

# EQUITY BANK TANZANIA LIMITED

## MINIMUM DISCLOSURE OF BANK FEES AND CHARGES YEAR OCTOBER 2023



PRODUCT/SERVICES	RATES			
	TZS		OTHER CURENCIES-USD,EURO,GBP & KES	
<b>Account Opening Balance</b>				
Personal Account	20,000		50	
Business Account	100,000		200	
Personal Account - Supreme Branch	200,000		500	
Business Account - Supreme Branch	500,000		1,000	
Super Junior (Malezi Member) Account	10,000		10	
Jjenge 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	
<b>Minimum Balance Requirements</b>				
Personal Account	2,000		USD, EUR & GBP - 10, KES - 1,000	
Business account - Current	50,000		USD, EUR & GBP - 50, KES - 5,000	
<b>Fixed Deposit Account/Akaunti ya Muda Maalum</b>				
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	
<b>Account Closing Charges</b>				
Account closure fee	20,000		TZS Equivalent	
<b>Cash Withdrawal over the counter</b>				
Retail - Over the Counter Cash withdrawal	0-5M	5,000	Below \$ 1,000	\$5
	Above 5-10M	6,000		
	Above 10M	TZS 6,000 plus 0.05% of the amount in excess of 10M with a limit of TZS 170,000	Above \$ 1,000	0.5% of the amount
Corporate over the Counter Cash withdrawal	0-5M	6000	Below \$ 1,000	\$5
	Above 5-10M	7000		
	Above 10M	i) 7,000 plus 0.05% of the amount in excess, max 170,000, ii) Supreme -TZS 30,000 plus normal charge for interbranch withdrawal	Above \$ 1,000	0.5% of the amount
<b>Cash Withdrawal over the counter</b>				
Inter-Branch Cash Withdrawal - Retail	0 -5M	5000	Below \$ 1,000	\$5
	Above 5M - 10M	6000		
	Above 10M	6,000 plus 0.05% of the amount in excess of 10M with a limit of 170,000	Above \$ 1,000	0.5% of the amount
Inter-Branch Cash Withdrawal - Supreme	TZS 30,000 plus normal cash withdrawal (as per new rates)		Below \$ 1,000	\$5
Charges below minimum balance	Free		Above \$ 1,000	0.5% of the amount
Balance inquiry over the counter	2,000		free	
<b>Bulk Cash Counting/Deposit Of small Denominations</b>				
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) 5%	
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 - RD/ENC (inwards)	1.5% Min 64,000 Max 120,000		1.5% Min \$60 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	4,000	2	
Transfer From FCY to LCY and vise versa	Free	Free	
External Salary remittance /EFT	3,000	n/a	
Standing Orders/EFTs - Internal	Free	n/a	
Standing Orders- External (remitting)	10,000	n/a	
Standing Orders/EFTs - unpaid (remitting)	13,000	TZS Equivalent	
Standing order amendments	10,000	10	
TISS Incoming	free	free	
TISS Outgoing (CHARGES)	11,800	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	
<b>Other Transactions Fees &amp; Charges</b>			
Ledger Fees	Nil	Nil	
Search fees	Applicable BRELA 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 \$6	
Retrieval of documents	>than 1 month old 30,000, above 6 months 100,000 and above 2 years 200,000	TZS Equivalent	
<b>Alternate Banking chanel services</b>			
ATM mini statement (EBTL ATM)	400	n/a	
ATM balance inquiry (EBTL ATM)	350	n/a	
Visa card Balance Enquiry (other local banks ATM)	900	n/a	
Visa card Balance Enquiry (international banks ATM)	1,180	n/a	
Visa Card Application	10,000	n/a	
Visa card Replacement / Reissue	10,000	n/a	
Visa card Withdrawal (other local banks ATM)	4,500	n/a	
Visa card Withdrawal (international banks ATM/Banks outside the country ATM)	10,000 + 1% of the amount	TZS Equivalent	
Online Declined Visa card Transaction (Local)	USD Equivalent	0.5	
Online Declined Visa card Transaction (International)	USD Equivalent	0.5	
Quarterly VISA Debit Card Fee	3,500	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	

E-commerce		
Debit Cards (daily limit)	10,000,000	n/a
Prepaid Cards (daily limit)	10,000,000	n/a
<b>ATM'S Withdrawal on Us- EBL ATMs</b>		
1000-10,000	400	n/a
10,001- 100,000	1000	n/a
100,001- 200,000	1400	n/a
200,001- 400,000	1600	n/a
<b>Equity Mobile</b>		
Eazy 247 activation	Free	n/a
Utility Bill Payments- Other than GEPG	500	n/a
Utility Bill Payments- through GEPG	Free	n/a
Eazy 24 /7 Pin Change/stop a card language change	Free	n/a
Eazy 24/7 Balance Enquiries (App)	Free	n/a
Eazy 24/7 Balance Enquiries (USSD)	350	n/a
Eazy 24/7 Mini-statement	500	n/a
Eazy 24/7 Airtime Top-up	Free	n/a
Eazy 24/7 Funds Transfer(Equity to Equity account)	2,000	n/a
Eazy 24/7 Funds Transfer(other banks)	11,800	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 1,000- TZS 9,999}	400	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 10,000 - TZS 19,999}	1,200	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 20,000- TZS 29,999}	2,000	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 30,000- TZS 49,999}	3,500	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 50,000- TZS 99,999}	4,500	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 100,000- TZS 199,999}	6,300	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 200,000- TZS 299,999}	7,200	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 300,000- TZS 399,999}	7,600	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 400,000- TZS 499,999}	8,500	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 500,000- TZS 699,999}	10,000	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 700,000- TZS 799,999}	10,000	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 800,000- TZS 999,999}	10,500	n/a
Eazy247 funds transfers (Bank to Mobile) { TZS 1,000,000- TZS 2 000 000}	11,500	n/a
<b>E-banking</b>		
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	2,000	TZS Equivalent
E- banking Funds Transfer - corporate	3,000	TZS Equivalent
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	3,000	n/a
<b>Agency Banking</b>		
Cash Deposit	Free	n/a
Balance Inquiry	300	n/a
Funds Transfer	750	n/a
Mini Statement	354	n/a
<b>Cash Withdrawal - Equity Agency Banking</b>		
100 - 4,999	300	n/a
5,000 - 9,999	600	n/a
10,000 - 19,999	1,100	n/a
20,000 - 39,999	1,300	n/a
40,000 - 49,999	1,500	n/a
50,000 - 99,999	1,800	n/a
100,000 - 199,999	2,000	n/a
200,000 - 299,999	2,500	n/a
300,000 - 399,999	3,000	n/a
400,000 - 599,999	4,000	n/a
600,000 - 799,999	5,000	n/a
800,000 - 999,999	6,000	n/a
1,000,000 - 1,999,999	7,000	n/a
2,000,000 - 2,999,999	7,300	n/a
3,000,000 - 3,999,999	7,800	n/a
4,000,000 - 4,999,999	9,200	n/a
5,000,000 - 5,999,999	9,600	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