

**THE PEOPLE'S BANK OF ZANZIBAR LTD.**  
**CHARGES AND FEES FOR BANK PRODUCT AND SERVICES**

NUMBER	ITEM/TRANSACTION	CHARGE/FEE		
<b>1</b>	<b>Current Accounts</b>			
	(a) Required minimum opening balance	TZS 100,000		
	(b) Monthly minimum service fee (breakdown per customer type)	TZS 5000		
	(c) Cheque withdrawal over the counter	Free		
	<b>(d) Fees per ATM withdrawal</b>	<b>TZS 1,700</b>		
	(e) ATM mini statement	Free		
	(f) Interim statement per page	TZS 500		
	(g) Periodic scheduled statement	Free		
	(h) Cheque book ( leaf)	TZS 800		
	(i) Dishonoured cheque	TZS 50,000		
	(j) Tanzania Automated Clearing House ( TACH )	TZS 2,000		
	(k) Counter cheque	TZS 25,000		
	(l) Stop payment	TZS 25,000		
	(m) Standing order	TZS 5,000		
	(n) Balance enquiry	Free		
	<b>(o) New ATM card issuance</b>	<b>TZS 12,000</b>		
	<b>(p) ATM card renewal or replacement</b>	<b>TZS 12,000</b>		
	(q) Overdrawn account interest charge	N/A		
	(r) Unarranged overdraft	N/A		
	(s) Interbank transfer (minimum)	TZS 2,000		
	(t) Bill payments through ATM	N/A		
	(u) Deposit fee	Free		
	(v) Other (small denomination Foreign currencies)	4.5% of amount		
<b>2</b>	<b>Savings Accounts (Disclose for product specific types)</b>			
	(a) Required minimum opening balance	TZS 20,000		
	(b) Monthly service fee	TZS 1,500		
	(c) Interim statement	Free		
	(d) Account closure	TZS 5,000		
<b>3</b>	<b>Electronic Banking</b>			
	(a) Internet banking monthly fee	Free		
	(b) Internal transfers	TZS 1,000		
	(c) SMS banking			
	(i) Balance enquiry	TZS 200		
	(ii) Mini statement	TZS 400		
	(iii) Bank to wallet transfer	TZS 1,000		
	(vi) Bank to bank transfer (intra-bank)	TZS 1,000		
	(v) Purchase of mobile airtime	Free		
	(d) Other (EzyPesa - Mcommerce) transfer - Bank to bank transfer (intra-	TZS 1,000		
<b>4</b>	<b>Foreign Exchange Transaction</b>			
	(a) Purchase/sale of TCs transactions over the counter	N/A		
	(b) Purchase of foreign cheque	N/A		
	(c) Sale/purchase of cash passport	Negotiable		
	(d) TISS transfer	TZS 10,000		
	(e) Telegraphic transfer/SWIFT	USD 20-USD 50		
	f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)	Free		
<b>5</b>	<b>Personal Loans</b>			
	(a) Processing/Arrangement/Appraisal fee			
	(i) Personal loans	1%		
	(ii) Overdrafts	1%		
	(iii) Mortgage finance	1%		
	(iv) Asset finance	1%		
	(b) Unpaid loan installment	1%		
	(c) Early repayment	3% of Outstanding Interest		
	(d) Valuation fees	Negotiable		
	<b>(e) Term loan/overdraft in USD</b>	<b>6% - 8%</b>		
	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.			
	<b>Name</b>	<b>Designation</b>	<b>Signature</b>	<b>Date</b>
1	Said M.Said	Managing Director		July 24,2023
2	Eddie Edward Mhina	Director Commercial		July 24, 2023
3	Suleiman Ali Suleiman	Manager Internal Auditor		July 24, 2023