

Ulinganisho wa Kina wa Ada na Gharama Zinazotozwa na Benki

Takwimu hizi zinatoa ulinganisho wa kina wa ada na gharama zinazotozwa kwa wateja binafsi katika benki na taasisi mbalimbali za fedha zilizopewa, kusimamiwa na kudhibitiwa na Benki Kuu ya Tanzania.

Ada na gharama hizi zimegawanywa katika maeneo matano ambayo ni kufungua akaunti, ada za usimamizi wa akaunti za kila mwezi, hati za taarifa za akaunti, ada za mikopo, na ada za utoaji fedha kupitia ATM. Ada hizi, gharama na viwango vinavyohusiana vimechapishwa hapa kwa kumbukumbu ya masasisho ya tarehe 4 Septemba 2025.

1. Kima cha Chini cha Kufungua Akaunti

Maelezo		Akaunti ya Akiba	Akaunti ya Hundi
NA.	Benki Bakaa/Salio	Kiasi cha Chini cha Kufungua Akaunti	Kiasi cha Chini cha Kufungua Akaunti
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	HAIPO	HAIPO
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	HAIPO
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	HAIPO
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	HAIPO
35.	Stanbic Bank Tanzania Ltd	10,000	5,000

36.	Standard Chartered Bank Tanzania Ltd	HAIPO	HAIPO
37.	Tanzania Agricultural Development Bank Limited	HAIPO	HAIPO
38.	Tanzania Commercial Bank Plc	5,000	100,000
39.	TIB Development Bank Limited	HAIPO	HAIPO
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	HAIPO

2. Ada ya usimamizi kwa mwezi

Maelezo		Akaunti ya Akiba		Akaunti ya Hundi	
NA.	Benki	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu
	Ada/gharama				
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	HAIPO	HAIPO	HAIPO	HAIPO
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	HAIPO	HAIPO	HAIPO	HAIPO
17.	Exim Bank Tanzania Limited	2,000	6,000	5,000	25,000
18.	Finca Microfinance Bank Tanzania Limited	1,770	2,360	HAIPO	HAIPO
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	HAIPO	HAIPO
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	HAIPO	HAIPO	HAIPO	HAIPO
37.	Tanzania Agricultural Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
38.	Tanzania Commercial Bank Plc	2,200	2,200	7,000	7,000
39.	TIB Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
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	HAIPO	HAIPO

3. Ada za kupata hati ya taarifa za akaunti

Maelezo		Ada ya hati ya taarifa kupitia kaunta		Ada ya hati ya taarifa kupitia ATM	
NA.	Benki Ada/gharama	Kiasi cha Chini (TZS)	Kiasi cha Juu (TZS)	Kiasi cha Chini (TZS)	Kiasi cha Juu (TZS)
1.	Absa Bank Tanzania Limited	2,500 Kwa kila ombi	2,500 Kwa kila ombi	1,000 Kwa kila ombi	1,000 Kwa kila ombi
2.	Access Bank Tanzania Ltd	2,500 Kwa kila ombi	100,000 Kwa kila ombi	300 Kwa kila ombi	300 Kwa kila ombi
3.	Akiba Commercial Bank Plc	2,500 Kwa kila ombi	2,500 Kwa kila ombi	400 Kwa kila ombi	400 Kwa kila ombi
4.	Amana Bank Limited	6,000 Kwa kila ombi	6,000 Kwa kila ombi	500	500
5.	Azania Bank Public Limited Company	2,500 Kwa kila ukurasa	2,500 Kwa kila ukurasa	0	0
6.	Bank of Africa Tanzania Limited	2,000 Kwa kila ukurasa	100,000 Kwa kila ombi	400 Kwa kila ombi	600 Kwa kila ombi
7.	Bank of Baroda Tanzania Limited	10,000 Kwa kila ombi	10,000 Kwa kila ombi	0	0
8.	Bank of India Tanzania Limited	1,500 Kwa kila ukurasa	1,500 Kwa kila ukurasa	HAIPO	HAIPO
9.	China Dasheng Bank Limited	1,100 Kwa kila ukurasa	1,100 Kwa kila ukurasa	HAIPO	HAIPO
10.	Citibank Tanzania Limited	HAIPO	HAIPO	HAIPO	HAIPO
11.	Co-operative Bank Tanzania Limited	0	0	500	500
12.	CRDB Bank Plc	1,695 kwa kurasa tano	1,695 kwa kurasa tano + 500 kwa kurasa za ziada	424 Kwa kila hati	424 Kwa kila hati
13.	DCB Commercial Bank Plc	1,000 Kwa kila ukurasa	1,000 Kwa kila ukurasa	300 Kwa kila ombi	300 Kwa kila ombi
14.	Diamond Trust Bank Tanzania Plc	10,000 Kwa kila hati	10,000 Kwa kila hati	0	0
15.	Ecobank Tanzania Limited	1,000 Kwa kila ukurasa	5,000 Kwa kila ukurasa	650 Kwa kila muamala	650 Kwa kila muamala
16.	Equity Bank Tanzania Limited	2000 Kwa kila ukurasa	2000 Kwa kila ukurasa	400 Kwa kila ombi	400 Kwa kila ombi
17.	Exim Bank Tanzania Limited	2,000 Kwa kila mwezi	5,000 Kwa kila mwezi	1,000 Kwa kila ombi	1,000 Kwa kila ombi
18.	Finca Microfinance Bank Tanzania Limited	0	1,500 Kwa kila ukurasa	HAIPO	HAIPO
19.	Guaranty Trust Bank Tanzania Limited	4,130 Kwa kila ukurasa	4,130 Kwa kila ukurasa	1,000 Kwa kila ombi	1,000 Kwa kila ombi
20.	Habib African Bank Limited	2,000 Kwa kila ukurasa	2,000 Kwa kila ukurasa	HAIPO	HAIPO
21.	I & M Bank Tanzania Limited	0	1,500 Kwa kila ukurasa	0	0
22.	International Commercial Bank Tanzania Ltd	1,000 Kwa kila ukurasa	1,000 Kwa kila ukurasa	350 Kwa kila ombi	350 Kwa kila ombi
23.	KCB Bank Tanzania Limited	0	2,000 Kwa kila ukurasa	0	0
24.	Letshego Faidika Bank Tanzania Limited	1,000 Kwa kila ukurasa	1,000 Kwa kila ukurasa	300 Kwa kila ombi	700 Kwa kila ombi
25.	Maendeleo Bank Plc	2,000 Kwa kila ukurasa	2,000 Kwa kila ukurasa	500 Kwa kila muamala	500 Kwa kila muamala
26.	Mkombozi Commercial Bank Plc	1,500 Kwa kila ukurasa	1,500 Kwa kila ukurasa	500 Kwa kila ombi	500 Kwa kila ombi
27.	MUCOBA Bank Plc	2,000 Kwa kila ukurasa	2,000 Kwa kila ukurasa	400	400
28.	Mwalimu Commercial Bank Limited	1, 500 Kwa kila ukurasa	1, 500 Kwa kila ukurasa	HAIPO	HAIPO
29.	Mwanga Hakika Bank Ltd	2,000 Kwa kila ombi	2,000 Kwa kila ombi	HAIPO	HAIPO
30.	National Bank of Commerce Limited	1,500 Kwa kila ombi	6,500 Kwa kila ombi	300 Kwa kila ombi	750 Kwa kila ombi
31.	NCBA Bank Tanzania Limited	3,000 Kwa kila ukurasa	3,000 Kwa kila ukurasa	400 Kwa kila ombi	400 Kwa kila ombi
32.	NMB Bank Plc	2,000 Kwa kila mwezi	2,000 Kwa kila mwezi	413 Kwa kila ombi	413 Kwa kila ombi
33.	Peoples Bank of Zanzibar Limited	500 Kwa kila ombi	500 Kwa kila ombi	400 Kwa kila ukurasa	400 Kwa kila ukurasa
34.	Selcom Microfinance Bank Tanzania Limited	0	10,000 Kwa kila hati	HAIPO	HAIPO
35.	Stanbic Bank Tanzania Ltd	1,000 Kwa kila hati	5,000 Kwa kila hati	900.01 Kwa kila hati	900.01 Kwa kila hati
36.	Standard Chartered Bank Tanzania Ltd	HAIPO	HAIPO	HAIPO	HAIPO
37.	Tanzania Agricultural Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
38.	Tanzania Commercial Bank Plc	2,000 Kwa kila ukurasa	2,000 Kwa kila ukurasa	400 Kwa kila ombi	400 Kwa kila ombi
39.	TIB Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
40.	Uchumi Commercial bank Limited	1,500 Kwa kila hati	1,500 Kwa kila hati	400	500
41.	United Bank for Africa Tanzania Limited	1,000 Kwa kila ukurasa	1,000 Kwa kila ukurasa	HAIPO	HAIPO
42.	Visionfund Tanzania Microfinance Bank Limited	0	55,400	0	0

4. Ada za Utoaji Fedha Kupitia ATM

Maelezo		ATM ya Benki Yako		ATM ya Benki Nyingine	
NA.	Benki Ada/harama	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu
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	HAIPO	HAIPO
8.	Bank of India Tanzania Limited	HAIPO	HAIPO	HAIPO	HAIPO
9.	China Dasheng Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
10.	Citibank Tanzania Limited	HAIPO	HAIPO	HAIPO	HAIPO
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	HAIPO	HAIPO	HAIPO	HAIPO
19.	Guaranty Trust Bank Tanzania Limited	1,500	1,500	2,360	2,360
20.	Habib African Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
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	HAIPO	HAIPO
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	HAIPO	HAIPO	HAIPO	HAIPO
37.	Tanzania Agricultural Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
38.	Tanzania Commercial Bank Plc	1,800	1,800	4,000	4,000
39.	TIB Development Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO
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	HAIPO	HAIPO	1,200	4,000

5. Ada za Mikopo na Kiwango cha Riba cha Mwaka

Maelezo		Ada ya Usimamizi		Ada ya kujidhatiti kuchukua mkopo		Ada ya Kuboresha Mkopo		Ada ya marekebisho ya vigezo na masharti		Kiwango cha Riba cha Mwaka	
NA.	Benki Ada/gharama	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu	Kiasi cha Chini	Kiasi cha Juu
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%	HAIPO	HAIPO	0	0	1%	1%	18%	18%
6.	Bank of Africa Tanzania Limited	1%	1%	2%	2%	Makubaliano	Makubaliano	Makubaliano	Makubaliano	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	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO
11.	Co-operative Bank of Tanzania	100,000	2.5%	1%	1%	HAIPO	HAIPO	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%	Makubaliano	Makubaliano	Makubaliano	Makubaliano	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%	HAIPO	HAIPO	2%	2%	17%	17%
20.	Habib African Bank Limited	HAIPO	HAIPO	HAIPO	HAIPO	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%	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	10%	30%

28.	Mwalimu Commercial Bank Limited	1.5%	3.5%	0	0	0	0	0	0	14%	18%
29.	Mwanga Hakika Bank Ltd	HAIPO	HAIPO	HAIPO	HAIPO	1%	3.5%	0.5%	0.5%	Makubaliano	Makubaliano
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	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO
37.	Tanzania Agricultural Development Bank Limited	0.50%	1.50%	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	HAIPO	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	HAIPO	HAIPO	2.36%	2.36%	5,000,000	0.097%(mkopo zaidi ya bilioni 1)	0.65%	0.65%	13%	20.2%
40.	Uchumi Commercial bank Limited	0	2%	HAIPO	HAIPO	0	2%	HAIPO	HAIPO	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%