

## MINIMUM DISCLOSURE OF CHARGES AND TARIFFS -Q1 2022

## CASH WITHDRAWALS (TZS)

Savings Accounts	TZS 5,000
Current Account	TZS 5,000

## REMMITTANCES

## 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 5,000	-
Telegraphic Transfers (TT)	-	USD 55
Funds recall	TZS 10,000	USD 10

## TRANSFERS

Internal transfers	FREE
Inter-branch transfers	FREE

## REQUIRED MINIMUM OPENING BALANCE

Current Account	TZS 50,000	USD 100
Savings Account		FREE

## ACCOUNT CLOSURE

Current Account	TZS 30,000	USD 30
Savings Account	TZS 15,000	USD 15
Smart Saver		FREE

## STANDING ORDER

Set-up	FREE
Internal Processing	FREE
External Processing	TZS 10,000

## STATEMENTS

Periodic Scheduled Statement		FREE
E - Statement		FREE
Interim Statement - Current Year	USD 5	TZS 10,000
Interim Statement - Previous Year	USD 5	TZS 10,000

## MASTERCARD / VISA DEBIT CARDS

Annual Charges	TZS 3,000
Card Replacement	TZS 10,000
Cards Uncollected and Destroyed	TZS 10,000
Capture Card fee - in DTB ATM's	TZS 1,000
Cash Withdrawal - DTB ATM per withdrawal	TZS 1,200
Other bank ATM withdrawal - in Tanzania	TZS 3,000
Other bank ATM withdrawal - Outside Tanzania	TZS 5,000
Kisomi Zaidi Account - DTB ATM withdrawal fees	TZS 150

## AVERAGE MONTHLY MINIMUM BALANCE (AMB)

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

## CASH HANDLING - FOREIGN CURRENCY

Deposits on Denominations less than USD/EUR/GBP 50	5%
TZS Coins	0.25% of amount minimum TZS 2,000
ATM	
ATM Mini Statement	FREE

## CASH WITHDRAWALS (USD)

Savings Accounts - (Up to USD 10,000)	FREE
Savings Accounts - (Above USD 10,000)	0.5%
Current Account - (Up to USD 10,000)	0.5%
Current Account - (Above USD 10 000)	1%

## ELECTRONIC BANKING

SOFT TOKEN	FREE
Internet Banking Monthly Charge	FREE
Registration Fee	FREE
PIN Re - Generator	FREE
TISS Transfer	TZS 5,000
TT Transfer	TZS 60,000
Local EFT	TZS 2,500 + TZS 100 Reg Fee
Standing Instructions set up	FREE

## TRANSACTION FEE - PER ENTRY

Savings Account		FREE
Current Account - Standard (Debit/Credit)	USD 0.10	TZS 300
Salary Processing Fee	USD 0.10	TZS 100

## MONTHLY LEDGER FEE

Savings Accounts - Value / Super Value / Super Salary	FREE
Smart Saver, Kisomi Zaidi, Amani, Faraja	FREE
Prime Savings (EUR, GBP, USD)	EUR/GBP/USD 1
Current Account - Standard	TZS 15,000
Current Account - Premium Current Account	TZS 20,000

## GUARANTEES (LOCAL &amp; INTERNATIONAL)

Bonds & Guarantees with 100% Cash Cover	0.60% Per Quarter Min. TZS 60,000 / USD 25 (Per Quarter or part there of)
Bonds & Guarantees (Per Quarter)	1.38% - Min. TZS 60,000 / USD 25

## BASE LENDING RATES (BLR)

TZS	20% P.A
USD	10% P.A

(Premium over/Sub BLR will be agreed to as per credit standing/tenure)

## FIXED DEPOSIT RATES - FOREIGN CURRENCY

TENOR	USD > 50,000	USD up to 50,000	GBP	EUR
1 Month	0.25%	0.25%	NIL	NIL
2 Months	0.25%	0.25%	NIL	NIL
3 Months	0.50%	0.50%	NIL	NIL
6 Months	0.75%	0.75%	0.25%	NIL
1 Year	3.00%	2.25%	0.50%	NIL
2 Years	3.25%	2.50%	0.75%	NIL

## FIXED DEPOSIT RATES - LOCAL CURRENCY

Amount (In TZS Millions)	Call Deposits	1 Month	3 Months	6 Months	12 Months	24 Months	36 Months
<100	0.00%	1.00%	1.50%	3.00%	5.75%	6.25%	6.75%
>100 - 500	0.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%
>500 - 1000	1.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%
For rates above TZS 1 Billion, please contact Branch Manager of nearest DTB Branch							

NB: The Tariffs are VAT exclusive

## CUSTOMER COMPLAINTS REDRESSAL MECHANISM

DTB always strives to put satisfaction of our customers first. However in case when our services did not meet your expectations please lodge your complaint as given below:

1	Meet the Branch Manager and lodge your complaint orally or in writing.
2	Drop your complaint in the Suggestion Box provided at the branch.
3	Email: <a href="mailto:customercare@diamondtrust.co.tz">customercare@diamondtrust.co.tz</a>
4	You can also email directly to the following senior officers:  Chief Executive Officer at <a href="mailto:ceo@diamondtrust.co.tz">ceo@diamondtrust.co.tz</a> Chief Operating Officer at <a href="mailto:coo@diamondtrust.co.tz">coo@diamondtrust.co.tz</a> Head-Operations at <a href="mailto:headoperations@diamondtrust.co.tz">headoperations@diamondtrust.co.tz</a> Head-Compliance at <a href="mailto:headcompliance@diamondtrust.co.tz">headcompliance@diamondtrust.co.tz</a>
5	Call Number +255 22 211 4891/2 or 0800 110 110

## MOBILE BANKING

Services	TZS Account	USD Account
Debit Alerts	Free	Free
Credit Alerts	Free	Free
Daily/Weekly/Monthly Balance Alert	50	10 Cents
Balance Enquiry and Statement	Free	Free
Fund Transfer through TISS	10,000	USD 10
Airtime Purchases	NIL	NIL
Reminder Notifications	NIL	NIL
Monthly Subscription Charges	NIL	NIL
PIN Request	Free	Free
Merchant Services	NIL	NIL
Account to Account Transfer	NIL	NIL

## Mobile Money Transactions – Bank to Customer

Transfer Amount (TZs)	0 – 30,000	Tzs 1,000	N/A
	30,001 – 50,000	Tzs 2,000	N/A
	50,001 – 100,000	Tzs 2,500	N/A
	100,001 – 500,000	Tzs 3,000	N/A
	500,001 -1,000,000	Tzs 3,500	N/A
Mobile Money Transactions – Customer to Bank		Free	Free

## CHEQUES

## Cheque Book Fees

## A. TZS Cheques

25 Leaf Book	TZS 12,500
50 Leaf Book	TZS 25,000
100 Leaf Book	TZS 50,000

## B. USD Cheques

25 Leaf Book	USD 7.5
50 Leaf Book	USD 15
100 Leaf Book	USD 30
Counter Cheque - Per Cheque ( Applicable to Current Accounts only )	TZS 10,000
Stop Payment - Per Instruction / Cheque series	TZS 50,000

## Cheque Returned by us ( Outward Unpaid) - per item

Refer to Drawer	TZS 100,000
Effects not Cleared	TZS 50,000
Cheque returned by other Banks (Inward Unpaid)	TZS 25,000
Inward Cheque Processed	TZS 150