

I&M Bank (T) Limited Tariff Guide

(Applicable from 01st April, 2026)



Account Type	Local Currency (LCY)	Foreign Currency (LCY)
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 10,000 (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
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
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)
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)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account	TZS 1,500 / page	FCY 1 / page
CASH SERVICES		
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
Select Account	Free	Free
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% maximum of USD50
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% maximum of USD50
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% maximum of USD50
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% maximum of USD50
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

Cards Related Charges	Mastercard Debit Gold Card	Mastercard Debit World Elite Card	Multicurrency Prepaid Card
Card Issuance Charges	Free	Free	TZS 26,000 & Equivalent in FCY
Annual Card Charges	TZS 20,000 & Equivalent in FCY	TZS 100,000 & Equivalent in FCY	TZS 20,000 & Equivalent in FCY
Additional/ Supplementary Card Charges	TZS 10,000 & Equivalent in FCY	TZS 100,000 & Equivalent in FCY	TZS 10,000 & Equivalent in FCY
Card Replacement Charges	TZS 20,000 & Equivalent in FCY	TZS 50,000 & Equivalent in FCY	TZS 20,000 & Equivalent in FCY
Other Card Related Charges			
New pin request (Pin regeneration)		Nil	
Cards uncollected and destroyed (after 3months)		Nil	
Courier - Domestic Dar es Salaam		TZS 20000 & Equivalent in FCY	
Courier - Domestic Upcountry		TZS 40000 & Equivalent in FCY	
Courier - International Africa		TZS 115000 & Equivalent in FCY	
Courier - International Out of Africa		TZS 225000 & Equivalent in FCY	
Optional Issuer fee (Card currency conversion fee)		8.00%	
ATM Related Charges			
ATM Withdrawal (5,000-195,000)		TZS 2,000 & Equivalent in FCY	
ATM Withdrawal (200,000-395,000)		TZS 2,500 & Equivalent in FCY	
ATM Withdrawal (400,000-600,000)		TZS 4,000 & Equivalent in FCY	
Other bank ATM withdrawal Outside Tanzania		TZS 12,000 & Equivalent in FCY	
ATM International access fees		TZS 12,000 & Equivalent in FCY	
Declined ATM cash withdrawal (Insufficient funds)		TZS 200 & Equivalent in FCY	
Mini Statement		Free	
Balance Enquiry Own ATM		TZS 200 & Equivalent in FCY	
Balance Enquiry Other Bank ATM		TZS 300 & Equivalent in FCY	
Balance Enquiry International ATM		TZS 2,000 & Equivalent in FCY	
DIGITAL BANKING SERVICES			
Iclick Charges			
Inquiries through Mobile Banking	Free		
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 (Free for Moja Biashara And Personal, Zaidi, Everyday and Select Account)			
≤ 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 (Wakala)			
Cash 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 - 599,999	TZS 7,100		
600,000 - 999,999	TZS 8,000		
1,000,000 and above	TZS 10,000		
Other Services Customer Charges			
Cash Deposit	Free		
Fund Transfer	TZS 1,300		
Balance Inquiry	TZS 200		
Mini Statement	TZS 200		
Charges on Alerts			
Financial Transaction Debit & Credit Alert	Free		Free
Stop payment & Revoke Stop payment	TZS 500		TZS 500 Equivalent in FCY
FUNDS TRANSFERS			
Internal transfers			
Internal Funds Transfers	Free		Free
Inward Remittances			
Incoming Funds Transfers (TISS/ EFT/TIPS/M2B)	Free		Free
Incoming Funds Transfers (TT)	USD/GBP/EUR 11.8:TZS EQV		USD/GBP/EUR 11.8
Outward Remittances			
Outgoing Funds Transfers (TISS)	< TZS 10 Million: TZS 2,000 and equivalent in FCY > TZS 10 Million < 50 Million: TZS 5,000 & equivalent in FCY ≥ TZS 50 Million: TZS 10,000 and equivalent in FCY		
Outgoing Funds Transfers (TIPS and EFT)	< TZS 50,000: TZS 500 ≥ TZS 50,000 < 500,000: TZS 1,000 ≥ TZS 500,000 < TZS 5Million: TZS 1,500 ≥ TZS 5Million < TZS 20Million: TZS 2,000		
Outgoing Funds Transfers (EAPS)	TZS 10,000		TZS 10,000 Equivalent in FCY
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 50/- & Max US\$ 100		0.11% min FCY 50% & Max FCY 100/-
Brisk Transfer			US\$ 20
Outgoing funds Transfers Rapidex			US\$ 7
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
OTHER ACCOUNT SERVICES			
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
Unused fee			
All Accounts	No Charge		No Charge
Dormant Accounts - Reactivation Charges			
All Accounts	Free		Free
Account Closure Charges			
All Current accounts	Free		Free
All Savings Accounts	Free		Free
Cash Deposits			
Cash Deposits	As per Normal Bank Tariff		As per Normal Bank Tariff
Cash Withdrawal	TZS 22,000		TZS 22,000 Equivalent USD 10 equivalent

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		

CREDIT FACILITIES

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% of the facility min of USD 50	
Term Loan (T/A)		
Facility Fee	1.1% 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	
Guarantees		
Guarantees/SBLC – Issuance	1.1% per quarter or part thereof with a minimum of USD150 per quarter + correspondent bank charges	
Guarantees – Amendment extension of expiry date	1.1% per quarter or part thereof with a minimum of USD150 per quarter + correspondent bank charges	
Guarantees – Amendment other than extension date	USD50 + correspondent bank charges	
Advising of guarantees	USD100 Flat	
Cancellation of guarantee	USD100 Flat	
Collection of FCY cheques	3% with a minimum of US\$ 20 + postal/courier charges	
Discounting of FCY cheques	3% with a minimum of US\$ 20 + postal/courier charges + agreement in USD	
Debt registration BOT (DRN)	< 100k = 1,000 < 1M = 2,500 < 5M = 5,000 ≥ 5M = 7,000	

TRADE FINANCE

Trade Finance General Charges		
Import Charges		
Letter of credit issuance -sight/issuance	1.1% per quarter or part thereof with a minimum of US\$ 350 + swift charges of US\$ 110	
Letter of credit amendment - extension	1.1% per quarter or part thereof with a minimum of US\$ 350 + swift charges of US\$ 110	
Letter of credit amendment - other than extension	US\$ 60 + swift charges of US\$ 60	
LC documents – acceptance commission	1.1% per quarter or part thereof with a minimum of US\$ 350 + swift charges of US\$ 110	
LC cancellation	USD100 flat	
Avalisation/co acceptance of import collection	1.1% per quarter with minimum of US\$ 300	
Import collections	0.125% with a minimum of US\$ 100 + swift charges of US\$ 60	
Import collection – outstanding beyond due date	US\$ 75 per quarter or part thereof	
Issue of delivery order	US\$ 50	
Exports Charges		
Advising of export LC - customer	US\$ 200 per LC	
Advising of export LC - non customer	US\$ 200 per LC	
Advising amendment to export L/C - Customer	US\$ 60	
Advising amendment to export L/C - Non-Customer	US\$ 60	
Negotiation of export documents under L/C	0.25% with a minimum of US\$ 150 + handling charges of US\$ 55 + interest as per agreement	
Export collections	0.25% with a minimum of US\$ 150 + courier charges of US\$ 80	
Confirmation of export L/C	Minimum 11% with a minimum of US\$ 200	
Export collection - outstanding beyond due date	US\$ 100 per quarter or part thereof	
Transfer of export L/C	US\$ 110 per transfer	

DEPOSIT & INVESTMENT RATES

TZS Deposit Rates	3 Months	6 Months	≥ 12 Months	≥ 18 Months	Upto 2 Years (24Months)	< 5 Years (<60 months)	≥ 5 Years to < 8 Years (96 months)	Upto 10 Years (120 months)
Minimum Amount TZS 1 Million	≥= 90 days	182 days	365 days	540 days	730 days	2920 days	1800 days	4380 days
≥ 1M - < 5M	1.50%	2.50%	3.00%	4.50%	5.00%	5.50%	6.00%	8.00%
≥ 5M - < 100M	2.00%	3.00%	4.00%	5.50%	6.00%	6.50%	7.00%	9.00%
≥ 100M - < 500M	3.50%	4.50%	5.50%	6.50%	6.75%	7.00%	8.00%	10.00%
≥ 500M and above	4.00%	5.00%	7.00%	7.25%	7.50%	8.00%	9.00%	11.00%

USD Deposit rates	3 Months	6 Months	≥ 12 Months	≥ 18 Months	≥2 Years Upto 3 Years	Upto 5 Years (60 months)
Minimum Amount - USD 1,000	≥= 90 days	182 days	365 days	540 days	730 days	Upto 1800 days
≥ 1,000 - < 5,000	1.25%	1.50%	1.75%	2.00%	2.10%	2.25%
≥ 5,000 - < 50,000	1.75%	2.00%	2.25%	2.50%	2.60%	2.75%
< 100,000	2.00%	2.40%	2.75%	3.00%	3.10%	3.25%
≥ 100,000 - <500,000	2.25%	2.65%	3.00%	3.25%	3.35%	3.50%
≥ 500,000 - < 1,000,000	2.75%	3.15%	3.50%	3.75%	3.85%	4.00%
≥ 1,000,000 and above	3.25%	3.65%	4.00%	4.25%	4.35%	4.50%

Recurring Deposits - Minimum Amount - TZS 50,000 and USD 50		
	USD CCY	TZS CCY
6 Months	1.50%	3.50%
≤ 12 Months	2.50%	6.50%
≤ 24 Months	3.00%	7.50%
≥ 27 Months to 60 Months	3.50%	8.50%