

Achieve More

**DTB**

**DIAMOND  
TRUST  
BANK**

**2019**

# **TARIFF GUIDE**

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## DTB CURRENT ACCOUNT

Focus on your Business.  
**We will take care of  
your Banking.**

# 2019 Tariffs ACCOUNT SERVICES- SAVINGS/CURRENT ACCOUNTS

## Cheque Services

Cheque Book Fees	<p><b>TZS Cheques</b></p> <ul style="list-style-type: none"> <li>• 25 leaf book - TZS 12,500</li> <li>• 50 leaf book - TZS 25,000</li> <li>• 100 leaf book - TZS 50,000</li> </ul> <p><b>USD Cheques</b></p> <ul style="list-style-type: none"> <li>• 25 leaf book - USD 7.5</li> <li>• 50 leaf book - USD 15</li> <li>• 100 leaf book - USD 30</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Counter Cheque - Per Cheque</b> <i>(Applicable to Current Accounts only)</i></li> </ul>	<ul style="list-style-type: none"> <li>• TZS 10,000</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Stop Payment</b> <i>- Per Instruction / Cheque series</i></li> </ul>	<ul style="list-style-type: none"> <li>• TZS 50,000</li> </ul>

## Cash Withdrawals

<p><b>Savings Accounts</b> DTB Value/Super Value/Super Salary</p> <p>a) Above 500,000 b) Less than 500,000</p>	<ul style="list-style-type: none"> <li>• Free</li> <li>• TZS 750</li> </ul>
<p><b>Premium Savings Account (TZS)</b> Faraja Savings Account - TZS/USD Amani Account - TZS/USD</p>	<ul style="list-style-type: none"> <li>• Free</li> <li>• Free</li> <li>• Free</li> </ul>

## Monthly Ledger Fee

Savings Account - Standard	• Free
Smart Saver, Kisomi Zaidi, Amani, Faraja	• Free
Current Account - Standard	• TZS 10,000
Current Account- Premium Current Account	• TZS 15,000

## Statements

Periodic Schedules Statement	• Free
E- Statement	• Free
Interim Statement - Current Year	• TZS 10,000
Interim Statement - Previous Year	• TZS 10,000

## Non Maintenance of Minimum Average Balance - Monthly Charges

	TZS	USD
Savings Account- Standard	• TZS 600	NIL
Savings Account- DTB Super Value	• TZS 6,500	NIL
Savings Account- DTB Premium	• TZS 12,000	USD 5
Current Account - DTB Premium	• TZS 17,500	USD 10
Current Account - DTB Standard	• TZS 15,000	USD 5

## Dormant Account Activation Fee

	TZS	USD
Current Account	• TZS 12,000	USD 10
Savings Account	• TZS 6,000	USD 5

## Interest Rates

	TZS	USD
Amani, Faraja and Smart Saver	• TZS 5%	USD 0.5

## Account Closure ( Standard & Premium)

Current Account	TZS 30,000	23,600
Savings Account	• TZS 15,000	11,800 - FCY 11.8

## Return of Cheque - Cash / Clearing

Check returned by us (Outward Unpaid) - Per Item "Refer to Drawer" "Effects not Cleared"	• TZS 100,000 • TZS 50,000
Cheque Return by Other Banks ( Inward Unpaid)	• TZS 25,000

## Transfers

	Current Tariff
Internal Transfer	• Free
Inter Branch Transfer	• Free
Cheque Return   Debit Instructions Return (Insufficient Funds)	• TZS 50,000

## Other

Certificate of Balance	• TZS 30,000
Audit Confirmation / Reports	• TZS 30,000
Investigation   Query - Per Item Above 12 months (Cheques / Deposits   Withdraw Slips   etc)	• TZS 60,000
Reference Letters	• TZS 75,000
Telephone   Fax Service (Recovery)	• TZS 7,500

## REMMITANCES

### Inward

Incoming Funds Transfer (TISS)	• Free
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### Outward

	TZS	USD
Outgoing Funds Transfer (TISS)	• TZS 10,000	USD 10
EFT Local	• TZS 3,000	NIL

### Banker's Cheques

Customers	• TZS 20,000
Non - Customers	• TZS 35,000
Cancellation of Banker's Cheques	• TZS 12,000
Replacement of Banker's Cheques	• TZS 12,000

### Standings Instructions (SI)

Set- Up	• Free	• Free
Processing - Internal	• TZS 2,500	• Free
Processing - External	• TZS 10,000	• 19,710
Stop Standing Order Instructions	• TZS 10,000	• NIL
Unpaid SI (Insufficient Funds - Per Instruction)	• TZS 15,000	• NIL

### Collections

Bill for Collection	• 0.25 % ( Min TZS 15,000)
Treasury Bills Handling	• TZS 40,000
Purchase / Custody of T- Bill	• Free

## KIBUBU ACCOUNT

A simple serving scheme  
for regular income earners

"haba na haba  
hujaza kibaba!"



# INTERNATIONAL BUSINESS

## ACCOUNT SERVICES - (CURRENT / SAVINGS ACCOUNT)

### Cheque Services - Foreign Currency Accounts

Counter Cheques - Per Cheque Leaf <i>(Applicable to Current Accounts only)</i>	USD 10
Stop Payment - Per instruction (Cheque Series)	USD 30
Cheque Returned	USD 60

### Cash Handling - Foreign Currency

Deposit Denominations Less Than USD/EUR/GBP 50	5%
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### Cash Withdrawals

Savings Account - Up to USD 10,000	USD 10
- USD 10,001 >	0.5%
Current Account - Up to USD 10,000	0.5%
- USD 10,001 >	USD 60

### Monthly Transaction (USD -Standard Current Account)

Fee Per Transaction	USD 0.10
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### Statements

Periodic Scheduled Statement	Free
Interim Statement - Current Year	USD 5
Interim Statement - Previous Year	USD 5

## Return of Cheque - Transfer / Cash / Clearing

Domestic Foreign Currency Cheque Clearing	Free
Cheque Returned by us (Outward Unpaid) - Per Item "Refer to Drawer" "Effects not Cleared"	USD 50 USD 30
Cheque Returned by Other Bank (Inward Unpaid)	USD 30

## Transfers

Internal Transfers	Free
Inter- Branch Transfers	Free

## Account Closure

Current Account	USD 30
Savings Account	USD 15

## Banker's Cheques / Foreign Drafts

Domestic FYC Banker's Cheque	USD 25
Foreign Drafts:- \$1-5,000 \$5,000 - Above <i>(Also available in EUR &amp; GBP and charged at USD rates)</i>	USD 30 USD 50
Indian Rupee Demand Draft (Commercial Transaction)	USD 15
Replacement of Banker's Cheque   Foreign Draft	USD 15

## Monthly Ledger Fee

Savings Accounts	Free
Smart Saver	Free
Current Account - Premium Current Account	USD 10
Prime Savings (EURO,GBP & USD)	EURO,GBP, USD - 1

## Others

Certificate of Balance	USD 15
Audit Confirmation   Reports	USD 15
Investigation   Query - Per Item above 12 months (Cheques/Deposits   Withdrawal Slips   etc)	USD 30
Registration of F.C Loans with BOT	USD 200

## Foreign TT/TIS (Foreign Exchange)

Incoming TISS Transfer - (FYC)	Free
Incoming Swift Transfer	USD 10
Out Going Swift Transfer - Inland (TISS)	USD 10
Out Going Swift Transfer - Foreign (TT)	USD 45
Out Going Swift Transfer - Foreign(TT) Home Remittance / Non-Commercial - Prime Savings - 1 per month	USD 10
Outward Swift Transfer - Indian Rupee (INR) Commercial Transaction Family Upkeep (Non- Commercial)	USD 15 USD 9
Outward Swift Transfer - Amendment	USD 10

*\*All Foreign Bank Charges will be charged separately*

## Collections

Foreign Currency Cheque	1.1 (Min USD 10 Max USD 100 plus charges)
Export Bill Collection Negotiated	0.3% ( Min USD 50 plus courier charges) 0.3% ( Min USD 50 plus courier charges)
Foreign Currency Cheque (Received from Local / Foreign Banks)	Remittance charges plus courier charges
Import Bill (DP/DA)- Handling Charges	0.4 % (Min USD 100)

## Purchase / Discount

Foreign Currency Cheque	0.3% (Min USD 50 plus interest plus courier)
Export Bills	0.3% (Min USD 50 plus interest plus courier)
Out Going Swift Trasfer - Inland (TISS) Post Import Loans ( Per Disbursement)	USD 30

# LETTERS OF CREDIT

## Import Letter of Credit

Opening Commission (Per Quarter or Part Thereof)	1.385 (Min USD 200)
Letter of Credit amendment Commission	USD 400
Swift Charge for Letter of Credit Opening	USD 60
Extensions- Commissions (Per Quarter or Part Thereof)	USD 1.38% (Min USD 225)
Letter of Credit Cancellation Charges	1.1% (Min USD 225)
Non - Payment of Bills Due Date	1% Commission + 13.5 Interest till payment
Letter of Credit Bills Payment / Reimbursement	USD 200

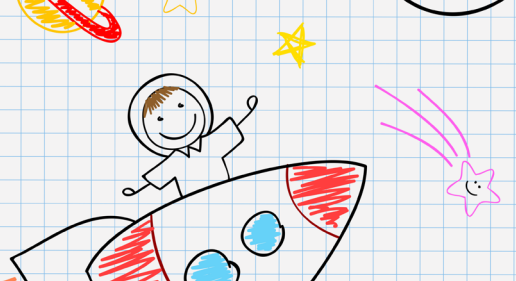
## Export Letter of Credit

Advising Commission	1.385 (Min USD 200)
Confirmation Commission (Per Quarter or Part Thereof)	USD 140
Negotiating Bills under an Export Letter of Credit (Per Quarter or Part Thereof)	0.3% (Min USD 60 plus courier charges & interest)
Reimbursement Claim Paid	0.3% (Min USD 60)
Extension - Commissions (Per Quarter or Part Thereof)	1.4% (Min USD 225)
Collection of Export Letter of Credit Bill	0.3% Min USD 60 plus courier charges)
Amendments	USD 60



SMART SAVER ACCOUNT

# Save a little for your kid's BIG Dreams



## Lending Rate

	TZS	USD
Base Lending Rate	20% p.a.	Linked to labor rate
Clean / Temporary OD	25% Overbase lending rate	25%

## Others

Amount (in TZS Millions)	Call Deposits	1 Months	3 Months	6 Months	12 Months	24 Months	36 Months
Up to 200	0.0%	0.75%	1.25%	2.75%	6.00%	6.25%	8.00%
> 200 - 500	0.0%	1.00%	1.50%	3.00%	6.25%	6.50%	8.00%
> 500 - 1000	0.50%	1.25%	1.75%	3.25%	6.50%	6.75%	8.00%
> 1000 - 2000	0.75%	1.50%	2.00%	3.50%	6.75%	7.00%	8.00%

Deposits above TZS 2 billion to be accepted with Head of Treasury

## Others

Amount (in TZS Millions)	Call Deposits	1 Months	3 Months	6 Months	12 Months	24 Months	36 Months
Up to 200	0.0%	0.75%	1.25%	2.75%	6.00%	6.25%	8.00%
> 200 - 500	0.0%	1.00%	1.50%	3.00%	6.25%	6.50%	8.00%
> 500 - 1000	0.50%	1.25%	1.75%	3.25%	6.50%	6.75%	8.00%
> 1000 - 2000	0.75%	1.50%	2.00%	3.50%	6.75%	7.00%	8.00%

\*Interest rates are subjects to change as per market trends with higher rates for large tickets.

## Cash Withdrawals

Courier Charges Local Foreign	TZS 15,000 USD 50
Tracer	USD 30
Telephone / Fax Services / Recovery	USD 10

\*All Foreign Bank Charges will be charged separately

# OTHER PRODUCTS / SERVICES

## Mobile Banking Services

SERVICES	TZS	USD
Debit Alerts	NIL	NIL
Credit Alerts	50	USD 10 Cents
Daily / Weekly / Monthly	50	USD 10 Cents
Query Service	NIL	NIL
Fund Transfer Charges (Bank to Wallet)	1,000	NIL
Airtime Purchases	NIL	NIL
Reminder Notifications	NIL	NIL
Monthly Subscription Charges	250	USD 25 Cents
PIN request	2,500	USD 1
Merchant Services	NIL	NIL
Account to Account Transfer	NIL	NIL
Mobile Money Transactions Bank to Customer's e-wallets Customers' e-wallets to Bank	1,000	USD 1
Balance Enquiry	NIL	NIL

## Internet Banking

Token Fee	USD 55 TZS 120,000
Monthly Charge	TZS 20,000
Pin Generation	TZS 4,000
Pin Re-Generation	TZS 10,000
TISS Transfer	TZS 120,000



DTB is now

**5<sup>th</sup>**

in Customer Deposits,  
In 2007, we were 10th.

Thank You for trusting us with your business

## Agency Banking Tariffs & Commissions

CASH WITHDRAWAL	CUSTOMER CHARGES	AGENT COMMISSIONS
0-100,000	1,000	600
100,001 - 300,000	1,500	900
300,001 - 500,000	2,000	1,200
500,001 - 1,000,000	3,000	1,800
1,000,001 - 2,000,000	3,500	2,100
CASH DEPOSIT	CUSTOMER CHARGES	AGENT COMMISSIONS
0-250,000	0	300
250,001 - 500,000	0	500
500,001 - 1,000,000	0	750
1,000,001 - 2,000,000	0	1,000
2,000,001 - 3,000,000	0	1,500
3,000,001 - 5,000,000	0	2,500
OTHER SERVICES	CUSTOMER CHARGES	AGENT COMMISSIONS
Balance Enquiry & Mini Statement	Free	NIL

## Other Charges

iBank Statement View Fees	TZS 2,000
Loan Alerts	NIL

## Other Fees for Credit Facilities

	OVERDRAFT (P.A)	TERM LOAN (FLAT)
Limits below TZS 100M	3.3%	3.3%
Limits from TZS 100M -TZS 500M	2.8%	3.3%
Limits from TZS 100M -TZS 1000	2.2%	2.8%
Limits from TZS 1000M and above	1.1%	1.7%

Time Loan above 5 years	2.8%
Temporary Over Draft Per Quarter	1.1%
Minimum Appraisal Fees	TZS 250,000 + 10% ED
Advances Against Deposits	0.28% (Min TZS 100,000/ USD 100) + 10% ED

## Average Monthly Minimum Balance (AMB)

Savings Account - DTB Super Salary	NIL
Kisomi Zaidi Account	TZS 5,000
Savings Account - Standard	TZS 5,000
Savings Account - Prime Foreign Currency	USD 25
Savings Account- DTB Value	NIL
Savings Account - DTB Super Value	TZS 100,000
Savings Account - Premium Savings	TZS 500,000
Current Account - Standards	TZS 50,000
Current Account - Standards	USD 100
Current Account - Premium	TZS 1,000,000
Current Account - Prime Foreign Currency	USD 250

## East African Regional Tariffs - Accounts with DTB only

Remittances	KENYA	UGANDA	BURUNDI
Outgoing Swift Transfer	USD 22	USD 22	USD 22
Local Foreign Currency Banker's Cheque	USD 9	USD 9	USD 9
Foreign Currency Banker's Cheques (DD)	USD 9	USD 9	USD 9

## Import Letters of Credit (Regional)

Opening Commission	0.55%
Acceptance Per Quarter	0.28%
Letter of Credit Settlement	0.28%
Letter of Credit Amendments	USD 55

## Export Letters of Credit (Regional)

Advising Commission	USD 30
Confirmation Commission	0.3% (Min USD 30)
Negotiating Bills under Export Letter of Credit	0.3% (Min USD 30)

## Advances

Disbursement of Loans	TZS 55,000	USD 25
Recall Notice / Demand for Repayment	TZS 350,000	NIL
Discharge of Mortgage Demands	TZS 500,000	NIL

# M-PESA CASH WITHDRAWAL

## Withdrawal Amount Charges

TZS 1,000 - 9,999	TZS 400
TZS 10,000 - 49,999	TZS 500
TZS 50,000 - 99,999	TZS 800
TZS 100,000 -199,999	TZS 1,000
TZS 200,000 -299,999	TZS 1,500
TZS 300,000 -399,999	TZS 2,000
TZS 400,000	TZS 3,000

*\*VAT will be charged as applicable*



DTB introduces to you products that change everything.

Mobile Banking, Internet Banking, Money Transfer Services  
(Western Union, Express Money, Money Gram and Mpesa)

That is not all, we have made it possible to pay your TRA Taxes  
and custom duties at all DTB branches countrywide.

2019

DTB, Your Bank of Choice

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