

HABIB AFRICAN BANK LIMITED

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NAME OF PRODUCT/ SERVICES	CHARGE/FEE	
	LCY	FCY
SAVING ACCOUNTS		
Transaction fees-Ledger Fees	TZS 13,200.00 half-yearly	US\$ 14.50 /Gbp 10/Euro 10 half-yearly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Interim Statement	Tsh.2,000.00 per page	US \$2.00 per page
Withdrawal Charges below TZS 5 MIL	No such Charges	No such Charges
Withdrawal Charges above TZS 5 mil	0.06% of the amount	Maximum 1.20% of the amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Savings Card/Passbook	No such Charges	No such Charges
Passbook/Card replacement	No such Charges	No such Charges
Closing Account-LCY	Tsh. 25,000.00	US\$ 25.00
Dormant account activation	TZS 15,000.00	US\$ 15.00

CURRENT ACCOUNTS (PERSONAL)		
Transaction fees-Ledger Fees	TZS 35,000.00 monthly	US \$ 35.00/Gbp 25/Euro 25 monthly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Temporarily/Unauthorized Overdraft	27% p.a	No such Charges
Interim Statement	Tsh. 2,000.0 per page	US \$2.00 per page
Withdrawal Charges above Tzs 10.0 MIL	1% of amount above 10M	0.06% of the excess amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Closing account	TZS 30,000.00	US\$ 30.00
Bank Drafts	No such Charges	US\$ 35.00
Bank Draft cancellation charge	No such Charges	US\$ 60.00
Cheque book	Tzs 35,000	US\$ 35.00
Cash payment to 3rd party	No such Charges	No such Charges
Bulk cash deposit below Tzs 100M (Bulk Cash Counter) Charges	Tzs 5,000	US\$ 5.00
Bulk cash withdraw below Tzs 100M (Bulk Cash Counter) Charges	Tzs 5,000	US\$ 5.00
Stop Payment orders	TZS 35,000.00	US\$ 35.00
Standing orders (within bank)	TZS 2,500.00	No such Charges
Standing orders (to other bank)	TZS 2,500.00	No such Charges
Certificate of balance/Balance confirmation	Tsh. 30,000.00 per certificate	US\$ 30.00 Per certificate
Letter of introduction	TZS 30,000.00	US\$ 30.00
Salary handling	TZS 10,000.00	No such Charges
School fees deposits	No such Charges	No such Charges
TRA collection	No such Charges	No such Charges
Safe custody charges	No such Charges	No such Charges
Safe custody access fees	No such Charges	No such Charges
TISS transfers	TZS 10,000.00	No such Charges
Dormant account activation	TZS 25,000.00	US\$ 25.00
Retrieval of Old document more than a year	TZS 100,000.00	No such Charges
Incoming EFT	Tzs 1,500	No such Charges
Outgoing EFT	Tzs 1,000	No such Charges
Clearing charges	Tzs 1,000 per cheque	No such Charges
SMS Alert charges	Tzs 25 per sms	No such Charges
Non utilization fee on loans	1% of loan amount unutilized for over 6months	1% of loan amount unutilized for over 6months
Fund Recall charges	TZS 10,000.00	US\$ 10.00
EFT Manual posting charges for incorrect details	TZS 2,500.00	No such Charges
Blocking of Lost cheque leave/book charges	TZS 25,000.00	No such Charges
Previous year statement charges	Tzs 1,000 per page	US\$ 1.0 per page
Printing Old statement charges	Tzs 1,000 per page	US\$ 1.0 per page

Foreign Remittance Charges			
	Telex / Swift	Commission	Total (USD)
LCY To FCY	70.00	NIL	70.00
Fcy to Fcy (USD or Equiv)			
Up to 10,000	50.00	50.00	100.00
From 10,001 to 25,000	50.00	100.00	150.00
From 25,001 to 50,000	50.00	150.00	200.00
From 50,001 to 100,000	50.00	175.00	225.00
From 100,001 to 250000	50.00	250.00	300.00

Please note that the above charges may vary at the discretion of the management approval

FOREIGN EXCHANGE SERVICES	CHARGE/FEE
Inwards foreign transfers - customers	US\$ 20.00
LC Opening commission (cash covered)	1.75% per quarter
LC Opening commission (no cash covered)	2.00% per quarter
LC Advising commission (Inward/Export)	US\$ 200.00
Foreign Document Bills for Collection (Inward & Outward)	1.2% of LC Value
LC Acceptance commission	commission 2.00% per qrt + swift charge US\$ 70.0
LC Payment/Settlement commission	1.2% per quarter+\$120
LC Amendments	US\$ 75.00 + US \$70.00 Swift
Special clearance-LCY	Not applicable
Special clearance-FCY	Not applicable
Outward Foreign Bankers Cheque (OFBC)	Not applicable
Treasury bill bid charges	Tsh. 100,000.00 per bid
LG issuance	1.50% to 2.00% per quarter
Export letter of credit confirmation	Tzs 25,000
Bankers Cheques	
For US Dollars	US\$ 30.00 per bankers cheques
For Tanzanian shillings	Tsh. 30,000.00 per bankers
US\$ bankers cheques cancellation	US\$ 15.00 per bankers cheques
Shillings bankers cheques cancellation	Tsh. 15,000.00 per bankers cheques
Return Cheques	
Cheque return unpaid-LCY	US\$ 50.00 per cheques
Cheque return unpaid-FCY	Tsh. 50,000.00 per cheques

Indicative Tzs Rates

TIME DEPOSITS	ABOVE TZS 50M-100M	100M TO 500M	500M -1000M
a) 1-Month	1.25%	1.50%	2.00%
b) 3-Months	1.75%	2.00%	2.50%
c) 6-Months	3.25%	4.00%	4.50%
d) 9-Months	7.00%	7.50%	8.00%
e) 12-Months	7.50%	8.00%	9.00%
LENDING RATE			
a) Base lending rate			
b) short-term (up to one year)	10.00%	27.25%	27.25%
c) medium term (2 to 3 years)	5.00%	18.00%	18.00%
b) short-term (up to one year)	N/A	N/A	N/A
c) medium term (2 to 3 years)	N/A	N/A	N/A

Indicative Usd Rates

TIME DEPOSITS	USD 10K-50K	USD ABOVE 50K
a) 1-Month	N/A	0.25%
b) 3-Months	N/A	1.00%
c) 6-Months	0.75%	2.00%
d) 9-Months	N/A	N/A
e) 12-Months	3.00%	4.00%
LENDING RATE		
a) Base lending rate		
b) short-term (up to one year)	1.50%	13.50%
c) medium term (2 to 3 years)	5.00%	8.50%
b) short-term (up to one year)	N/A	N/A
c) medium term (2 to 3 years)	N/A	N/A

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Designation	Signature	Date
S. S Hasan Rizvi	Managing Director		09.04.2022
Syed M. Sibtain	General Manager		09.04.2022
Ephraim Mkonde	Finance Manager		09.04.2022
Salha Suleiman	Branch Manager		09.04.2022