



# Fees & Charges Guide Effective 1<sup>st</sup> September 2021

## Retail Clients

### Current Accounts

#### Ordinary Current Account

- Available in Tanzania Shillings, GBP, USD and the EURO.
- Cheque Book
- Visa Debit Card
- Opening balance TZS 500,000 / USD / EURO / GBP 500

#### Hifadhi Account (Payroll Account)

- Available in TZS and USD
- No monthly service fee
- Visa Debit Card
- Opening balance TZS 250,000

### Savings Accounts

#### Ordinary Savings Account

- Available in Tanzania Shillings, GBP, USD and the EURO
- Visa Debit Card
- Opening balance TZS 500,000 / USD / EURO / GBP 500
- Interest earned from TZS 1,000,000 / USD / 2,000

#### DIVA Savings Account

- Available in Tanzania Shillings and USD
- Visa Debit Card
- Min book balance of TZS 250,000
- Opening balance TZS 500,000 / USD 500
- Interest earned from TZS 1,000,000 / USD 2,000

#### Tajirika Junior Savings Account

- Available in Tanzania Shillings
- No monthly service fee
- No Debit Card
- Opening and operating balance TZS 250,000
- 1 withdrawal per quarter

#### Tajirika Savings Account

- Available in Tanzania Shillings only
- No monthly service fee
- No Debit Card
- Opening and operating balance TZS 500,000
- 1 withdrawal per quarter

### Term Deposits

- Available in Tanzania Shillings, GBP, USD and the EURO.
- Opening balance TZS 10,000,000 of per account USD, EURO, GBP 10,000

### High Yield Term Deposits

- Available in Tanzania Shillings only
- Opening balance TZS 20,000,000
- Earn Interest monthly / quarterly / Semi Annually / Annually

#### Tajirika Savings account – Retail Clients

Savings amount (TZS)	Interest Rates
0 - 4,999,999	0.20%
5,000,000 - 9,999,999	0.20%
10,000,000 - 29,999,999	0.20%
30,000,000 - 49,999,999	1.00%
50,000,000 - 99,999,999	1.00%
100,000,000 and above	1.00%

#### Savings account Business Banking Clients

Savings amount (TZS)	Interest Rates
Savings account	
5,000,000 - 9,999,999	0.50%
10,000,000 and above	1.00%

#### Tajirika Junior savings account

Savings amount (TZS)	Interest Rates
0 - 4,999,999	0.20%
5,000,000 - 9,999,999	0.25%
10,000,000 - 29,999,999	0.50%
30,000,000 - 49,999,999	1.00%
50,000,000 - 99,999,999	1.50%
100,000,000 and above	2.00%

#### Ordinary Savings accounts

Savings amount (TZS)	Interest Rates
1,000,000 - 1,999,999	0.10%
2,000,000 - 4,999,999	0.15%
5,000,000 - 9,999,999	0.20%
10,000,000 - 29,999,999	0.25%
30,000,000 - 399,999	0.50%
400,000 - 499,999	0.50%
500,000 - 999,999	0.70%

#### DIVA Savings accounts

Savings amount (TZS)	Interest Rates
1,000,000 - 1,999,999	0.10%
2,000,000 - 4,999,999	0.15%
5,000,000 - 9,999,999	0.25%
10,000,000 - 29,999,999	0.50%
30,000,000 - 49,999,999	0.75%
50,000,000 and above	1.00%

	Price in TZS	Price in USD/EURO	Price in GBP
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**Ordinary Current Accounts**  
Monthly ledger fee for balances below TZS 20m / USD 20,000 / GBP 20,000  
Monthly ledger fee for balances TZS 20m / USD 20,000 / GBP 20,000 and above

**Diva Current Account**  
Bundled ledger fee

**Single Fee Current Account (Mkombozi)**  
Bundled ledger fee

**Hifadhi Current Account**  
Monthly ledger fee

**Hifadhi Current Account Opened Manually**  
Monthly ledger fee

**Term Deposit**  
Penalty charge for breaking the fixed deposit

**Ordinary Savings Account**  
Monthly ledger fee for balances below TZS 10m / USD / Euro 5,000 / GBP 5,000

**DIVA Savings Account**  
Monthly ledger fee for balances below TZS 10m / USD / Euro 5,000 / GBP 5,000 and above

**Tajirika Junior Savings Account**  
Monthly ledger fee

**Tajirika Savings Account**  
Monthly ledger fee for monthly average balance less than TZS 500,000

**Priority Banking segment ledger fee**  
Monthly ledger fee

**Executive account**  
Monthly ledger fee

**Dollar Savings account**  
Monthly ledger fee

**Lending Products**

**Overdrafts**  
Overdraft facility application fee

**Early facility cancellation fee**  
Unauthorised overdrafts - individual

**Authorized temporary overdraft application fee**

**Personal Loans**  
Facility application fee

**Un-secured Overdrafts**  
Mortgage Finance

**Early repayment**  
Personal Loan

**Mortgages**  
Base/Prime Lending Rate

	Price in TZS	Price in USD/EURO	Price in GBP
1.5% Minimum 177,000	1.5%	1.5%	Minimum 177
up to 1.5% min 177,000	up to 1.5%	up to 1.5%	min 177
141,600	142	142	
Interest at base rate plus 23% Min 10,000 per month	Interest at base rate plus 23% Min 10 per month	Interest at base rate plus 23% Min 10 per month	
27,140	40	40	
3.5% Minimum 118,000	3.5%	3.5%	Minimum 118
up to 3.5% min TZS 50,000	up to 3.5%	up to 3.5%	min 50,000
1.50%	1.50%	1.50%	
10% of Outstanding	10% of Outstanding	N/A	
1.5% of Outstanding	1.5% of Outstanding	N/A	
Market Dependent	Market Dependent	N/A	

Services	Branch Price in TZS	Price in USD/EUR	Digital Price in TZS	Price in USD/EUR	Price in GBP
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**Counter Cash Deposit**

**Counter Cash Withdrawal**

Cash withdrawal fee for amount below TZS 20m

Cash withdrawal fee for amount of TZS 20m and above

Counter Cheque

Cheque Books

Statements

E-Statement

Current month's statement

Previous month's statement (last 1 month)

Previous statement (More Than One Month But Not Exceed 12 Months)

Statements more than one year

Transaction archive (screen transactions)

Certificate of balance

Audit confirmation

Introduction letter

Reference letter

Recommendation letter

Certificate of interest

Transacion / Enquiry

Balance / Transaction Enquiry

Active Top Up

Utility Bill Payment (AWASCO, LUKU, DSTV etc)

Documents Search Charge per document:

6 months to 1 year

1 year to 2 years

Above 2 years

Standing Orders

Set up fee

Basic Fee Standing Instruction (third-party account)

Execution Fee (per payment):

Within Standard Chartered Bank Tanzania

Other banks in Tanzania

Unpaid standing order

Amendment of standing order (per amendment)

Salary Processing

Receipt of Salary

Other banks

To International Banks (please see telegraphic transfer section)

**Outward Payments**

Foreign Telegraphic Transfers:

Local Telegraphic Transfers:

**Bank Account to Mobile Wallet (M-Pesa, Tigo Pesa, Airtel Money):**

1,000 - 9,999

10,000 - 29,999

30,000 - 49,999

50,000 - 99,999

100,000 - 299,999

300,000 - 399,999

400,000 - 499,999

500,000 - 999,999

1,000,000 - 2,000,000

**Other Payment USSD/WAP AND INTERNET BANKING**

Balance Inquiry

Monthly fee for Mobile banking

Government payment/Other utilities (ZUKU/PPWA/UTL/PWA/PSIP)

**Outward Special Clearance for**

Non Local Bank / Branch

Special clearance (outward)

Bankers cheque / draft

Cards	Price in TZS	Price in USD/EURO/GBP
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**ATM Charges:**

Cash withdrawal SCB ATM

Cash withdrawal Non SCB ATM (in country)

International ATMs

Mini statement request on local ATMs

Declined ATM cash withdrawal no funds - other bank's ATM (in country)

Declined ATM cash withdrawal no funds - SCB ATM (internationally)

Declined ATM cash withdrawal no funds (own ATM)

Balance enquiry Own ATM

Balance enquiry other bank

Balance enquiry other bank outside country

Point of Sale

Foreign card access fee

Optional issuer fee for all cross currency transactions (All types of Cards)

New ATM cards

Secondary Card fee (supplementary card)

Replacement ATM cards on expiry / stolen

Blocking of ATM card

Uncollected cheque/CARDS fee (Two month)

**Monthly Visa Card Fee**

Visa Gold

Platinum

Visa Infinite

**Inward Payments**

Foreign telegraphic transfers

Local telegraphic transfers

Up country cheque for collections

Foreign Cheques Deposit

Cheques Purchased - CP

Cheques sent of Collection - GBC

Returned unpaid foreign cheque

**Transfers**

Transfers between SCB accounts

Account Closure (Within 6 months)

Replacement account reactivation

Bank's letter of reference

**Stop Payments**

**Cheques:**

If lost/lost/stolen (per notice)

If cheque book reported lost/stolen (per booklet)

Cheque unpaid for any reason

(e.g insufficient charge or technical reason)

Unpaid cheques from other banks

**Others:**

Banker's draft (per notice)

**Foreign Currency**

Spot

NB: The above standard Prices are inclusive of 18% VAT.

## Business Clients

Services and Charges	Price in TZS	Price in USD/EURO	Price in GBP
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**Current Account - No Minimum Balance**

**Fixed Deposit**

Breaking of deposit before maturity

**Savings Account**

\*Monthly Ledger fee Balances below TZS 25m or equivalent in USD / Euro / GBP

\*Monthly Ledger fee Balances above TZS 25m or equivalent in USD / Euro / GBP

**International Trade Account**

\*Ledger Fee per month (Average balances below TZS 300 millions)

\*Ledger Fee per month (Average balances above TZS 300 millions)

**Other Services and Charges**

Cash deposit (All cash deposits)

Cash Deposit - Small denominations

FCY <USD 50\*

Cash withdrawals over the Counter (local currency)

TZS amount less than 100,000

TZS amount (100,000 - 499,999)

TZS amount (500,000 - 999,999)

TZS amount (1,000,000 - 5,000,000)

TZS amount (5,000,001 - 10,000,000)

TZS amount (10,000,001 - 20,000,000)

TZS amount (20,000,001 - 25,000,000)

TZS amount greater than 25million

**Cash Withdrawal**

All cash withdrawals Foreign Currency

**Cheques**

Bank Cheque / Draft - International

Bank Cheque / Draft - Local

Cheque Book - 100 leaves

Cheque Deposit - Collection outside Tanzania

Cheque Deposit - SCB - Same Day Value

Cheque Deposit - Inter-city (Other Banks)

Cheque Unpaid - Technical

Cheque Unpaid - Insufficient funds

Cheque Unpaid - Stop Payment Per Instruction

Cheque Unpaid - for lack of funds

\*Stop Payment, for any reason other than 'lack of funds'

**Other Account Maintenance Charges**

Dormant Account Reactivation

Search Documents - 6 Months to 1 Year

Search Documents - 1 to 2 Years

Search Documents - Over 2 Years

Account closing within six months of opening

Payroll (PAY) Within SCB

Payroll (PAY) to other Banks