

Detailed Comparison of Banking Institutions Fees and Charges and Related Costs

The dataset provides a comprehensive comparison of fees and charges, and related costs for individual customers across various banks and financial institutions licensed and regulated by the Bank of Tanzania, categorized into account opening, monthly maintenance, account statements, lending fees, and ATM withdrawal fees. These fees, charges, and related costs are published here with reference to last update on 4th September 2025.

1. Required Minimum Account Opening balance

Details		Saving Account	Current Account
S/N	Bank	Minimum account opening balance	Minimum account opening balance
1.	Absa Bank Tanzania Limited	0	0
2.	Access Bank Tanzania Ltd	20,000	10,000
3.	Akiba Commercial Bank Plc	15,000	100,000
4.	Amana Bank Limited	20,000	0
5.	Azania Bank Public Limited Company	0	0
6.	Bank of Africa Tanzania Limited	5,000	20,000
7.	Bank of Baroda Tanzania Limited	20,000	200,000
8.	Bank of India Tanzania Limited	50,000	200,000
9.	China Dasheng Bank Limited	20,000	50,000
10.	Citibank Tanzania Limited	N/A	N/A
11.	Co-operative Bank Tanzania Limited	5,000	50,000
12.	CRDB Bank Plc	0	0
13.	DCB Commercial Bank Plc	20,000	50,000
14.	Diamond Trust Bank Tanzania Plc	5,000	50,000
15.	Ecobank Tanzania Limited	0	3,000
16.	Equity Bank Tanzania Limited	20,000	100,000
17.	Exim Bank Tanzania Limited	5,000	10,000
18.	Finca Microfinance Bank Tanzania Limited	0	N/A
19.	Guaranty Trust Bank Tanzania Limited	20,000	20,000

20.	Habib African Bank Limited	50,000	500,000
21.	I & M Bank Tanzania Limited	10,000	10,000
22.	International Commercial Bank Tanzania Ltd	0	50,000
23.	KCB Bank Tanzania Limited	10,000	50,000
24.	Letshego Faidika Bank Tanzania Limited	20,000	20,000
25.	Maendeleo Bank Plc	0	50,000
26.	Mkombozi Commercial Bank Plc	5,000	20,000
27.	MUCOBA Bank Plc	0	N/A
28.	Mwalimu Commercial Bank Limited	0	0
29.	Mwanga Hakika Bank Ltd	20,000	50,000
30.	National Bank of Commerce Limited	0	5,000
31.	NCBA Bank Tanzania Limited	50,000	50,000
32.	NMB Bank Plc	7,000	0
33.	Peoples Bank of Zanzibar Limited	20,000	100,000
34.	Selcom Microfinance Bank Tanzania Limited	0	N/A
35.	Stanbic Bank Tanzania Ltd	10,000	5,000
36.	Standard Chartered Bank Tanzania Ltd	N/A	N/A
37.	Tanzania Agricultural Development Bank Limited	N/A	N/A
38.	Tanzania Commercial Bank Plc	5,000	100,000
39.	TIB Development Bank Limited	N/A	N/A
40.	Uchumi Commercial bank Limited	1,000	100,000
41.	United Bank for Africa Tanzania Limited	15,000	30,000
42.	Visionfund Tanzania Microfinance Bank Limited	10,000	N/A

2. Monthly Maintenance Fees

S/N	Details	Saving Account		Current Account	
	Bank	Minimum	Maximum	Minimum	Maximum
	Fee/Charge				
1.	Absa Bank Tanzania Limited	0	15,000	0	15,000
2.	Access Bank Tanzania Ltd	0	10,000	0	35,000
3.	Akiba Commercial Bank Plc	2,200	2,200	15,950	15,950
4.	Amana Bank Limited	2,000	2,000	0	15,000
5.	Azania Bank Public Limited Company	0	25,000	0	30,000
6.	Bank of Africa Tanzania Limited	0	2,300	0	30,000
7.	Bank of Baroda Tanzania Limited	1,900	1,900	3,700	3,700
8.	Bank of India Tanzania Limited	0	0	0	0
9.	China Dasheng Bank Limited	0	0	0	0
10.	Citibank Tanzania Limited	N/A	N/A	N/A	N/A
11.	Co-operative Bank Tanzania Limited	2,000	2,000	10,000	10,000
12.	CRDB Bank Plc	0	1,770	0	4,237
13.	DCB Commercial Bank Plc	3,000	3,000	10,000	10,000
14.	Diamond Trust Bank Tanzania Plc	0	0	10,000	20,000
15.	Ecobank Tanzania Limited	0	15,000	0	20,000
16.	Equity Bank Tanzania Limited	N/A	N/A	N/A	N/A
17.	Exim Bank Tanzania Limited	2,000	6,000	5,000	25,000
18.	Finca Microfinance Bank Tanzania Limited	1,770	2,360	N/A	N/A
19.	Guaranty Trust Bank Tanzania Limited	0	0	0	0
20.	Habib African Bank Limited	0	0	35,000	35,000

21.	I & M Bank Tanzania Limited	0	0	1,000	50,000
22.	International Commercial Bank Tanzania Ltd	0	20,000	15,000	35,000
23.	KCB Bank Tanzania Limited	1,500	1,500	10,000	10,000
24.	Letshego Faidika Bank Tanzania Limited	1,000	1,000	3,000	3,000
25.	Maendeleo Bank Plc	0	6,000	2,000	15,000
26.	Mkombozi Commercial Bank Plc	0	10,000	12,000	18,000
27.	MUCOBA Bank Plc	0	2,000	N/A	N/A
28.	Mwalimu Commercial Bank Limited	0	1,500	5,000	7,500
29.	Mwanga Hakika Bank Ltd	2,500	2,500	10,000	10,000
30.	National Bank of Commerce Limited	0	4,000	800	15,400
31.	NCBA Bank Tanzania Limited	0	0	10,000	10,000
32.	NMB Bank Plc	0	0	0	1,800
33.	Peoples Bank of Zanzibar Limited	2,000	2,000	7,000	7,000
34.	Selcom Microfinance Bank Tanzania Limited	0	0	2,000	2,000
35.	Stanbic Bank Tanzania Ltd	0	2,000	0	10,000
36.	Standard Chartered Bank Tanzania Ltd	N/A	N/A	N/A	N/A
37.	Tanzania Agricultural Development Bank Limited	N/A	N/A	N/A	N/A
38.	Tanzania Commercial Bank Plc	2,200	2,200	7,000	7,000
39.	TIB Development Bank Limited	N/A	N/A	N/A	N/A
40.	Uchumi Commercial bank Limited	1,500	1,800	5,000	15,000
41.	United Bank for Africa Tanzania Limited	0	0	10,000	13,000
42.	Visionfund Tanzania Microfinance Bank Limited	1,500	3,000	N/A	N/A

3. Account Statement Fees

S/ N	Details	Over the Counter Statement		ATM Statement	
	Bank / Fee/Charge	Minimum	Maximum	Minimum	Maximum
1.	Absa Bank Tanzania Limited	2,500 Per request	2,500 Per request	1,000 per request	1,000 per request
2.	Access Bank Tanzania Ltd	2,500 per request	100,000 per request	300 per request	300 per request
3.	Akiba Commercial Bank Plc	2,500 per request	2,500 per request	400 per request	400 per request
4.	Amana Bank Limited	6,000 per request	6,000 per request	500	500
5.	Azania Bank Public Limited Company	2,500 per page	2,500 per page	0	0
6.	Bank of Africa Tanzania Limited	2,000 per page	100,000 per request	400 per request	600 per request
7.	Bank of Baroda Tanzania Limited	10,000 per request	10,000 per request	0	0
8.	Bank of India Tanzania Limited	1,500 per page	1,500 per page	N/A	N/A
9.	China Dasheng Bank Limited	1,100 per page	1,100 per page	N/A	N/A
10.	Citibank Tanzania Limited	N/A	N/A	N/A	N/A
11.	Co-operative Bank Tanzania Limited	0	0	500	500
12.	CRDB Bank Plc	1,695 for five pages	1,695 for five pages + 500 for additional pages	424 per statement	424 per statement
13.	DCB Commercial Bank Plc	1,000 per page	1,000 per page	300 per inquiry	300 per inquiry
14.	Diamond Trust Bank Tanzania Plc	10,000 per statement	10,000 per statement	0	0
15.	Ecobank Tanzania Limited	1,000 per page	5,000 per page	650 per transaction	650 per transaction
16.	Equity Bank Tanzania Limited	2000 per page	2000 per page	400 per inquiry	400 per inquiry
17.	Exim Bank Tanzania Limited	2,000 per month	5,000 per month	1,000 per inquiry	1,000 per inquiry

18.	Finca Microfinance Bank Tanzania Limited	0	1,500 per page	N/A	N/A
19.	Guaranty Trust Bank Tanzania Limited	4,130 per page	4,130 per page	1,000 per inquiry	1,000 per inquiry
20.	Habib African Bank Limited	2,000 per page	2,000 per page	N/A	N/A
21.	I & M Bank Tanzania Limited	0	1,500 per page	0	0
22.	International Commercial Bank Tanzania Ltd	1,000 per page	1,000 per page	350 per inquiry	350 per inquiry
23.	KCB Bank Tanzania Limited	0	2,000 per page	0	0
24.	Letshego Faidika Bank Tanzania Limited	1,000 per page	1,000 per page	300 per inquiry	700 per inquiry
25.	Maendeleo Bank Plc	2,000 per page	2,000 per page	500 per transaction	500 per transaction
26.	Mkombozi Commercial Bank Plc	1,500 per page	1,500 per page	500 per inquiry	500 per inquiry
27.	MUCOBA Bank Plc	2,000 per page	2,000 per page	400	400
28.	Mwalimu Commercial Bank Limited	1, 500 per page	1, 500 per page	N/A	N/A
29.	Mwanga Hakika Bank Ltd	2,000 per inquiry	2,000 per inquiry	N/A	N/A
30.	National Bank of Commerce Limited	1,500 per request	6,500 per request	300 per inquiry	750 per inquiry
31.	NCBA Bank Tanzania Limited	3,000 per page	3,000 per page	400 per inquiry	400 per inquiry
32.	NMB Bank Plc	2,000 per month	2,000 per month	413 per request	413 per request
33.	Peoples Bank of Zanzibar Limited	500 per inquiry	500 per inquiry	400 per page	400 per page
34.	Selcom Microfinance Bank Tanzania Limited	0	10,000 per statement	N/A	N/A
35.	Stanbic Bank Tanzania Ltd	1,000 per statement	5,000 per statement	900.01 per statement	900.01 per statement
36.	Standard Chartered Bank Tanzania Ltd	N/A	N/A	N/A	N/A
37.	Tanzania Agricultural Development Bank Limited	N/A	N/A	N/A	N/A
38.	Tanzania Commercial Bank Plc	2,000 per page	2,000 per page	400 per request	400 per request
39.	TIB Development Bank Limited	N/A	N/A	N/A	N/A
40.	Uchumi Commercial bank Limited	1,500 per statement	1,500 per statement	400	500
41.	United Bank for Africa Tanzania Limited	1,000 per page	1,000 per page	N/A	N/A
42.	Visionfund Tanzania Microfinance Bank Limited	0	55,400	0	0

4. ATM Withdrawal Fees

S/N	bank Fee /Charge	Using own bank's ATM(On Us)		Using Other bank's ATM (Off Us)	
		Minimum	Maximum	Minimum	Maximum
1.	Absa Bank Tanzania Limited	1,000	2,500	4,000	5,000
2.	Access Bank Tanzania Ltd	1,500	1,500	3,540	3,540
3.	Akiba Commercial Bank Plc	1,700	1,700	3,600	3,600
4.	Amana Bank Limited	1,800	2,800	5,000	5,000
5.	Azania Bank Public Limited Company	1,500	1,700	5,000	5,000
6.	Bank of Africa Tanzania Limited	1,700	2,000	3,500	4,000
7.	Bank of Baroda Tanzania Limited	0	0	N/A	N/A
8.	Bank of India Tanzania Limited	N/A	N/A	N/A	N/A
9.	China Dasheng Bank Limited	N/A	N/A	N/A	N/A
10.	Citibank Tanzania Limited	N/A	N/A	N/A	N/A
11.	Co-operative Bank of Tanzania	1,500	1,900	4,000	4,000
12.	CRDB Bank Plc	1,017	3,390	4,000	4,000
13.	DCB Commercial Bank Plc	1,700	1,700	3,000	3,000
14.	Diamond Trust Bank Tanzania Plc	1,200	1,200	3,000	3,000
15.	Ecobank Tanzania Limited	1,000	1,600	2,500	6,000
16.	Equity Bank Tanzania Limited	400	1,600	4,500	4,500
17.	Exim Bank Tanzania Limited	1,300	1,800	3,540	3,540
18.	Finca Microfinance Bank Tanzania Limited	N/A	N/A	N/A	N/A
19.	Guaranty Trust Bank Tanzania Limited	1,500	1,500	2,360	2,360
20.	Habib African Bank Limited	N/A	N/A	N/A	N/A
21.	I & M Bank Tanzania Limited	1,500	1,500	1,500	1,500
22.	International Commercial Bank Tanzania Ltd	1,500	1,700	2,000	2,000
23.	KCB Bank Tanzania Limited	1,000	1,000	2,500	2,500
24.	Letshego Faidika Bank Tanzania Limited	1,500	4,500	4,720	4,720

25.	Maendeleo Bank Plc	1,300	1,300	N/A	N/A
26.	Mkombozi Commercial Bank Plc	1,500	1,700	2,000	2,200
27.	MUCOBA Bank Plc	1,500	4,000	4,000	4,000
28.	Mwalimu Commercial Bank Limited	1,500	1,700	2,200	3,000
29.	Mwanga Hakika Bank Ltd	1,500	1,700	3,500	3,500
30.	National Bank of Commerce Limited	1,500	4,000	3,000	5,000
31.	NCBA Bank Tanzania Limited	1,700	1,700	3,500	3,500
32.	NMB Bank Plc	1,100	1,800	3,540	3,540
33.	Peoples Bank of Zanzibar Limited	1,700	1,700	4,000	4,000
34.	Selcom Microfinance Bank Tanzania Limited	2,500	2,500	2,500	2,500
35.	Stanbic Bank Tanzania Ltd	1,400	3,000	3,000	5,000
36.	Standard Chartered Bank Tanzania Ltd	N/A	N/A	N/A	N/A
37.	Tanzania Agricultural Development Bank Limited	N/A	N/A	N/A	N/A
38.	Tanzania Commercial Bank Plc	1,800	1,800	4,000	4,000
39.	TIB Development Bank Limited	N/A	N/A	N/A	N/A
40.	Uchumi Commercial bank Limited	1,500	1,700	1,500	1,700
41.	United Bank for Africa Tanzania Limited	1,000	1,500	1,700	8,000 + 1%
42.	Visionfund Tanzania Microfinance Bank Limited	N/A	N/A	1,200	4,000

5. Lending Fees and Annual lending Rate

S/N	Details bank Fee /Charge	Management Fee		Commitment Fee		Facility Enhancement Fee		Loan Restructuring Fee		Annual Lending Rate	
		Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
1.	Absa Bank Tanzania Limited	0.75%	1.75%	0	0	1%	1%	0	0	7%	20%
2.	Access Bank Tanzania Ltd	1%	2%	1%	2%	0	2%	0	2%	15%	21.50%
3.	Akiba Commercial Bank Plc	2%	4%	0	0	0	0	0	0	14%	24%
4.	Amana Bank Limited	0	0	0	0	1%	1%	0	0	0	48%
5.	Azania Bank Public Limited Company	1.50%	2.50%	N/A	N/A	0	0	1%	1%	18%	18%

6.	Bank of Africa Tanzania Limited	1%	1%	2%	2%	Negotiable	Negotiable	Negotiable	Negotiable	17%	17%
7.	Bank of Baroda Tanzania Limited	24,400	24,400	1.32%	1.32%	1.82%	1.82%	1.20%	1,000,000	15%	20%
8.	Bank of India Tanzania Limited	0	0	0	0	1.50%	1.50%	0.25%	0.25%	15.50%	20.5%
9.	China Dasheng Bank Limited	1.10%	1.10%	0	0	1.10%	1.10%	1.10%	1.10%	16%	16%
10.	Citibank Tanzania Limited	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
11.	Co-operative Bank of Tanzania	100,000	2.5%	1%	1%	N/A	N/A	100,000	1%	10%	23%
12.	CRDB Bank Plc	1.25%	1.25%	0.5%	0.5%	1.25%	1.25%	1.25%	1.25%	0	16%
13.	DCB Commercial Bank Plc	0.50%	1,000,000	3%	3%	Negotiable	Negotiable	Negotiable	Negotiable	19%	19%
14.	Diamond Trust Bank Tanzania Plc	1%	3%	1%	1%	1%	1%	1.10%	1.10%	20%	20%
15.	Ecobank Tanzania Limited	0	0	0	0	1.5%	2.5%	0	0	15%	20%
16.	Equity Bank Tanzania Limited	1%	3%	0	0	1%	2%	1%	1%	15%	25%
17.	Exim Bank Tanzania Limited	0	0	1%	2%	1.12%	1.12%	1.12%	1.12%	Market Dependant	Market Dependant
18.	Finca Microfinance Bank Tanzania Limited	0%	3%	0	0	0	0	0	0	24%	60%
19.	Guaranty Trust Bank Tanzania Limited	1%	1%	2%	2%	N/A	N/A	2%	2%	17%	17%
20.	Habib African Bank Limited	N/A	N/A	N/A	N/A	0.25%	1.50%	0	0	10%	27.25%
21.	I & M Bank Tanzania Limited	1.10%	1.10%	0	0	0	0	0	0	21%	21%
22.	International Commercial Bank Tanzania Ltd	2%	2%	1%	1%	2%	2%	1%	1%	20%	20%
23.	KCB Bank Tanzania Limited	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	19%	19%
24.	Letshego Faidika Bank (T)Limited	1%	2%	0	0	0	0	0	0	8%	48%
25.	Maendeleo Bank Plc	1%	3%	0	0	1%	1%	1%	3%	18%	24%
26.	Mkombozi Commercial Bank Plc	2.50%	2.50%	1.20%	1.20%	0	0	0	0.5%	17%	25%
27.	MUCOBA Bank Plc	1%	2%	N/A	N/A	N/A	N/A	N/A	N/A	10%	30%
28.	Mwalimu Commercial Bank Limited	1.5%	3.5%	0	0	0	0	0	0	14%	18%
29.	Mwanga Hakika Bank Ltd	N/A	N/A	N/A	N/A	1%	3.5%	0.5%	0.5%	Negotiable	Negotiable
30.	National Bank of Commerce Limited	0	0	0	0	0.50%	2%	0	0	13%	22%
31.	NCBA Bank Tanzania Limited	0	0	0	0	0.50%	2%	0	0	21%	21%
32.	NMB Bank Plc	1.00%	1.80%	0	0	0	0	0	0	14%	14%
33.	Peoples Bank of Zanzibar Limited	0	0	0	0	2%	2%	0	0	16%	16%

34.	Selcom Microfinance Bank Tanzania Limited	3.40%	3.40%	0	0	0	0	0	0	6%	33.6%
35.	Stanbic Bank Tanzania Ltd	0	0	2%	2%	2%	2%	0	0	17%	17%
36.	Standard Chartered Bank Tanzania Ltd	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37.	Tanzania Agricultural Development Bank Limited	0.50%	1.50%	N/A	N/A	N/A	N/A	N/A	N/A	8%	13%
38.	Tanzania Commercial Bank Plc	1.50%	1.50%	20,000	20,000	0	0	0	0	14%	17%
39.	TIB Development Bank Limited	N/A	N/A	2.36%	2.36%	5,000,000	0.097%(loan above 1 billion)	0.65%	0.65%	13%	20.2%
40.	Uchumi Commercial bank Limited	0	2%	N/A	N/A	0	2%	N/A	N/A	14%	21%
41.	United Bank for Africa Tanzania Limited	1%	2%	2%	2%	0	0	16%	16%	16%	16%
42.	Visionfund Tanzania Microfinance Bank Limited	2.50%	4.4%	0	0	0	0	0	0	30%	60%

Note: Annual lending rate is not a fee and its negotiable.