

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)

CASH WITHDRAWALS (TZS)	CHARGES
Saving account- (up to TZS 10 M)	FREE
Saving account- (above TZS 10 M)	TZS 5,000
Current Account	
Current account (above TZS 10M)	0.06% of the amount above 10M
Withdrawal any amount	0.5% of amount

FOREIGN REMMITANCES	INTERNATIONAL SWIFT CHARGE
0 - US\$ 50,000	US\$ 50
US\$ 50,001- US\$ 150,000	US\$ 75
Amount above US\$ 150,001	US\$ 150

TRANSACTIONS FEES	CHARGES
Salary handling	TZS 10,000.00
School fees deposits	FREE
TRA collection	FREE

MONTHLY LEDGER FEES	CHARGES
Saving account ledger fees (LCY)	TZS 25,000
Saving account ledger fees (FCY)	US \$ 25, £ 25 , € 25
Current account ledger fees (LCY)	TZS 35,000
Current account ledger fees (FCY)	US \$ 35, £ 25 , € 25

FIXED DEPOSIT RATE	CHARGES
TZS (per cheque)	Tsh. 30,000
USD (per cheque)	US\$ 30
USD (Bankers cheque cancellation)	US\$ 15
TZS (Bankers cheque cancellation)	Tsh. 15,000

FOREIGN EXCHANGE SERVICES	CHARGES
Inwards foreign transfers - customers	US\$ 20.00
LC Opening commission (cash covered) Per quarter	1.75%
LC Opening commission (no cash covered) Per quarter	2%
LC Advising commission (Inward/Export)	US\$ 200
Foreign Document Bills for Collection (Inward & Outward)	1.2% of LC Value
LC Acceptance commission	Commission 2% per qrt + Swift Charge US\$ 70
LC Payment/Settlement commission	1.2% per quarter+\$120
LC Amendments	US\$ 75 + US \$70 Swift
Special clearance-LCY	FREE
Special clearance-FCY	FREE
Outward Foreign Bankers Cheque (OFBC)	FREE
Treasury bill bid charges	Tsh. 100,000 Per Bid
LG issuance	1.5% to 2% Per Quarter
Export letter of credit confirmation	TZS 25,000

EFT CHARGES	CHARGES
Incoming EFT	FREE
Outgoing EFT	TZS 1,000
EFT Manual posting charges for incorrect details	TZS 2,500

CASH WITHDRAWALS (FCY)	CHARGES
Saving account upto US \$ 1000 per day	FREE
Saving account- (above TZS 10 M)	Maximum 0.5% of the amount
Saving account- (above US \$ 1000)	0.5% of the amount
Current Account	
Current account (above TZS 10M)	0.5% of the amount above 10M
Withdrawal any amount	FREE

CASH DEPOSIT & HANDLING	CHARGES
Bulk cash deposit below TZS 100M deposits	TZS 10,000
Bulk cash deposit below TZS 100M deposits	US\$ 5.00
Cash deposit Charge (FCY small denomination)	2.5%
Cash deposit Charge (LCY small denomination)	FREE
Cash payment to 3rd party	FREE
Savings Card/Passbook	FREE

STATEMENTS	CHARGES
Temporary statement per page (LCY)	TZS 2,000
Temporary statement per page (FCY)	US \$2.00
Interim statement per page (LCY)	TZS 2,000
Interim statement per page (FCY)	US \$2.00
Previous year statement charges (LCY) Per Page	Tzs 1,000
Priting Old statement charges (LCY) Per Page	TZS 1,000
Previous year statement charges (FCY) Per Page	US\$ 1
Priting Old statement charges FCY Per Page	US\$ 1

CHEQUES	CHARGES
Cheque book (LCY)	Tzs 35,000
Cheque book (FCY)	US\$ 35.00
Cheque return unpaid-LCY	Tsh. 50,000
Cheque return unpaid-FCY	US\$ 50.00
Blocking of Lost cheque leave/book charges	TZS 25,000.00

BANKERS CHEQUE	CHARGES
TZS (per cheque)	Tsh. 30,000.00
USD (per cheque)	US\$ 30.00
USD (Bankers cheque cancellation)	US\$ 15.00
TZS (Bankers cheque cancellation)	Tsh. 15,000.00

TIME DEPOSITS USD	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%

TRANSFER	CHARGES
TISS Transfers (TZS)	TZS 5,000
TISS Transfers (USD)	USD 5.0

STANDING ORDER	CHARGES
Stop Payment orders	TZS 35,000
Stop Payment orders	US\$ 35
Standing orders (within bank)	TZS 2,500
Standing orders (to other bank)	TZS 2,500

BANK DRAFT	CHARGES
Bank Drafts	US\$ 35.00
Bank Draft cancellation charge	US\$ 60.00
Non utilization fee on loans	1% of loan amount unutilized for over 6months

OTHER CHARGES	CHARGES
Clearing charges Per Cheque	TZS 1,000
SMS Alert charges Per SMS	TZS 25
Fund Recall charges (LCY)	TZS 10,000
Fund Recall charges (FCY)	US\$ 10
Letter of introduction (LCY)	TZS 30,000
Letter of introduction (FCY)	US\$ 30
Certificate of balance/Balance confirmation Per certificate	Tsh. 30,000
Certificate of balance/Balance confirmation FCY	US\$ 30
Retrieval of Old document more than a year	TZS 100,000.00
Safe custody charges	FREE
Safe custody access fees	FREE
Dormant account Re-activation	FREE
Closing account	FREE
Savings Card/Passbook	FREE
Passbook/Card replacement	FREE
Closing Account-LCY	FREE
Dormant account activation	FREE

LENDING (USD)	USD 10K-50K	USD ABOVE 50K
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
d) Facility fee	0%-1.5%	0%-1.5%

TIME DEPOSITS (TZS)	ABOVE TZS 50M-100M	100M TO 500M	500M -1000M
a) 1-Month	1.25%	1.50%	2.00%
b) 3-Month	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 (TZS)	ABOVE TZS 50M-100M	100M TO 500M	500M -1000M
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
d) Facility fee	0%-1.5%	0%-1.5%	0%-1.5%

NAME	DESIGNATION	SIGNATURE	DATE
Faraz Haider	Managing Director		18.10.2025
Syed M. Sibtain	General Manager		18.10.2025
Ephraim Mkonde	Finance Manager		18.10.2025
Salha Suleiman	Branch Manager		18.10.2025