

I&M Bank (T) Limited Tariff Guide

(Applicable from 01st April, 2025)



| Local Currency (LCV) | | Foreign Currency (FCY) | |
|---|-------------|------------------------|--|
| Monthly Account Maintenance Fees | | | |
| SME, Corporate, Institutional and Business Banking | | | |
| Moja Biashara Account | TZS 25,000 | TZS 25,000 Equivalent | |
| Zaidi Biashara Account | TZS 100,000 | TZS 100,000 Equivalent | |
| Business Current Account | TZS 20,000 | TZS 20,000 Equivalent | |
| Bonanza Account | Free | Free | |
| Jamii Account | Free | Free | |
| Kwetu Current Account | TZS 20,000 | TZS 20,000 Equivalent | |
| Personal Banking | | | |
| 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 | |
| Dunduliza Savings Account | Free | Free | |
| Mafao Account | Free | Free | |
| Young Saver's Account | Free | Free | |
| Kwetu Savings Account | Free | Free | |

| Minimum Initial Deposit Required for Account Opening | | | |
|---|-------------|--|--|
| SME, Corporate, Institutional and Business Banking | | | |
| Moja Biashara Account | TZS 100,000 | USD 50, GBP 50, EUR 50, KES 15,000, ZAR 2,000, | |
| Zaidi Biashara Account | TZS 500,000 | USD 200 | |
| Business Current Account | TZS 100,000 | US\$, EUR, GBP 100 | |
| Bonanza Account | TZS 100,000 | US\$, 100 | |
| Jamii Account | Nil | Nil | |
| Kwetu Current Account | Nil | Nil | |
| Personal Banking | | | |
| 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 | |
| Dunduliza Savings Account | TZS 20,000 | 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 | |

| Minimum Required Account Balance | | | |
|---|---------------------------------|--|--|
| SME, Corporate, Institutional and Business Banking | | | |
| Moja Biashara Account | TZS 100,000 | USD 50, GBP 50, EUR 50, KES 15,000, ZAR 2,000, | |
| Zaidi Biashara Account | TZS 500,000 | USD 200 | |
| Business Current Account | TZS 100,000 | US\$, EUR, GBP 100 | |
| Bonanza Account | TZS 100,000 | US\$, EUR, GBP 100 | |
| Jamii Account | Nil | Nil | |
| Kwetu Current Account | TZS 500,000 | USD200, EUR100, GBP100 | |
| Personal Banking | | | |
| 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 | |
| Dunduliza 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 | |

| Non - Maintenance of Minimum Balance | | | |
|---|---------------------------|--|--|
| SME, Corporate, Institutional and Business Banking | | | |
| Moja Biashara Account | TZS 20,000 | USD 10, GBP 10, EUR 10, KES 1,500, ZAR 200 | |
| Zaidi Biashara Account | TZS 20,000 | USD 10 and Equivalent | |
| Business Current Account | TZS 15,000 | TZS 15,000 Equivalent | |
| Bonanza Account | TZS 15,000 | TZS 15,000 Equivalent | |
| Jamii Account | N/A | N/A | |
| Kwetu Current Account | TZS 15,000 | TZS 15,000 Equivalent | |
| Personal Banking | | | |
| 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 | |
| Dunduliza 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 | |

| Ledger Folio Charges/ Transaction Fees - per entry | | | |
|---|--|--|--|
| SME, Corporate, Institutional and Business Banking | | | |
| Moja Biashara Account | Free | Free | |
| Zaidi Biashara Account | Free | Free | |
| Business Current Account | TZS 500 Per transaction | TZS 500 Equivalent Per transaction | |
| Bonanza Account | Free | Free | |
| Jamii Account | Free | Free | |
| Kwetu Current Account | Free (iClick internet banking charges apply) | Free (iClick internet banking charges apply) | |
| Personal Banking | | | |
| Moja Account | Free | Free | |
| Everyday Account | Free | Free | |
| Select Account | Free | Free | |
| Dunduliza 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) | |

| Cheque Services (All Cheque book charges are inclusive items listed) | | | |
|---|------------|---|-----------|
| Per leaf | TZS 800 | TZS 800 Equivalent | |
| Counter cheque | TZS 10,000 | TZS 10,000 Equivalent | |
| Stop Payment - per instruction (Single Continuous cheque only) | TZS 50,000 | TZS 50,000 Equivalent | |
| Revoke Stop Payment Instruction | TZS 10,000 | TZS 10,000 Equivalent | |
| House Cheque book destruction charges apply if any requested cheque book remains 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 (forwarded unpaid) | TZS 30,000 | TZS 30,000 Equivalent | |
| Banker's Cheques | | | |
| Issuance of Banker's Cheque | TZS 20,000 | TZS 20,000 Equivalent in FCY | |
| Cancellation/Reprint charge of Banker's Cheque | TZS 15,000 | TZS 15,000 Equivalent in FCY | |
| Issuance Foreign draft | US\$ 30 | | |
| Replacement / Cancellation of Foreign Draft | US\$ 5 | | |
| India Business Demand Draft (Family) | US\$ 6 | | |
| Standing Instruction | | | |
| Registration charge | TZS 15,000 | TZS 15,000 Equivalent | |
| Processing - Internal | Free | Free | |
| Processing - External (TIPS or TT charges apply along with banks tariff) | TZS 10,000 | TZS 10,000 Equivalent | |
| Amendment / Stop Standing order/ Instruction Unpaid ST / Failure of ST (Insufficient funds) | TZS 10,000 | TZS 10,000 Equivalent | |
| Others Certificates | | | |
| Balance confirmation | TZS 50,000 | TZS 50,000 Equivalent | |
| Audit confirmation | TZS 10,000 | TZS 10,000 Equivalent | |
| Reference Letter / Status Inquiry | TZS 20,000 | TZS 20,000 Equivalent | |
| Investigation / Query per item above 32 months | TZS 30,000 | TZS 30,000 Equivalent | |
| All Accounts | No Charge | Dormant Accounts - Reactivation Charges | No Charge |
| All Accounts | Free | Dormant Accounts - Reactivation Charges | Free |
| Account Closure Charges | | | |
| All Current accounts | Free | Free | |
| All Savings Accounts | Free | Free | |

| Cards Related Charges | | | |
|--|-------------|-------------------------------|--|
| Card Issuance Charges | | | |
| Mastercard Debit Gold Card | Free | | |
| Mastercard Debit World Elite Card | USD 10 | | |
| Mastercard Platinum/MultiCurrency Prepaid Card | Free | | |
| Annual Card Charges | | | |
| Mastercard Debit Gold Card (Applicable accounts) | TZS 20,000 | TZS 20,000 Equivalent in FCY | |
| Mastercard Debit World Elite Card (if spend >= 50,000) | TZS 100,000 | TZS 100,000 Equivalent in FCY | |
| Additional Ancillary Card Charges | Free | | |
| Mastercard Debit Gold Card | TZS 10,000 | TZS 10,000 Equivalent in FCY | |
| Mastercard Debit World Elite Card | TZS 100,000 | TZS 100,000 Equivalent in FCY | |
| Mastercard Platinum/MultiCurrency Prepaid Card | TZS 10,000 | TZS 10,000 Equivalent in FCY | |
| Card Replacement Charges | | | |
| Mastercard Debit Gold Card | TZS 20,000 | TZS 20,000 Equivalent in FCY | |
| Mastercard Debit World Elite Card | TZS 100,000 | TZS 100,000 Equivalent in FCY | |
| Mastercard Platinum/MultiCurrency Prepaid Card | TZS 20,000 | TZS 20,000 Equivalent in FCY | |
| Other Card Charges | | | |
| New pin request (PIN Replacement) | Nil | Nil | |
| Cards uncollected and destroyed (after 3 months) | Nil | Nil | |
| Courier - Domestic (per card) | TZS 20,000 | TZS 20,000 | |
| Courier - International (per card) | TZS 40,000 | TZS 40,000 | |
| Courier - International Africa | TZS 115,000 | TZS 115,000 | |
| Courier - International Out of Africa | TZS 225,000 | TZS 225,000 | |
| Optional Express fee (per card conversion fee) | 8.00% | | |
| ATM Related Charges | | | |
| ATM Withdrawal (5,000-195,000) | TZS 2,000 | | |
| ATM Withdrawal (200,000-395,000) | TZS 4,000 | | |
| ATM Withdrawal (400,000-600,000) | TZS 4,000 | | |
| Other bank ATM withdrawal - Outside Tanzania | TZS 12,000 | TZS 12,000 Equivalent in FCY | |
| ATM International access fees (once per month/visit or 3 months) | TZS 200 | TZS 200 Equivalent in FCY | |
| Declined ATM cash withdrawal (insufficient funds) | Free | Free | |
| Mini Statements | 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 | |

| Charges on Alerts | | | |
|--|----------------------------------|---------------------------|--|
| Financial Transaction Debit & Credit Alert | Free | Free | |
| Stop payments & Revoke Stop payment | Free | TZS 500 Equivalent in FCY | |
| iClick Charges | | | |
| Inquiries Through Mobile Banking | Free | | |
| MHC payments | TZS 1,100 | | |
| Precision Air Flight fare payment | TZS 2,200 | | |
| Sellcom Card funds transfers | TZS 550 | | |
| TANESCO Postpaid Electricity Bill payment | Free | | |
| TRDA - Certification application fee payment | TZS 1,100 | | |
| UTI investor payments | TZS 1,000 | | |
| ZUKU TV subscription payment | Free | | |
| Airtel recharge | Free | | |
| Debit Payments | | | |
| ≤ 200,000/- | TZS 1,100 | | |
| > 200,000 - < 500,000 | TZS 2,200 | | |
| > 500,000 | TZS 5,500 | | |
| Link Mobile Wallet (Free for Moja Biashara And Personal, Zaidi Biashara and Select Account) | | | |
| ≤ 50,000 | TZS 1,000 | | |
| 300,001 - 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 | | | |
| ≤ 50,000 | Free | | |
| > 50,000 | Free | | |
| Debit Withdrawal | | | |
| Customer Charges | Free | | |
| ≤ 50,000 | Free | | |
| > 50,000 | TZS 200 | | |
| > 100,000 | TZS 300 | | |
| > 150,000 | TZS 400 | | |
| > 200,000 | TZS 500 | | |
| > 300,000 | TZS 600 | | |
| > 400,000 | TZS 700 | | |
| > 500,000 | TZS 800 | | |
| > 1,000,000 and above | TZS 10,000 | | |
| Online Services | | | |
| Cash Deposit | TZS 1,300 | | |
| Fund Transfer | TZS 200 | | |
| Balance Inquiry | Free | | |
| Mini Statements | Free | | |
| Agency Banking (Wakala) | | | |
| Debit Withdrawal | Customer Charges | | |
| 1000 - 4,999 | TZS 200 | | |
| 5,000 - 9,999 | TZS 500 | | |
| 10,000 - 19,999 | TZS 1,000 | | |
| 20,000 - 39,999 | TZS 1,800 | | |
| 40,000 - 49,999 | TZS 2,300 | | |
| 50,000 - 99,999 | TZS 3,700 | | |
| 100,000 - 199,999 | TZS 4,600 | | |
| 200,000 - 299,999 | TZS 5,600 | | |
| 300,000 - 399,999 | TZS 7,100 | | |
| 400,000 - 999,999 | TZS 8,000 | | |
| 1,000,000 and above | TZS 10,000 | | |
| Annual Safe Deposit Locker at Outstation, Nyamira and Anzani Branch (Only in TZS) | | | |
| Locker Size | Charge per annum | Safety 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 (M/A) | | | |
| Facility Fee | 1% of the facility min of USD 50 | | |
| Temporary over-draft per quarter | 1% of the facility min of USD 50 | | |
| Term Loan (Flat) | | | |
| Facility Fee | 1% of the facility min of USD 50 | | |
| Facilitation of Loan Amendments | USD 500 | | |
| Advances | | | |
| Disbursement of Loans | Free | | |
| Recall Notice/Demand for repayment | Out of pocket expenses | | |
| Discharge of Mortgage Demands | Out of pocket expenses | | |

| Salary handling/Bulk internal transfers charges | | |
|---|------|------|
| SME, Corporate, Institutional and Business Banking | | |
| Moja Biashara Account | Free | Free |
| Zaidi Biashara Account | Free | Free |
| Business Current Account | Free | Free |
| Bonanza Account | Free | Free |
| Jamii Account | Free | Free |
| Tunaweza Current Account | Free | Free |
| Tunaweza Group Account | Free | Free |
| Kwetu Current Account | Free | Free |

| Statement Charges | | |
|---|------------------------------------|------------------------------------|
| SME, Corporate, Institutional and Business Banking | | |
| Moja Biashara Account | TZS 1,500 / page | FCY 1 / page |
| Zaidi Biashara Account | TZS 1,500 / page | FCY 1 / page |
| Business Current Account | TZS 1,500 / page | FCY 1 / page |
| Bonanza Account | Free | Free |
| Jamii Account | TZS 1,500 / page | FCY 1 / page |
| Kwetu Current Account | TZS 1,500 / page | FCY 1 / page |
| Personal Banking | | |
| 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 |
| Dunduliza 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) |

| 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% | | |
| SME, Corporate, Institutional and Business Banking | | |
| Moja Biashara Account | Free | Free |
| Zaidi Biashara Account | Free | Free |
| Business Current Account | Free | Free |
| Bonanza Account | Free | Free |
| Jamii Account | Free | Free |
| Kwetu Current Account | Below TZS 30M: Free; Above TZS 30M charge 1% | Free |
| Personal Banking | | |
| Moja Account | Free | Free |
| Everyday Account | Free | Free |
| Select Account | Free | Free |
| Dunduliza Savings Account | Free | 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 |

| Cash Withdrawals (Daily Limits) | | |
|---|--|---|
| SME, Corporate, Institutional and Business Banking | | |
| Moja Biashara Account | 0.1% of value maximum TZS100,000 | Upto US\$ 5,000/- per day is Free, above that 0.5% maximum of USD50 |
| Zaidi Biashara Account | Free | Free |
| Business 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 |
| 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 | | |
| 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 |