

Retail Banking Tariff Guide

Effective from 10th June, 2024

Your story matters



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General

Product	Fee Type	Charges/fees
Debit Cards	Application	Free
	Renewal - expired	23,000
	Replacement - Lost/Stolen	20,000
	Annual Fee (inclusive of cards for ID&V)	15,000
	PIN Regeneration	Free
	Cash w/drawal - off us local	Min - 199,999 TZS 4,000 200,000 - Above TZS 5,000
	Cash w/drawal - off us International	15,000
	balance inquiry - on us	1,500
	Balance inquiry - off us (local & international)	3,000
	Declined transaction-	1,000
	Insufficient balance (ON-US)	
	Declined transaction-	1,500
	Insufficient balance(OFF-US Local)	
	Declined transaction-	1500
	Insufficient balance(Off-us international)	
	Mini statement - ATM (on us)	1,000
	Mini statement - ATM Off-Us (local & International)	3,000
	Forex mark up Fee on International Transactions (POS/Online/ATM)	7.0% of the value
US Dollar Visa Debit Card ***applies to all segments	Withdrawal fee on-us	US\$ 2
	Withdrawal fee off-s local	US\$ 3
	Withdrawal Fee off-us International	US\$ 7
	POS usage Fee	Free
	Online Fee	Free
	Foreign Card Access Fee (Incl. PLC Cards)	10% of the W/D Amount, Minimum of TZS10,000
	Renewal - expired	US\$ 10
	Replacement - Lost/Stolen	US\$ 10
	Annual Fee	US\$ 7
	Secondary/supplementary card	US10\$
	Maximum limit per day	TZS 3,000,000 for Classic TZS 5,000,000 for Prestige Platinum TZS 6,000,000 USD Platinum TZS 6,000,000 Business Platinum. TZS 6,000,000 for Premier Platinum
Other Fees	Reference or Recommendation Letter	50,000
	STO set up	Free
	STO to Other Banks	35,000
	Unpaid STO	70,000
	Stop STO	Free
	Salary processing - EFT	3,000
	Salary processing - Manual	20,000
	Account closure fees	30,000
	stop payment/order	50,000
	Unpaid chq- insufficient balance	100,000
	Banker's chq	50,000

Other Fees	TZS - Counter cash Deposit	0.30% of value above TZS 100Mln. Max TZS 100k
	Card and Document Delivery Locally including Door Step	Courier Charge as per Destination +10% of the Courier Charges
	Card to Prestige Segment	
	Card and Document Delivery (Outside Tanzania)	Courier Charge as per Destination + 10% of the Courier Charges
	Cooling-Off Period	30 days for Accounts and 10 days for Loans Products and other subscriptions
	Cash deposit fee USD/EUR/GBP	0.30% of value above USD/EUR/GBP 10,000 Max 55
	Cash Deposit fee on TZS Coins	No Charge
	Premier Banking Centre Access Fee to Non Premier Customers	TZS 50,000 per visit or equivalent in FCY
Search for Old Documents Transaction Receipt	Dormancy Activation Fee	No Charge
	DCC on ATM (International Cards)	6%
	0-3 months	Free
	4-6 months	5,000
Swift Messages	7-1 year	10,000
	Above 1 year	30,000
	0-3 months	Free
	4-6 months	5,000
Cheque (copy)	7-1 year	10,000
	Above 1 year	30,000
	0-3 months	Free
	4-6 months	5,000
Account Opening / Loan Application Forms (copy)	7-1 year	15,000
	Above 1 year	35,000
	0-3 months	Free
	4-6 months	10,000
Telegraphic/ Internal Transfer (copy)	7-1 year	30,000
	Above 1 year	50,000
	0-3 months	Free
	4-6 months	10,000
Statement	7-1 year	30,000
	Above 1 year	50,000
	E-statement	Free
	Mini statement	TZS2,500 or US\$/E/€2
Other fees	Duplicate statement - 3months or less	TZS20,000 or US\$/E/€10
	Statement – up to 1 year	TZS30,000 or US\$/E/€15
	Statement – more than 1 year	TZS 5,000 or US\$/E/€3 per page
	Internet Banking (AIR)	
Other fees	Annual fee	5,000
	Airtime top up fee	Free
	Balance Inquiring & Statement	Free
	Registration fee	Free
	Internal transfer fee	Free
	Debit Alerts	Free
	Credit Alerts	Free
	Mobile transfer to other Banks (TIPS)	Min - 50,000 = 590 50,001 - 500,000 = 1,180 500,001 - 5,000,000 = 1,770 5,000,001 - 20,000,000 = 2,360
	Mobile transfer to other Banks (EFT)	Min - 50,000 = 590 50,001 - 500,000 = 1,180 500,001 - 5,000,000 = 1,770 5,000,001 - 20,000,000 = 2,360

International Payments	Inward Telegraphic Transfers	0.30% of the value min US\$15, max US\$100
	Outward Telegraphic Transfers- beneficiary/applicant	0.30% of the value min US\$60, max US\$200
	Oversee Charges for TT (outgoing and incoming)	\$35
	Cancellation of TT / Recall of Funds	\$50
Local Telegraphic transfers	Inward Transfers	Free
	Outward Transfers (TISS)	Min - 10,000,000 = 2,360
		10,000,001 - 50,000,000 = 5,900
		50,000,001 and Above = 11,800
Mobile Wallet transfer fee (B2W transfers)		500 - 50,000 = 2,500
		50,001 - 100,000 = 3,500
		100,001 - 200,000 = 4,000
		200,001 - 400,000 = 4,500
		400,001 - 500,000 = 5,500
		500,001 - 700,000 = 6,000
		700,001 - 900,000 = 6,500
		900,001 - 1,000,000 = 8,500
		1,000,001 - 2,000,000 = 9,500
		2,000,001 - 3,000,000 = 10,000
		3,000,001 - 5,000,000 = 12,000
Government Payment		1.5% of the BILL Max 10,000
Other Bill payments		Free
Airtime top up fee		Free
Other Bill payment fee		Free
Other fees	Mobile Banking	
	Annual fee	5,000
	Balance Inquiring & Statement	Free
	Registration fee	Free
	Internal transfer fee	Free
	Debit Alerts	Free
	Credit Alerts	Free
	Mobile Wallet to Bank	2,000
	Government Payment (GEPG)	1.5% of the BILL Max 10,000
	Other Bill payment fee	Free
	Airtime top up fee	Free
	SMS Alert	Free
	Registration	Free
	Outgoing SMS	Free
	Loan Processing Fee	
	Personal Loan	1.75% Minimum 150,000
	Overdrafts	- NTB 1.0% Minimum 50,000
		- Renew 0.75% Minimum 50,000
	Mortgages	1.5% Minimum 200,000

Premier Banking.

Product	Fee Type	Charges/Fees
Premier Current Account	Bundled Maintenance Fees (Covers Monthly and ATM fees)	Free if R/ship balance is more than TZS 80m, else Fee is TZS 50,000
	Opening Balance	Customer's choice
	Operating Balance	Customer's choice
	Credit interest balance	N/A
	Credit Interest	No
	FCY Counter Cash W/drawal	1.0% of the value above USD/EUR/GBP 10,000, Max \$150 or equivalent
	Outward Telegraphic Transfers- beneficiary/applicant	0.30% of the value min min US\$60, max US\$150
	ATM withdrawal fee - on us	Free
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Platinum Debit Card	Free for the first issuance
	Cheque Book Fee	Free
	USD Platinum debit card (USD A/c)	Free
	Bonus Savings account (87)	Free
	Foreign Currency Account	Free
	Twin Reward Savings Account	Free
Premier Bonus Savings	Operating Balance	Free if R/ship Balance is greater than or equivalent to £30,000. Else Charge of TZS 50,000 or equivalent in FCY accounts
	Operating Balance	50,000
	Credit Interest Balance	200,000
	Cheque Book Fee	N/A
	Bundled Maintenance Fees	Free when linked with Premier Current Account (Type 89)

Prestige Banking.

Product	Platinum Debit Card - Free for the first issuance	Charges/Fees
Prestige current Account	Minimum monthly salary	2,000,000
	Operating Balance	20,000
	Credit Interest	No
	Credit Interest Balance	N/A
	Bundled Maintenance Fees	25,000 for average balance below TZS 30m else free
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 5,000 5,000,001 - 10,000,000 = 7,500 10,000,001 - 20,000,000 = 10,000 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	Free
	Twin Reward Savings	Free
	Internet Banking Access	Free
	Mobile Banking Access	Free
	ATM deposit fee	Free
	Debit Card	Free for the first issuance

Prestige Savings	Opening Balance	N/A
	Minimum monthly salary	TZS 2,000,000
	Operating Balance	20,000
	Credit Interest Balance	200,000
	Bundled Maintenance Fees	8,500 for average balance below TZS 5mln above is free
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 6,000 5,000,001 - 10,000,000 = 8,500 10,000,001 - 20,000,000 = 12,000 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Free
	Credit Interest	Yes
	Cheque Book Fee	N/A
Prestige Plus Current	Operating Balance (Minimum monthly salary of TZS 2,000,000)	30,000
	Bundled Maintenance Fees	20,000
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 5,000 5,000,001 - 10,000,000 = 7,500 10,000,001 - 20,000,000 = 10,000 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Free for the first issuance
	ATM deposit fee	Free
	Cheque Book Fee	700TZS per Leaf
	TT Commission	US\$ 85 flat
Prestige Bonus Savings Account	Opening Balance	30,000
	Operating Balance (Minimum Monthly Salary of TZS 2,000,000)	30,000
	Interest Balance	200,000
	Bundled Maintenance Fees	8,500 if monthly average balance is below TZS 1Mln, else free
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 6,000 5,000,001 - 10,000,000 = 8,500 10,000,001 - 20,000,000 = 12,000 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500

Internet Banking Access	Free
Mobile Banking Access	Free
Debit Card	Free for the first issuance
Cheque Book	N/A
Credit Interest	Yes
Bonus Interest	Yes, if not more than 1 w/drawal per the quarter

Personal Banking

Product	Fee Type	Charges/fees
Transactional Savings Account	Opening Balance	20,000
	Operating Balance	20,000
	Bundled Maintenance Fees	8,000
	Credit interest balance	200,000TZS
	Counter Cash w/drawal Fee	Min - TZS 5.0m = 6,000 5.1m - 10m = 8,500 10.1m - 20m = 12,000 Above 20m = 0.15% Max TZS 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	ATM deposit fee	Free
	Debit Card	Free for the first Issuance
	Twin Rewards Savings Account	Free
Bonus Savings Account	Opening Balance	30,000
	Operating Balance	30,000
	Interest Balance	200,000
	Bundled Maintenance Fees	8,500 if monthly average balance is below TZS 300k, else free
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 6,000 5,000,001 - 10,000,000 = 8,500 10,000,001 - 20,000,000 = 12,000 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Free for the first issuance
	Cheque Book Fee	N/A
	Credit Interest	Yes
	Bonus Interest	Yes, if not more than 1 w/drawal per the quarter

Government Employee Salary Account	Opening Balance	No opening balance
	Operating Balance	No minimum operating balance required
	Maintenance Fees	No monthly Maintenance fee
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 3,000
		5,000,001 - 10,000,000 = 4,000
		10,000,001 - 20,000,000 = 7,500
		Above 20m = 0.15% Max TZS 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,000
		100,001 - 200,000 TZS 1,200
		200,001 - 400,000 TZS 1,800
		400,001 - 600,000 TZS 2,000
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Free for the first issuance
	ATM deposit fee	Free
Personal banking segment	Cheque Book Fee	700 shillings per leaf
	Mobile Wallet Transfer Fee (B2W Fee)	500 - 50,000 = 1,500
		50,001 - 100,000 = 2,000
		100,001 - 200,000 = 2,500
		200,001 - 400,000 = 3,500
		400,001 - 500,000 = 4,000
		500,001 - 700,000 = 4,500
		700,001 - 900,000 = 5,000
		900,001 - 1,000,000 = 6,000
		1,000,001 - 2,000,000 = 8,000
		2,000,001 - 3,000,000 = 9,000
		3,000,0001 - 5,000,000 = 10,000

Absa Youth Savings Account	Opening Balance	1,000
	Operating Balance	1,000
	Credit Interest	Yes
	Credit Interest Balance	100,000 TZS
	Bundled Maintenance Fees	No Monthly Maintenance Fee
	Counter Cash w/drawal Fee	Min - TZS 5.0m = 3,000
		5.1m - 10m = 5,000
		10.1m - 20m = 10,000
		Above 20m = 0.15% Max TZS 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,000
		100,001 - 200,000 TZS 1,500
		200,001 - 400,000 TZS 1,700
		400,001 - 600,000 TZS 2,000
	Mobile Wallet transfer fee (B2W transfers)	500 - 50,000 = 1,500
		50,001 - 100,000 = 2,000
		100,001 - 200,000 = 2,500
		200,001 - 400,000 = 3,500
		400,001 - 500,000 = 4,000
		500,001 - 700,000 = 4,500
		700,001 - 900,000 = 5,000
		900,001 - 1,000,000 = 6,000
		1,000,001 - 2,000,000 = 8,000
		2,000,001 - 3,000,000 = 9,000
		3,000,0001 - 5,000,000 = 10,000
	Twin Reward Savings	Yes
	Internet Banking Access	Free
	Mobile Banking Access	Free
	ATM deposit fee	Free
	Debit Card	Free for the first Issuance
	Cheque Book Fee	No Cheque Book
	TT Commission	US\$ 85 flat
	Age Limit	18 to 30 Years
	Number of Accounts per person	One Account per person

**Ultimate Current
Account**

Opening Balance	20,000
Operating Balance	20,000
Bundled Maintenance Fees	12,000
Counter Cash w/drawal Fee	Min - TZS 5.0m = 5,000 5.1m - 10m = 7,500 10.1m - 20m = 10,000 Above 20m = 0.15% Max TZS 150k
ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
Internet Banking Access	Free
Mobile Banking Access	Free
ATM deposit fee	Free
Debit Card	Free for the first Issuance
Cheque Book Fee	700 per leaf

Multiple Segment Products**Salary Account**

Opening Balance	20,000
Operating Balance	20,000
Maintenance Fees	Premier Segment : 15,000 Prestige Segment: 7,500 Personal Segment: 3,000
Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 5,500 5,000,001 - 10,000,000 = 7,500 10,000,001 - 20,000,000 = 9,000 Above 20m = 0.15% Max TZS 150k
ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 1,900 400,001 - 600,000 TZS 2,300
Internet Banking Access	Free
Mobile Banking Access	Free
Debit Card	Free
ATM deposit fee	Free for the 1st Issuance
Cheque Book Fee	700 per leaf

Personal CFC Current Account	Opening Balance	£/\$/€ 50 or KES 4,500 ZAR 600
	Operating Balance	£/\$/€ 10 or KES 850 ZAR 120
	Maintenance Fees	\$/£ /€ 14 or KES 1,500 ZAR 100
	Counter Cash w/drawal Fee	1.2% of the value, min \$/£/€5
	ATM withdrawal fee - on us	US\$ 1.0
	Internet Banking Access	US\$ 1.5
	Mobile Banking Access	N/A
	Platinum Debit Card	Free
	Credit Interest	No
	Cheque Book Fee	US\$ 1.0 per leaf
	Counter Cash Deposit Fee	10% of the deposit value
	USD/EUR/GBP (Small Denominations)	
Personal FCY Salary Account	Opening Balance	£/\$/€ 40 or KES 2,500 / ZAR 350
	Operating Balance	£/\$/€ 10 or KES 850 / ZAR 120
	Maintenance Fees	\$/£ /€ 5 or KES 550 / ZAR 80
	Counter Cash w/drawal Fee	\$Free for W/D Amount up to \$/£/€ 5,000. Else charge of 1.2% of the value above \$/£/€ 5,000 Min \$/£/€ 7
	ATM withdrawal fee - on us	US\$ 1.5
	Internet Banking Access	Free
	Mobile Banking Access	N/A
	Platinum Debit Card	Free
	Credit Interest	No
	Cheque Book Fee	US\$ 1.0 per leaf
	Counter Cash Deposit Fee	10% of the deposit value
	USD/EUR/GBP (Small Denominations)	
Absa Payroll Salary Account	Opening Balance	N/A
	Operating Balance	10,000
	Maintenance Fees	Free
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 4,500 5,000,001 - 10,000,000 = 5,500 10,000,001 - 20,000,000 = 9,000 Above 20m = 0.15% Max TZS 150k
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Free
	ATM deposit fee	Free
	Cheque Book Fee	N/A

Absa Junior Bonus Savings Account	Opening Balance	10,000
	Operating Balance	10,000
	Interest Balance	200,000
	Bundled Maintenance Fees	Free
	Counter Cash w/drawal Fee	2,000
	ATM withdrawal fee - on us	Min - 100,000 TZS 1,500 100,001 - 200,000 TZS 1,700 200,001 - 400,000 TZS 2,000 400,001 - 600,000 TZS 2,500
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card	Yes
	Cheque Book Fee	N/A
	Credit Interest	Yes
	Bonus Interest	Yes, if not more than 1 w/ drawal per the quarter
Absa FCY Savings Account	Opening Balance	£/\$/€ 25 or KES 2,000 / ZAR 300
	Operating Balance	£/\$/€ 10 or KES 850 / ZAR 120
	Maintenance Fees	\$/£ /€ 5 or KES 550 / ZAR 80
	Counter Cash w/drawal Fee	1.2% of the value, min \$/£/€5
	ATM withdrawal fee - on us	US\$ 1.5
	Internet Banking Access	Free
	Mobile Banking Access	N/A
	Platinum Debit Card	Free
	Credit Interest	Yes
	Cheque Book Fee	N/A
	Counter Cash Deposit Fee	10% of the deposit value
	USD/EUR/GBP (Small Denominations)	
Group Savings Account	Opening Balance	20,000
	Operating Balance	10,000
	Interest Balance	200,000
	Maintenance Fees	Free if Monthly average balance is >= 1m, else 3,000
	Counter Cash w/drawal Fee	Min - TZS 5,000,000 = 3,000 5,000,001 - 10,000,000 = 4,000 10,000,001 - 20,000,000 = 7,500 Above 20m = 0.15% Max 150k
	ATM withdrawal fee - on us	N/A
	Internet Banking Access	Free
	Mobile Banking Access	Free
	Debit Card for ID & V purpose	Yes
	Credit Interest	Yes
	Cheque Book Fee	500 per leaf

Absa Wakala (Agency Banking)

Service	Govt Levy	Customer Charge
Cash Deposit	No	No Charge
Min- Statement	No	500
Balance Enquiry	No	500
Fund Transfer (Absa to Absa Own Account)	No	1,500

Cash Withdraw Fee (VAT Exl)	Govt Levy	Customer Charge
1,000 - 2,999	10	950
3,000 - 3,999	14	1,300
4,000 - 4,999	27	1,410
5,000 - 6,999	54	1,550
7,000 - 9,999	56	1,600
10,000 - 14,999	102	1,720
15,000 - 19,999	195	1,720
20,000 - 29,999	306	1,720
30,000 - 39,999	351	1,720
40,000 - 49,999	419	1,720
50,000 - 99,999	573	3,090
100,000 - 199,999	707	3,900
200,000 - 299,999	821	4,600
300,000 - 399,999	838	5,840
400,000 - 499,999	982	5,950
500,000 - 599,999	1,245	6,550
600,000 - 699,999	1,532	6,650
700,000 - 799,999	1,700	7,200
800,000 - 899,999	1,750	7,250
900,000 - 999,999	1,776	7,750
1,000,000 - 1,999,999	1,875	8,780
2,000,000 - 2,999,999	2,000	9,700
3,000,000 - 3,999,999	2,000	9,900
4,000,000 - 5,000,000	2,000	10,000

Terms and conditions apply.
Absa Bank Tanzania Limited (registered number 38557)
is regulated by the Bank of Tanzania