

BENKI YA WANANCHI TANDAHIMBA				
Gharama za Benki 2022		Viwango vipya		
Sn	Aina ya gharama / tozo	Maelezo	Kiasi bila kodi	Kiasi Pamoja na kodi
1	Ada ya uendeshaji wa akaunti			
	Akaunti Binafsi	Kwa mwezi	2,000	2,360
	Akaunti ya Kampuni	Kwa mwezi	7,000	8,260
	Accounti za vikundi			
	Amcos Ushuru	Kwa mwezi	7,000	8,260
	Amcos Biashara	Kwa mwezi	Bure	Bure
	Vijiji	Kwa mwezi	7,000	8,260
	Akaunti ya Kampuni - Nyingine	Kwa mwezi	3,500	4,130
2	Ada ya kutoa pesa			
	1,000 - 499,999	Kwa muamala	3,000	3,540
	500,000 – 999,999	Kwa muamala	4,500	5,310
	1,000,000 - 2,999,999	Kwa muamala	5,500	6,490
	3,000,000 – 4,999,999	Kwa muamala	7,500	8,850
	5,000,000 - Above		0.30%	0.35%
	Akaunti ya mwana Kutoa fedha zaidi ya mara tatu kwa mwaka	Kwa muamala	3,500	4,130
4	Kuhuisha akaunti			
	Akaunti za wateja wa kawaida		Bure	Bure
	Akaunti za wateja wa mikopo ya watumishi		10,000	11,800
5	Kufunga akaunti			
	Akaunti Binafsi	Kwa akaunti	5,000	5,900
	Akaunti ya Kampuni	Kwa akaunti	10,000	11,800
6	TISS(KUAMISHA PESA NJE)			
	Miamala ya nje	Kwa muamala	10,000	11,800
	KUAMISHA PESA NDANI			
	Miamala ya ndani	Kwa muamala	1,000	1,180
6	Kadi ya TACOBA			
	Kadi mpya	Kwa kadi	11,000	12,980
	Kutengeneza kadi upya	Kwa kadi	11,000	12,980
	Gharama za kadi kwa mwaka	Kwa kadi	9,000	10,620
7	Taarifa za akaunti:			
	Taarifa ya akaunti kwa mwezi	Kwa taarifa	Bure	Bure
	Taarifa ya akaunti kwa robo mwaka	Kwa taarifa	1,000	1,180
	Taarifa ya akaunti kwa miezi 4 - 12	Kwa taarifa	10,000	11,800
	Taarifa ya akaunti kwa zaidi ya miezi 12	Kwa taarifa	25,000	29,500
8	Malipo ya Mshahara na miamala mingine:			
	Kufanya malipo ya mshahara na ada ya miamala	Kwa muamala	4,000	4,720
	Kuangalia salio		300	354
9	Utafutaji wa taarifa za muda uliopita:			
	Mwezi mmoja hadi mwaka mmoja	Kwa waraka/hati	50,000	59,000
	Zaidi ya mwaka mmoja hadi miaka mitano	Kwa waraka/hati	80,000	94,400
	Zaidi ya miaka mitano	Kwa waraka/hati	100,000	118,000
	Kurudisha picha za nyuma kwenye kamera	Kwa ombi	100,000	118,000
10	Barua za utambulisho / salio:			
	Hati ya salio	Kwa hati	50,000	59,000
	Taarifa ya hali ya mteja	Kwa barua	50,000	59,000
	Taarifa ya kuomba Visa	Kwa barua	50,000	59,000
	Utambulisho mwingine	Kwa barua	50,000	59,000
	Uthibitisho wa akaunti ya mteja	Kwa barua	50,000	59,000
11	Uwiano wa riba ya akiba:			
	Akaunti ya akiba	Kwa mwaka	1.50%	1.50%
	Akaunti ya Mwana	Kwa mwaka	1.50%	1.50%
	Akaunti ya muda maalumu	Kwa mwaka	2% - 5%	2% - 5%
	Mikopo			
12	Riba ya mikopo / maandalizi:			
	Mkopo wa wafanyakazi	Kwa mwaka	13% - 15%	13% - 15%
	Mkopo wa Kilimo	Kwa mwaka	23% - 24%	23% - 24%
	Mkopo wa Biashara	Kwa mwaka	22% - 23%	22% - 23%
	Mkopo wa vikundi	Kwa mwaka	24%	24%
	Mkopo wa bodaboda	Kwa mwaka	25%	25%
	Mkopo wa pesa chap chap	Kwa mwezi	5%	5%
	Riba ya kuchelewa kulipa mikopo	Kwa mwaka	3%	3%
13	Tozo mbalimbali kwenye mikopo			
1	MKOPO WA BIAHARA			
	Gharama ya maombi ya mikopo	1% kiwango cha chini 100000		118,000
	Gharama ya mkataba wa mikopo	2% kiwango cha chini 150000		177,000
	Gharama ya Ada ya sheria ya mikopo	1% kiwango cha chini 100000		118,000
2	MKOPO WA KILIMO			
	Gharama ya mikopo	0-999,999	100,000	118,000
	Gharama ya mikopo	1mn - 1,999,999	200,000	236,000
	Gharama ya maombi ya mikopo	2mn and above	cha chini 100000	118,000
	Gharama ya mkataba wa mikopo		2% kiwango cha chini 150000	177,000
	Gharama ya Ada ya sheria ya mikopo		1% kiwango cha chini 100000	118,000

3	MKOPO WA WATUMISHI			
	Gharama ya maombi ya mkopo		0.55% Kiwango cha chini 55,000	
	Gharama ya mkataba wa mkopo		1% Kiwango cha chini 90,000	
	Gharama ya Ada ya sheria ya mkopo			
4	MKOPO WA VIKUNDI			
	Gharama ya maombi ya mkopo		1%	
	Gharama ya mkataba wa mkopo		2%	
	Gharama ya Ada ya sheria ya mkopo		1%	
5	MKOPO WA BODABODA			
	Gharama ya maombi ya mkopo		Bure	
	Gharama ya mkataba wa mkopo		1%	
	Gharama ya Ada ya sheria ya mkopo		Bure	
6	MKOPO WA CHAPCHAP			
	Gharama ya maombi ya mkopo		Bure	
	Gharama ya mkataba wa mkopo		3% Chini 59,000 pamoja na kodi	
	Gharama ya Ada ya sheria ya mkopo		Bure	
14	Tozo ya kuwahi kulipa mkopo			
	Mkopo wa wafanyakazi		3% Kiwango kisichopungua 500,000	
	Mkopo wa biashara		3% Ya salio la mkopo, Kiwango kisichopungua 500,000	
	Mkopo wa kilimo		3% Ya salio la mkopo	
	Mikopo mingine		2% Ya salio la mkopo	
	Urekebishaji wa mkopo	2% ya salio chini 150,000		177,000
15	Kitabu cha Hundi			
	Kitabu cha Hundi - karatasi 100	600 kwa hundi	60,000	70,800

TANDAHIMBA COMMUNITY BANK PLC				
BANK CHARGES 2022		New Rates		
Sn	Transactions	Description	VAT Exclusive	VAT Inclusive
1	Account Maintenance Fee			
	Individual Savings	Per Month	2,000	2,360
	Company Savings	Per Month	7,000	8,260
	Group saving			
	Amcos Collection	Per Month	7,000	8,260
	Amcos Business	Per Month	Free	Free
	Local council	Per Month	7,000	8,260
	Group saving -Others	Per Month	3,500	4,130
2	Cash withdrawal Over the counter			
	1,000 - 499,999	Per transaction	3,000	3,540
	500,000 – 999,999	Per transaction	4,500	5,310
	1,000,000 - 2,999,999	Per transaction	5,500	6,490
	3,000,000 – 4,999,999	Per transaction	7,500	8,850
	5,000,000 - Above		0.30%	0.35%
	Mwana A/C cash withdrawal exceeding 3rd transaction per annum	Per transaction	3,500	4,130
4	Activation of Dormant Accounts			
	Normal customer saving A/C	Free	Free	Free
	Saving account of personal loan customers	Per account	10,000	11,800
5	Closing of Account			
	Saving account	Per account	5,000	5,900
	Company account	Per account	10,000	11,800
6	Inter-Bank (Outward Funds Transfer)			
	TISS	Per transaction	10,000	11,800
	Inter-Bank (Inward Funds Transfer)			
	Internal Transfer	Per transaction	1,000	1,180
6	TACOPA Cards			
	New card	Per card	11,000	12,980
	Renewal of cards	Per card	11,000	12,980
	Annual card fee	per card	9,000	10,620
7	Account statements			
	Interim statement per month	per transaction	Free	Free
	Quarterly statement	per transaction	1,000	1,180
	Adhoc from 4 up to 12 month	per transaction	10,000	11,800
	Adhoc above 12 month	per transaction	25,000	29,500
8	Salary and Bulk payment			
	Salary and Bulk payment fee	per transaction	4,000	4,720
	Balance enquiry	per request	300	354
9	Information search			
	For information up to 12 past months	per document	50,000	59,000
	For information of 1 to 5 past years	per document	80,000	94,400
	For information above 5 years	per document	100,000	118,000
	CCTV Image retrieve	Per request	100,000	118,000
10	Introduction Letter and certificate of Balance			
	Certificate of balance	per item	50,000	59,000
	status report	per report	50,000	59,000
	Visa recommendation	per item	50,000	59,000
	Any other introduction	per item	50,000	59,000
	Bank statement requested by other banks	per item	50,000	59,000
11	Deposit interest			
	Saving accounts	per annum	1.50%	
	Mwana saving	per annum	1.50%	
	Fixed deposit accounts	per annum	2% - 5%	
	LOANS AND ADVANCES			
12	Lending Interest rates			
	salary loan	per annum	13% - 15%	
	agriculture loan	per annum	23% - 24%	
	MSE business loan	per annum	22% - 23%	
	Group loan	per annum	24%	
	Bodaboda loan	per annum	25%	
	Pesa chap chap loan	per month	5%	
	penalty for delayed loan repayment	per annum	3%	
13	Other charges			
1	MSE			
	Loan Application fee		1% min 100,000	118,000
	Facility Fee		2% min 150,000	177,000
	Legal documentation fee		1% min 100,000	118,000
2	AGRICULTURE LOANS			
	Loan fee	0-999,999	100,000	118,000
	Loan fee	1mn - 1,999,999	200,000	236,000
	Loan Application fee	2mn and above	1% min 100,000	118,000
	Facility Fee		2% min 150,000	177,000
	Legal documentation fee		1% min 100,000	118,000

3	PERSONAL LOAN			-
	Loan Application fee		0.55% MIN 55,000	
	Facility Fee		1% MIN 90,000	
	Legal documentation fee		Free	
4	GROUP LOAN			
	Loan Application fee		1%	
	Facility Fee		2%	
	Legal documentation fee		1%	
5	BODABODA LOAN			
	Loan Application fee		Free	
	Facility Fee		1%	
	Legal documentation fee		Free	
6	CHAPCHAP LOAN			
	Loan Application fee		Free	
	Facility Fee		3% Min 59,000 VAT incl.	
	Legal documentation fee		Free	
14	charges on early loan payment			
	Salary loan		3% min 500,000	
	MSE business loan		3% on the unpaid amount min 500,000	
	Agriculture loan		3% on the unpaid amount	
	Other segment		3% on the unpaid amount	
	Restructuring Fee		2% min 150,000	177,000
15	Cheque Book order			
	Per leaf - 100	600	60,000	70,800