user	100,000	USD 3
Monthly service fee (Corporate)	5,000	USD 3
Monthly service fee (Personal)	Free	Free
Internal fund tranfer	To own customer account - Free Other accounts 300	To own customer account - Free Other accounts \$0.2
TT outward	N/A	\$50
TISS	8,000	USD Equivalent
25 SMS BANKING/ MOBILE APP		
Account balance enquiry	Mobile App - Free USSD - 500	N/A
TISS	8,000	N/A
Ministatement	300	N/A
Cheque status enquiry	300	N/A
Cheque book request	300	N/A
Internal fund transfer	To own customer account - Free Other accounts 300	N/A
Account activity alert	100	N/A
Airtime recharge	Free	N/A
Utility bill payment	Free	N/A
Transfer to mobile number	0 - 9,999 - 500 10,000 - 19,999 (2,000) 20,000 - 29,999 (2,900) 30,000 - 49,999 (3,900) 50,000 - 99,999 (5,000) 100,000 - 199,999 (6,800) 200,000 - 299,999 (7,500) 300,000 - 399,999 (8,000) 400,000 - 499,999 (8,700) 500,000 - 799,999 (10,900) 800,000 - 999,999 (11,900) 1,000,000 & Above (12,900)	N/A
26 OTHER SERVICES		
SMS alert fee per transaction	100	N/A
Search old documents/document retrieval charges	20,000	USD, EUR, GBP 5
- between one months and six months		
Search old documents/document retrieval charges	50,000	USD, EUR, GBP 15
- above six months		
Mortgage documents processing	150,000	N/A
Local perfection/Documents processing	50,000	N/A
Retrieval charges on stale cheques	20,000	USD, EUR, GBP 10
Change of address/telephone numbers	Free	Free
Status opinion	50,000 for all other types of accounts	USD Equivalent
Reference letter,certificate of balance of auditors, embassy letter	10,000	USD Equivalent
Salary processing	1,300	USD, EUR, GBP 2 Per transaction
Bulk payment Service	1,300	N/A

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