

I&M BANK (TANZANIA) LIMITED TARIFF GUIDE

(APPLICABLE FROM 22ND MAY, 2024)



	Local Currency (LCY)	Foreign Currency (FCY)
Monthly Account Maintenance Fees		
Corporate, Institutional and Business Banking		
Business Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msimi Student Account	Free	N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
Moja Account	TZS 1,000	USD/GBP/EUR 1
Everyday Account	TZS 10,000	USD/GBP/EUR 5
Select Account	TZS 50,000	USD/GBP/EUR 20
Minimum Initial Deposit Required for Account Opening		
Corporate, Institutional and Business Banking		
Business Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50
Tunaweza Group Account	TZS 30,000	US\$, EUR, GBP 50
Kwetu Current Account	Nil	Nil
Personal Banking		
Dunduliza Savings Account	TZS 20,000	US\$, EUR, GBP 20
Fasta Account	TZS 10,000	N/A
Salary Account	Nil	Nil
Msimi Student Account	TZS 10,000	N/A
Tunaweza Savings Account	TZS 10,000	US\$, EUR, GBP 20
Mafao Account	TZS 10,000	US\$, EUR, GBP 10
Young Saver's Account	TZS 20,000	US\$ 20
Kwetu Savings Account	Nil	Nil
Moja Account	TZS 10,000	USD/GBP/EUR 10
Everyday Account	TZS 10,000	USD/GBP/EUR 20
Select Account	TZS 500,000	USD/GBP/EUR 200
Minimum Required Account Balance		
Corporate, Institutional and Business Banking		
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 10,000	US\$, EUR, GBP 10
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10
Kwetu Current Account	TZS 500,000	USD200, EUR100, GBP100
Personal Banking		
Dunduliza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Fasta Account	TZS 5,000 (Min Balance Blocked)	N/A
Salary Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (Min Balance Blocked)
Msimi Student Account	TZS 5,000 (Min Balance Blocked)	N/A
Tunaweza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Mafao Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Young Saver's Account	TZS 5,000 (Min Balance Blocked)	US\$ 20
Kwetu Savings Account	TZS 200,000	USD100, EUR50, GBP50
Moja Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Everyday Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Select Account	TZS 500,000	USD/GBP/EUR 200
Non - Maintenance of Minimum Balance		
Corporate, Institutional and Business Banking		
Current Account	TZS 15,000	TZS 15,000 Equivalent
Bonanza Account	TZS 15,000	TZS 15,000 Equivalent
Jamii Account	N/A	N/A
Tunaweza Current Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Kwetu Current Account	TZS 15,000	TZS 15,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account	Nil (Min Balance Blocked)	N/A
Salary Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Msimi Student Account	Nil (Min Balance Blocked)	N/A
Tunaweza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Mafao Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Young Saver's Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent
Moja Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Everyday Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Select Account	TZS 500,000	USD/GBP/EUR 200
Ledger Folio Charges / Transaction Fees - per entry		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	Free (iClick internet banking charges apply)	Free (iClick internet banking charges apply)
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msimi Student Account	Free	N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free (iClick internet banking charges apply)	Free (iClick internet banking charges apply)
Moja Account	Free	Free
Everyday Account	Free	Free
Select Account	Free	Free
Salary handling/Bulk internal transfers charges		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Statement Charges		
Corporate, Institutional and Business Banking		
Current Account	TZS 1,500 / page	FCY 1 / page
Bonanza Account	Free	Free
Jamii Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Group Account	TZS 1,500 / page	FCY 1 / page
Kwetu Current Account	TZS 1,500 / page	FCY 1 / page
Personal Banking		
Dunduliza Savings Account	TZS 1,500 / page	FCY 1 / page
Fasta Account	TZS 1,500 / page	N/A
Salary Account	TZS 1,500 / page	FCY 1 / page
Msimi Student Account	TZS 1,500 / page	N/A
Tunaweza Savings Account	TZS 1,500 / page	FCY 1 / page
Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account	TZS 1,500 / page	FCY 1 / page
Moja Account	TZS 1,500 / page	FCY 1 / page
Everyday Account	TZS 1,500 / page	FCY 1 / page
Select Account	TZS 1,500 / page	FCY 1 / page
Cash Deposit (Small Denomination Charges Apply for all)		
Small Deposit Denomination	TZS 500; 1,000; 2,000: 1% of total Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%
Corporate, Institutional and Business Banking		
Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Tunaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Kwetu Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msimi Student Account	Free	N/A
Tunaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Moja Account	Free	Free
Everyday Account	Free	Free
Select Account	Free	Free
Cash Withdrawals (Daily Limits)		
Corporate, Institutional and Business Banking		
Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Tunaweza Group Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
Personal Banking		
Dunduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Fasta Account	Free	N/A
Salary Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Msimi Student Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Tunaweza Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%
Mafao Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Young Saver's Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Kwetu Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
Moja Account	Counter cash withdrawal fee is TZS5,000 for amount up to TZS 5million, else is 0.15% of value maximum TZS100,000	Upto US\$ 5,000/- per day is Free, above that 0.5% maximum of USD50
Everyday Account	Counter cash withdrawal fee is TZS5,000 for amount up to TZS 5million, else is 0.15% of value maximum TZS100,000	Upto US\$ 5,000/- per day is Free, above that 0.5% maximum of USD50
Select Account	Free	Free

Inter Country Transaction		
Cash Deposits	As per Normal Bank Tariff	As per Normal Bank Tariff
Cash Withdrawal	As per Normal Bank Tariff	As per Normal Bank Tariff
Funds Transfers	TZS 22,000	TZS 22,000 Equivalent in FCY
Inward Remittances		
Incoming Funds Transfers (TISS)	Free	Free
Incoming Funds Transfers (TT)	USD/GBP/EUR 11.8; TZS EQV	USD/GBP/EUR 11.8
Income EFT Local	Free	N/A
Outward Remittances		
Outgoing Funds Transfers (TISS)	< TZS 10 Million: TZS 2,000 and equivalent in FCY	
	> TZS 10 Million < 50 Million: TZS 5,000 and equivalent in FCY	
Outgoing Funds Transfers (TIPS)	< TZS 50,000: TZS 500	
	≥ TZS 50,000 < 500,000: TZS 1,000	
Outgoing Funds Transfers (EAPS)	≥ TZS 500,000 < TZS 5Million: TZS 1,500	
	≥ TZS 5Million < TZS 20Million: TZS 2,000	
Outgoing Funds Transfers (EFTS)	TZS 10,000	TZS 10,000 Equivalent in FCY
Outward EFT - External (Single/bulk)	TZS 4,000	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 50/- & Max US\$ 100	0.11% min FCY 50/- & Max FCY 100/-
Bank Transfer		US\$ 20
Outgoing Funds Transfers Rapidex - Existing Customers (Routed Through Account)		US\$ 7
Outgoing Funds Transfers Rapidex - Walk-in Clients		US\$ 9
Recall of funds (TT)	USD 20	USD 20
Cancellation of (TT)	USD 20	USD 20
Cheque Services (All cheque book charges are inclusive stamp duty)		
Per leaf	TZS 800	TZS 800 Equivalent
Counter cheque	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent
Note: Cheque book destruction charges apply if any requested cheques remain uncollected by customer within 6 months		
Unpaid Cheque Return Charges		
Check returned by us - per item - Technical reason by customer side	TZS 50,000	TZS 50,000 Equivalent
Check returned by us - per item - Financial reason by customer side	TZS 60,000	TZS 60,000 Equivalent
Cheque returned by other banks (Inward unpaid)	TZS 30,000	TZS 30,000 Equivalent
Banker's Cheques		
Issuance of Bankers Cheque	TZS 20,000	TZS 20,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
Issuance Foreign draft	US\$ 30	US\$ 30
Replacement / Cancellation of Foreign Draft	US\$ 5	US\$ 5
Indian Rupee Demand Draft (family)	US\$ 6	US\$ 6
Standing Instruction		
Registration charges	TZS 15,000	TZS 15,000 Equivalent
Processing - Internal	TZS 2,000	TZS 2,000 Equivalent
Processing - External (TISS or TT charges applies along with banks tariff)	TZS 10,000	TZS 10,000 Equivalent
Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
Others Certificates		
Balance confirmation	TZS 50,000	TZS 50,000 Equivalent
Audit confirmation	TZS 70,000	TZS 70,000 Equivalent
Reference Letter / Status Inquiry	TZS 20,000	TZS 20,000 Equivalent
Investigation / query per item above 12 months	TZS 30,000	TZS 30,000 Equivalent
Dormant Account Charges		
All Accounts	No Charge	No Charge
Dormant Accounts - Reactivation Charges		
All Accounts	Free	Free
Account Closure Charges		
All Current accounts	TZS 35,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Cards Related Charges (Visa Debit Cards)		
Annual charges (Classic Debit Card - *applicable accounts)	TZS 20,000	TZS 15,000 Equivalent in FCY
Annual charges (Infinite Debit Card) - *as per Select Account parameters	TZS 100,000	TZS 30,000 Equivalent in FCY
Card replacement (Classic)	TZS 20,000	TZS 20,000 Equivalent in FCY
Card replacement (Platinum and Infinite)	TZS 50,000	TZS 50,000 Equivalent in FCY
New pin request (Pin regeneration)	TZS 1,000	TZS 1,000 Equivalent in FCY
Cards uncollected and destroyed (after 3months)	Nil	Nil
Declined ATM cash withdrawal (insufficient funds)	TZS 200	TZS 200 Equivalent in FCY
Mini Statement	Free	Free
Balance Enquiry Own ATM	TZS 200	TZS 200 Equivalent in FCY
Balance Enquiry Other Bank ATM	TZS 300	TZS 300 Equivalent in FCY
Balance Enquiry International ATM	TZS 2,000	TZS 2,000 Equivalent in FCY
ATM International access fees (Cards from outside of Tanzania)	TZS 12,000	TZS 12,000 Equivalent in FCY
Optional Issuer fee (Card currency conversion fee)	8.00%	8.00%
ATM Cash Withdrawal (Per Withdrawal)		
Cash withdrawal-I&M ATM (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - In Tanzania (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Classic)	TZS 10,000	TZS 10,000 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)	TZS 12,000	TZS 12,000 Equivalent in FCY
Charges on Alerts		
Financial Transaction Debit & Credit Alert	Free	Free
Stop payment & Revoke Stop payment	TZS 500	TZS 500 Equivalent in FCY
iclick Charges		
Inquiries through Mobile Banking	TZS 100	
NHC payments	TZS 1,100	
Precision Air Flight fare payment	TZS 2,200	
Selcom Card funds transfers	TZS 550	
TANESCO Postpaid Electricity Bill payment	Free	
TFDA - Certification application fee payment	TZS 1,100	
UTT investor payments	TZS 1,100	
ZUKU TV subscription payment	Free	
Airtime Purchase	Free	
DSTV Payments		
< 200,000/-	TZS 1,100	
≤ 500,000	TZS 2,200	
> 500,000	TZS 5,500	
Bank to Mobile Wallet		
≤ 50,000	TZS 1,000	
50,001 - 300,000	TZS 2,500	
300,001 - 900,000	TZS 3,000	
900,001 - 1,000,000	TZS 3,500	
>1,000,000	TZS 5,000	
Mobile Wallet to Bank	Free	
Agency Banking Tariffs & Commissions		
Cash Withdrawal		
0 - 9,999	TZS 600	
10,000 - 49,999	TZS 1,000	
50,000 - 99,999	TZS 1,500	
100,000 - 299,999	TZS 2,500	
300,000 - 499,999	TZS 4,000	
500,000 - 3,000,000	TZS 5,000	
Above 1,000,000	TZS 10,000	
Other Services		
Cash Deposit	Free	
Fund Transfer	TZS 1,300	
Balance Inquiry	TZS 200	
Mini Statement	TZS 200	
Annual Safe Deposit Lockers at Oysterbay, Nyerere and Arusha Branch (Only in TZS)		
Locker Size	Charge per Annum	Safety Fixed Deposit Required
Small Size	TZS 200,000	TZS 1,000,000
Medium size	TZS 350,000	TZS 1,000,000
Large size	TZS 400,000	TZS 1,000,000
Extra Large	TZS 500,000	TZS 2,000,000
Double Extra Large	TZS 1,000,000	TZS 2,000,000
Appraisal Fees For Credit Facilities		
Overdraft (P/A)		
Facility Fee	1.1% of the facility min of USD 50	
Temporary over draft per quarter	1.1	