

EQUITY BANK TANZANIA LIMITED

MINIMUM DISCLOSURE OF BANK FEES AND CHARGES YEAR 2025



PRODUCT/SERVICES		RATES	
Account Opening Balance		TZS	OTHER CURRENCIES - USD, EURO, GBP& KES
Personal Account	20,000	50	
Business Account	100,000	200	
Super Junior (Malezi Member) Account	10,000	10	
Jijenge Account	10,000	n/a	
Teeniz Account (13-17yrs)	10,000	10	
Achievers Student Account (Mwanazuoni Account)	10,000	10	
Elimika Account	10,000	10	
Minimum Balance Requirements			
Personal Account	2,000		USD, EUR & GBP - 10, KES - 1,000
Business account - Current	50,000		USD, EUR & GBP - 50, KES - 5,000
Fixed Deposit Account			
Fixed Deposit Account Minimum Balance	1,000,000	1,000	
Fixed deposit withdrawal on maturity	Free	Free	
Fixed deposit premature withdrawal	Loose 50% of accrued interest	Loose 50% of accrued interest	
Account Closing Charges			
Account closure fee	Free	Free	
Cash Withdrawal over the counter			
Over the Counter Cash withdrawal	0-5M	5,000	Below \$ 1,000
	Above 5-10M	6,000	
	Above 10M	TZS 8,000 plus 0.05% of the amount in excess of 10M with a limit of TZS 170,000	Above \$ 1,000
Charges below minimum balance	Free	free	
Balance Inquiry over the counter	2,000		TZS Equivalent
Bulk Cash Counting/Deposit Of small Denominations			
Bulk Cash deposit notes over 1,000,000 (Tzs denomination from TZS 2,000 and below)	Charge is 0.5% of the amount	{ denomination 20,10,5,2,1}15%	
Bulk cash deposit COINS over TZS 10,000/=	5% of the amount	n/a	
InterBranch Cash Deposit	Free	Free	
Cheque Books (Inclusive 100 Stamp Duty)	500.00 per leaf	USD 0.25	
Counter Cheque (Current Account Withdrawal Without Cheque Leaf)	TZS 10,000 plus normal withdrawal charge	USD 5 plus normal withdrawal charge	
Bankers Cheques - Customers	30,000	(Foreign Draft) 20	
Bankers Cheques - Non- Customers	30,000	(Foreign Draft) 20	
Cheque Stop Payment Instructions	35,000	15	
Uncollected cheque book	TZS 3,000 per month	TZS Equivalent	
Unpaid Cheque – RUF/ENC (Inwards)	15%, Min 84,000 Max 120,000	15% Min \$80 Max \$120	
Unpaid Cheque - Technical reasons (Inwards)	40,000	20	
Unpaid Cheque (Outwards)	15,000	15	
Foreign Cheques for collection	n/a	0.1% min \$40	
Courier charges FCY cheques	n/a	40	
Cash & Cheque Deposit Books	5,000	TZS Equivalent	
Transaction fees - Inward Clearing	1,500	TZS Equivalent	
Transaction fees - Outward Clearing	Free	Free	
Funds Transfer			
Internal funds transfer	Free	Free	
Transfer From FCY to LCY and vice versa	Free	Free	
External Salary remittance /EFT	TZS 1 to 50,000	500	n/a
	Above TZS 50,000 - 500,000	1,000	n/a
	Above TZS 500,000 - 5,000,000	1,500	n/a
Standing Orders - External (remitting)	Above TZS 5,000,000 - 20,000,000	2,000	n/a
Standing Orders/EFTs - Internal	Free	n/a	
Standing Orders/EFTs - unpaid (remitting)	15,000	TZS Equivalent	
Standing order amendments	10,000	10	
TISS Incoming	Free	Free	
TISS Outgoing (CHARGES)	TZS 1 to 10 Million	2,000	TZS Equivalent
	Above TZS 10 Million to 50 Million	5,000	TZS Equivalent
	Above TZS 50 Million	10,000	TZS Equivalent
Outgoing Foreign Remittance -SWIFT	n/a	SHA \$50, OUR \$70	
Recall of funds SWIFT	20,000	10	
Recall of funds TISS	10,000	5	
Amendment of Outgoing Swift	20,000	10	
Amendment of Outgoing TISS	10,000	5	
Tracing of Funds - SWIFT	20,000	10	
Tracing of Funds - TISS	10,000	5	
Incoming Swift foreign remittance	n/a	10	
SIRESS Transfer (SADC RTGS)	25,000	\$10	
East African Payments with East African community countries (in their local currencies)	11,800		TZS Equivalent
Other Transactions Fees & Charges			
Ledger Fees	Nil	Nil	
Search fees	Applicable BREL A rates/charges PLUS TZS 5,000 service fee		TZS Equivalent
Internal salary processing fees	3,000		TZS Equivalent
Interim Statement	2,000 per page	\$1 per page	
Bank Opinion/Introduction/Credit Reference letter	40,000		TZS Equivalent
Interest certificate (free for churches)	10,000		TZS Equivalent
Certification of Balances for Audit purposes	70,000		TZS Equivalent
Intercountry transactions (withdrawal)	USD Equivalent	Bands (USD)	Rate
		0 -1,000	\$4
		1,001-5,000	\$7
		5,001-10,000	\$10
		>10,001	\$15
Intercountry transactions deposits	USD Equivalent	0.25% of the amount, min \$3, max \$15	
Intercountry transactions - Transfer	USD Equivalent	<USD 1,000 is \$3, > USD 1,000 is \$8	
Retrieval of documents	>than 1 month old 30,000, above 6 months 100,000 and above 2 years 200,000		TZS Equivalent
Alternate Banking channels services			
ATM mini statement (EBTL ATM)	400	n/a	
ATM balance inquiry (EBTL ATM)	350	n/a	
Card Balance Enquiry (other local banks ATM)	900	n/a	
Card Balance Enquiry (International banks ATM)	1,180	n/a	
VISA Card Application	10,000	\$ 4	
Mastercard World Application Fee	50,000	n/a	
Mastercard Gold Application Fee	15,000	n/a	
Card Replacement / Reissue	10,000	\$ 4	

PRODUCT/SERVICES		RATES	
Account Opening Balance		TZS	OTHER CURRENCIES - USD, EURO, GBP& KES
Card Withdrawal (other local banks ATM)	4,500		n/a
Card Withdrawal (International banks ATM/Banks outside the country ATM)	12,000 + 15% of the amount		n/a
Online Declined Visa card Transaction (Local)	USD Equivalent		\$ 2
Online Declined Visa card Transaction (International)	USD Equivalent		\$ 2
Quarterly VISA Debit Card Fee	3,500		TZS Equivalent
Quarterly Mastercard World Debit Card Fee	60,000		TZS Equivalent
Quarterly Mastercard Gold Debit Card Fee	18,000		TZS Equivalent
Cash Back Shopping	Free		Free
Cash Back cash withdrawal	n/a		1
ATM withdrawal Limit per trx	400,000		n/a
ATM withdrawal - Gold Debit Cards Daily Limit	4,000,000		n/a
ATM withdrawal - World Debit Cards Daily Limit	8,000,000		n/a
ATM withdrawal - Gold Credit Cards Daily Limit	4,000,000		n/a
ATM withdrawal - World Credit Cards Daily Limit	8,000,000		n/a
ATM withdrawal Daily Limit	2,000,000		n/a
Card transactions at International POS (Out of Tanzania)	15% of the transaction amount		
Card transactions at International e-commerce sites/merchants	15% of the transaction amount		
E-commerce			
Debit Cards (daily limit)	10,000,000		n/a
Prepaid Cards (daily limit)	10,000,000		n/a
ATM'S Withdrawal on Us- EBL ATM's			
1000-10,000	400		n/a
10,001- 100,000	1,000		n/a
100,001- 200,000	1,400		n/a
200,001- 400,000	1,600		n/a
400,001- 1,000,000	1,800		n/a
Equity Mobile			
Activation	Free		n/a
Pin Change/stop a card language change	Free		n/a
Balance Enquiries (Appl)	Free		n/a
Balance Enquiries (USSD)	350		n/a
Airtime Top-up	Free		n/a
Funds Transfer (Equity to Equity account)	Free		n/a
Funds Transfer (other banks) - TISS Outgoing	As per TISS Outgoing charges		As per TISS Outgoing charges
Funds Transfer (other banks) - SWIFT	As per Outgoing Foreign Remittance - SWIFT		As per Outgoing Foreign Remittance - SWIFT
Funds transfers (Bank to Mobile) [TZS 100- TZS 999]	10		n/a
Funds transfers (Bank to Mobile) [TZS 1,000- TZS 1,999]	50		n/a
Funds transfers (Bank to Mobile) [TZS 2,000 - TZS 2,999]	70		n/a
Funds transfers (Bank to Mobile) [TZS 3,000- TZS 3,999]	100		n/a
Funds transfers (Bank to Mobile) [TZS 4,000- TZS 4,999]	200		n/a
Funds transfers (Bank to Mobile) [TZS 5,000- TZS 6,999]	450		n/a
Funds transfers (Bank to Mobile) [TZS 7,000- TZS 9,999]	700		n/a
Funds transfers (Bank to Mobile) [TZS 10,000- TZS 14,999]	1,000		n/a
Funds transfers (Bank to Mobile) [TZS 15,000- TZS 19,999]	1,200		n/a
Funds transfers (Bank to Mobile) [TZS 20,000- TZS 29,999]	1,600		n/a
Funds transfers (Bank to Mobile) [TZS 30,000- TZS 39,999]	1,800		n/a
Funds transfers (Bank to Mobile) [TZS 40,000- TZS 49,999]	2,000		n/a
Funds transfers (Bank to Mobile) [TZS 50,000- TZS 99,999]	2,500		n/a
Funds transfers (Bank to Mobile) [TZS 100,000- TZS 199,999]	3,500		n/a
Funds transfers (Bank to Mobile) [TZS 200,000- TZS 299,999]	4,000		n/a
Funds transfers (Bank to Mobile) [TZS 300,000- TZS 399,999]	4,200		n/a
Funds transfers (Bank to Mobile) [TZS 400,000- TZS 499,999]	4,500		n/a
Funds transfers (Bank to Mobile) [Above 500,000]	5,000		n/a
E-banking			
E-banking balance enquiry	Free		n/a
Retail E-banking annual subscription	Free		n/a
Corporate E-banking annual subscription	Free		n/a
Single token key/Corporate E-banking)	80,000		n/a
E-banking Funds Transfer - retail	Free		Free
E-banking Funds Transfer - corporate	Free		Free
E-banking statement request (Self downloaded)	Free		n/a
E-banking Pin Regeneration	Free		n/a
E-banking - Cheque book/bankers cheque request	500 per leaf		USD 0.25 per leaf
E-banking - Salary Processing (Internal Remittance)	3,000		n/a
E-banking - Salary Processing (External Remittance)	As per External Salary Remittance / EFT		n/a
Agency Banking			
Cash Deposit	Free		n/a
Balance Inquiry	300		n/a
Funds Transfer	750		n/a
Mini Statement	354		n/a
Cash Withdrawal - Equity Agency Banking			
100 - 4,999	300		n/a
5,000 - 9,999	600		n/a
10,000 - 19,999	1,100		n/a
20,000 - 29,999	1,300		n/a
30,000 - 39,999	1,400		n/a
40,000 - 49,999	1,800		n/a
50,000 - 99,999	3,500		n/a
100,000 - 199,999	4,000		n/a
200,000 - 299,999	5,000		n/a
300,000 - 399,999	5,500		n/a
400,000 - 499,999	6,000		n/a
500,000 - 599,999	6,500		n/a
600,000 - 799,999	7,000		n/a
800,000 - 999,999	7,200		n/a
1,000,000 - 1,999,999	8,400		n/a
2,000,000 - 2,999,999	8,600		n/a
3,000,000 - 3,999,999	8,800		n/a
4,000,000 - 4,999,999	9,200		n/a
5,000,000 - 5,999,999	9,800		n/a
6,000,000 - 6,999,999	10,300		n/a
7,000,000 - 7,999,999	11,500		n/a
8,000,000 - 8,999,999	13,200		n/a
9,000,000 - 10,000,000	14,000		n/a