

# First National Bank Tanzania 2018


## Personal and Business Banking Pricing Guide



**FNB**

First National Bank

First National Bank Tanzania Limited - a  
subsidiary of First Rand Bank Limited. A  
Registered Commercial Bank (CBA00050).

how can we help you? 

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## Introduction

Welcome to First National Bank. This guide has everything you need to understand how your bank fees are charged. It will also help you use your account in the safest and cheapest way.

Please note that all fees are VAT inclusive and are valid from 1st February to 30th November 2018. The fees outlined in this guide are also available on [www.fnbtanzania.co.tz](http://www.fnbtanzania.co.tz) and you are welcome to visit any First National Bank branch if you have questions, want to know more about your account or need more information.

Please note that you must apply for each facility or product we describe individually. The grant of any facility or product is subject to you meeting and continuing to meet the criteria for that facility or product. Each facility or product has standard terms and conditions that apply to that facility or product. These will be shared with you on request or/and utilisation of the specific product or facility.

FNB is making banking easier, quicker, safer and cheaper for you to do your day-to-day banking. We want you to pay less and get more – so we have made some of the most key functions of your account FREE.

- To check your account balance using Digital Channels and FNB ATMs.
- Access to Cellphone Banking, Online Banking and FNB Banking App (there are no subscription fees)
- VISA Chip and PIN Debit Card when you open a new account and when your card expires
- Set up and amendment of your scheduled payments/standing orders via Online Banking
- Set up of your scheduled payments via Branch.
- InContact; we'll SMS or email you every time TZS 18,001 or more goes into, or out of your account.
- Point of Sales (POS) payments when you use your VISA Debit Card for shopping within Tanzania
- Monthly electronic statements
- FNB ATM
- Online Banking
- Telephone Banking (self help)
- Cellphone Banking
- FNB Banking App (for Smartphone and Tablets)

# Future Forward Account

The Future Forward Account provides an ideal way for individuals to save and transact from a young age. This account is designed to meet the needs of individuals below 18 years.

## What the Future Forward Account offers you:

- A free Turquoise Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide
- Free subscription to all Digital Channels, inContact and free electronic statements
- Competitive interest rates to help grow your savings
- No monthly maintenance fee when the account balance is above TZS 50,000

## Enjoy the following benefits:

- Make secure online and POS purchases using your Chip and PIN VISA debit card
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
How does this pricing option work?	You get 2 free debits monthly*. Thereafter, normal debits are charged at PAYU fees. A fee of TZS2,200 is charged if balance is below TZS50,000
Opening balance	5,000.00
Minimum balance	5,000.00
Monthly Account Fee	Free
<b>Purchases</b>	
Local Card purchases	Free
Local Card purchases with Cash-Back	650.00
International Card purchases	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free
<b>Linked Account Transfers</b>	
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free
Branch Transfers	5,400.00
<b>Payments</b>	
Internal Debit Orders	2,500.00
External Debit Orders	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	3,000.00
Cheque Payments Service fee	Not applicable
Branch Payments	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00
Send Money to Mobile Wallets (FNB ATM, App, Cellphone & Online Banking)	

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
5,000 to 100,000	1,400.00
100,001 to 500,000	2,800.00
500,001 to 1,000,000	7,000.00
<b>Cash Withdrawals</b>	
FNB ATM / Cardless Withdrawal	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00
International ATM Cash Withdrawal	8,000.00
International Branch Cash Withdrawal	30,000.00
<b>Deposits</b>	
Cheques	Free
Cash Deposit	Free

# Savings Account

Whether you are saving up for your future, or saving up for a luxury, the savings account offers a safe home to help your savings grow. If you are 18 years or older, open a savings account and enjoy competitive interest rates designed to benefit your goals.

## What the Savings Account offers you:

- A free Turquoise Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide.
- Free subscription to all Digital Channels, inContact and free electronic statements
- Competitive interest rates to help grow your savings
- No monthly maintenance fee when the account balance is above TZS 100,000

## Enjoy the following benefits:

- Make secure online and POS purchases using your Chip and PIN VISA debit card.
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
How does this pricing option work?	You are charged for each transaction at the applicable fee. A fee of TZS2,200 is charged if balance is below TZS100,000
Opening balance	5,000.00
Minimum balance	5,000.00
Monthly Account Fee	Free
<b>Purchases</b>	
Local Card purchases	Free
Local Card purchases with Cash-Back	650.00
International Card purchases	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free
<b>Linked Account Transfers</b>	
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free
Branch Transfers	5,400.00
<b>Payments</b>	
Internal Debit Orders	2,500.00
External Debit Orders	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	3,000.00
Cheque Payments Service fee	Not applicable
Branch Payments	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00

Pricing Option	Pay as You Use
Currency	TZS
Send Money to Mobile Wallets (FNB ATM, App, Cellphone & Online Banking)	
5,000 to 100,000	1,400.00
100,001 to 500,000	2,800.00
500,001 to 1,000,000	7,000.00
Cash Withdrawals	
FNB ATM / Cardless Withdrawal	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00
International ATM Cash Withdrawal	8,000.00
International Branch Cash Withdrawal	30,000.00
Deposits	
Cheques	Free
Cash Deposit	Free

# Student Lifestart Account

The Student Lifestart Account is designed for individuals who are between 18 and 25 years of age, and are enrolled at a University or college. Open a Student Lifestart Account and enjoy great value for money.

## What the Student Lifestart Account offers you:

- A free Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide.
- Free subscription to all Digital Channels, inContact and free electronic statements

## Enjoy the following benefits:

- Make secure online and POS purchases using your Chip and Pin VISA debit card
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using Digital Channels and FNB ATMs.
- Set up scheduled payments to make regular payments
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
How does this pricing option work?	You are charged for each transaction at the applicable fee
Opening balance	5,000.00
Minimum balance	5,000.00
Monthly Account Fee	2,200.00
<b>Purchases</b>	
Local Card purchases	Free
Local Card purchases with Cash-Back	650.00
International Card purchases	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free
<b>Linked Account Transfers</b>	
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free
Branch Transfers	5,400.00
<b>Payments</b>	
Internal Debit Orders	2,500.00
External Debit Orders	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	3,000.00
Cheque Payments Service fee	Not applicable
Branch Payments	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00
<b>Send Money to Mobile Wallets (FNB ATM, App, Cellphone &amp; Online Banking)</b>	
5,000 to 100,000	1,400.00
100,001 to 500,000	2,800.00



Pricing Option	Pay as You Use
Currency	TZS
500,001 to 1,000,000	7,000.00
Cash Withdrawals	
FNB ATM / Cardless Withdrawal	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00
International ATM Cash Withdrawal	8,000.00
International Branch Cash Withdrawal	30,000.00
Deposits	
Cheques	Free
Cash Deposit	Free

# Tanzanite Account

The Tanzanite Account has been designed to suit those individuals who earn TZS 0 – TZS 499,999 per month. Deposit your salary into this account on a monthly basis in order to enjoy great benefits with low bank fees. You must be 18 years or older in order to open this account.

## What the Tanzanite Account offers you;

- A free Turquoise Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide
- Free subscription to all Digital Channels, inContact and free electronic statements

## What this allows me to do

- Make secure online and POS purchases using your Chip and Pin VISA debit card
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using Digital Channels and FNB ATMs
- Set up scheduled payments to make regular payments
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa

Pricing Option	Pay as You Use
Currency	TZS
How does this pricing option work?	You are charged for each transaction at the applicable fee
Opening balance	5,000.00
Minimum balance	5,000.00
Monthly Account Fee	3,000.00
Purchases	
Local Card purchases	Free
Local Card purchases with Cash-Back	650.00
International Card purchases	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free
Linked Account Transfers	
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free
Branch Transfers	5,400.00
Payments	
Internal Debit Orders	2,500.00
External Debit Orders	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	3,000.00
Cheque Payments Service fee	Not applicable
Branch Payments	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00
Send Money to Mobile Wallets (FNB ATM, App, Cellphone & Online Banking)	
5,000 to 100,000	1,400.00

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
100,001 to 500,000	2,800.00
500,001 to 1,000,000	7,000.00
<b>Cash Withdrawals</b>	
FNB ATM / Cardless Withdrawal	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00
International ATM Cash Withdrawal	8,000.00
International Branch Cash Withdrawal	30,000.00
<b>Deposits</b>	
Cheques	Free
Cash Deposit	Free

# Smart Gold Account

The Smart Gold Account has been designed to suit those individuals who earn TZS 500,000 – TZS 1,666,666 per month. Deposit your salary into this account on a monthly basis in order to enjoy great benefits which aim to support your desired lifestyle. You must be 18 years or older in order to open this account.

## What the Smart Gold Account offers you

- A free Gold Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide.
- Free subscription to all Digital Channels, inContact and free electronic statements

## What this allows you to do

- Make secure online and POS purchases using your Chip and PIN VISA card.
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using Digital Channels and FNB ATMs
- Set up scheduled payments to make regular payments
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa

Pricing Option	Pay as You Use
Currency	TZS
How does this pricing option work?	You are charged for each transaction at the applicable fee
Opening balance	10,000.00
Minimum balance	10,000.00
Monthly Account Fee	4,500.00
<b>Purchases</b>	
Local Card purchases	Free
Local Card purchases with Cash-Back	650.00
International Card purchases	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free
<b>Linked Account Transfers</b>	
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free
Branch Transfers	5,400.00
<b>Payments</b>	
Internal Debit Orders	2,500.00
External Debit Orders	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	3,000.00
Cheque Payments Service fee	Not applicable
Branch Payments	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00

Pricing Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>
Send Money to Mobile Wallets (FNB ATM, App, Cellphone & Online Banking)	
5,000 to 100,000	1,400.00
100,001 to 500,000	2,800.00
500,001 to 1,000,000	7,000.00
<b>Cash Withdrawals</b>	
FNB ATM / Cardless Withdrawal	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00
International ATM Cash Withdrawal	8,000.00
International Branch Cash Withdrawal	30,000.00
<b>Deposits</b>	
Cheques	Free
Cash Deposit	Free

# Gold Cheque Account

If you are 18 years or older and earn TZS 1,666,667 – TZS 5,833,333 per month then this account is for you. Deposit your salary into this account on a monthly basis to experience the convenience that the Gold Lifestyle Cheque Account brings.

## What the Gold Lifestyle Cheque Account offers you:

- A free personalised Gold Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide.
- Free subscription to all Digital Channels, inContact and free electronic statements

## Enjoy the following benefits:

- Make secure online and POS purchases using your Chip and Pin VISA debit card
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using Digital Channels and FNB ATMs
- Set up scheduled payments to make regular payments
- Change/personalise you ATM and POS limits on Online Banking, FNB Branch or ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa
- Enjoy overdrafts facilities.
- Get a cheque book to make payments and withdraw money.
- Account is available in TZS and USD
- With your FNB Gold Cheque Account you get TZS 1 000 000 funeral cover (FNB Faraja Plan)
- Ability to upgrade your FNB Faraja Plan to up to TZS 5m from as little as TZS 2 500

Pricing Option	Unlimited Option	Pay as You Use
Currency	TZS	TZS
How does this pricing option work?	For a fixed fee per month you get unlimited electronic, branch and cheque transactions no matter how many you do	You are charged for each transaction at the applicable fee
Opening balance	100,000.00	100,000.00
Minimum balance	None	None
Monthly Account Fee	16,000.00	16,000.00
Purchases		
Local Card purchases	Free	Free
Local Card purchases with Cash-Back	Free	650.00
International Card purchases	Unlimited Transactions	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free	Free
Linked Account Transfers		
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free	Free

Pricing Option	Unlimited Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>	<b>TZS</b>
Branch Transfers	Free	5,400.00
<b>Payments</b>		
Internal Debit Orders	Unlimited Transactions	2,500.00
External Debit Orders	Not applicable	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Unlimited Transactions	3,000.00
Cheque Payments Service fee	Free	4,800.00
Branch Payments	Free	20,000.00
Real Time Gross Settlement (RTGS) - TISS	Free	11,800.00
<b>Send Money to Mobile Wallets (FNB ATM, App, Cellphone &amp; Online Banking)</b>		
5,000 to 100,000	Free	1,400.00
100,001 to 500,000	Free	2,800.00
500,001 to 1,000,000	Free	7,000.00
<b>Cash Withdrawals</b>		
FNB ATM / Cardless Withdrawal	Unlimited Transactions	950.00
Branch Cash Withdrawal using cheque book/card	Free	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	Free	3,000.00
International ATM Cash Withdrawal	Free	8,000.00
International Branch Cash Withdrawal	Free	30,000.00
<b>Deposits</b>		
Cheques	Free	Free
Cash Deposit	Free	Free

# Platinum Cheque Account

The Platinum Lifestyle Cheque Account is designed to suit the needs of those individuals who are 18 years or older and earn a minimum of TZS 5,833,334+ per month. Deposit your salary into this account monthly in order to enjoy many platinum benefits to suit your premium lifestyle.

## What the Platinum Lifestyle Cheque Account offers you:

- A free personalised Platinum Chip and PIN VISA debit card which can be used at 2 million ATMs in more than 200 countries and territories worldwide.
- Free subscription to all Digital Channels, inContact and free electronic statements
- Access to premier suite
- Personalised services and dedicated relationship manager.

## Enjoy the following benefits:

- Make secure online and POS purchases using your Chip and Pin VISA card
- Buy airtime, Luku and Pay for DSTV subscription
- Do inter-account transfers using Digital Channels and FNB ATMs (transfers are limited to other First National Bank accounts in account holder's name only)
- Make third party payments using Digital Channels and FNB ATMs
- Set up scheduled payments to make regular payments
- Change/personalise you ATM and POS limits on Online Banking FNB Branch or FNB ATM
- View your VISA debit card PIN, cancel/deactivate card via Online Banking
- Send and deposit money directly into account through TigoPesa
- Enjoy overdrafts facilities.
- Get a cheque book to make payments and withdraw money
- Get preferential rates on loans and investments products.
- Account is available in TZS and USD
- Free Global Comprehensive Travel Insurance

Pricing Option	Unlimited Option	Pay as You Use
Currency	TZS	TZS
How does this pricing option work?	For a fixed fee per month you get unlimited electronic, branch and cheque transactions no matter how many you do	You are charged for each transaction at the applicable fee
Opening balance	200,000.00	200,000.00
Minimum balance	None	None
Monthly Account Fee	30,000.00	30,000.00
Purchases		
Local Card purchases	Free	Free
Local Card purchases with Cash-Back	Free	650.00
International Card purchases	Unlimited Transactions	1,300.00
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free	Free
Linked Account Transfers		
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free	Free



Pricing Option	Unlimited Option	Pay as You Use
<b>Currency</b>	<b>TZS</b>	<b>TZS</b>
Branch Transfers	Free	5,400.00
<b>Payments</b>		
Internal Debit Orders	Unlimited Transactions	2,500.00
External Debit Orders	Not applicable	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Unlimited Transactions	3,000.00
Cheque Payments Service fee	Free	4,800.00
Branch Payments	Free	20,000.00
Real Time Gross Settlement (RTGS) - TISS	Free	11,800.00
<b>Send Money to Mobile Wallets (FNB ATM, App, Cellphone &amp; Online Banking)</b>		
5,000 to 100,000	Free	1,400.00
100,001 to 500,000	Free	2,800.00
500,001 to 1,000,000	Free	7,000.00
<b>Cash Withdrawals</b>		
FNB ATM / Cardless Withdrawal	Unlimited Transactions	950.00
Branch Cash Withdrawal using cheque book/card	Free	1,200 per 1 Mil or part thereof. Min 3,000 Max 100,000
Other Bank's ATM Cash Withdrawal	Free	3,000.00
International ATM Cash Withdrawal	Free	8,000.00
International Branch Cash Withdrawal	Free	30,000.00
<b>Deposits</b>		
Cheques	Free	Free
Cash Deposit	Free	Free

# Business / Commercial / Corporate Cheque Account

The First National Bank Business, Commercial and Corporate Cheque Account is a day to day transactional account for businesses from all sectors of the economy.

## Why do I need this for my business?

The Account offers your business the convenience of a hassle-free solution with the added benefit of safety at your finger tips, plus:

- A fully transactional account with basic services available at reasonable cost
- Different transactional channels to allow you to decide which transactional medium would best suit your needs
- Access to your account 24 hours a day, 7 days a week via First National Bank's Digital Channels and inContact service with free subscription
- Built-in security controls to ensure that only client-approved and authorised movements of funds take place
- A record of all payments and receipts to and from your cheque account as well as bank fees.
- A safer way to pay with your personalised Business Visa Debit Card as you don't need to carry cash with you.
- Access to 2 million Visa ATMs in more than 200 countries and territories worldwide.
- Business Cheque Account is available in TZS, USD, GBP, EUR and ZAR.
- A cheque book in TZS and US Dollars with which you can make payments and withdraw money
- Ease of account reconciliation through free monthly statements specially designed for businesses, providing both summarised and detailed information

## You can:

- Pay suppliers more easily and at a cheaper rate with your personalised Business Visa Cheque Card
- Build up a good credit record with the bank to support future borrowing
- Make deposits at any FNB Branch or through TigoPesa
- 

	Business		Commercial/ Corporate
Pricing Option	Pay as You Use	Bundled Option	Pay as You Use
Currency	TZS	TZS	TZS
How does this pricing option work?	You are charged for each transaction at the applicable fee	For a fixed fee per month you get free 25 transactions (Cheque payments, ATM withdrawals, Internal debit orders and Electronic payments) and 5 other Bank's ATM withdrawals (Local) there after you are charged TZS 5,000 per transaction.	You are charged for each transaction at the applicable fee
Opening balance	100,000.00	100,000.00	300,000.00
Minimum balance	None	None	None
Monthly Account Fee	20,000.00	40,000.00	25,000.00
Purchases			
Local Card purchases	Free	Free	Free
Local Card purchases with Cash-Back	650.00	650.00	650.00
International Card purchases	1,300.00	1,300.00	1,300.00

	Business		Commercial/ Corporate
Pricing Option	Pay as You Use	Bundled Option	Pay as You Use
Currency	TZS	TZS	TZS
Prepaid Purchases (FNB ATM, App, Cellphone or Online Banking)	Free	Free	Free
Linked Account Transfers			
Electronic Transfers (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Free	Free	Free
Branch Transfers	5,400.00	5,400.00	5,400.00
Payments			
Internal Debit Orders	2,500.00	Free	2,500.00
External Debit Orders	Not applicable	Not applicable	Not applicable
Payments (FNB ATM, App, Cellphone, Online Banking or Scheduled Payments)	Tiered up to a maximum of 3,186.00	Free	Tiered up to a maximum of 3,186.00
Cheque Payments Service fee	3,500.00	Free	2,500.00
Branch Payments	20,000.00	20,000.00	20,000.00
Real Time Gross Settlement (RTGS) - TISS	11,800.00	11,800.00	11,800.00
Send Money to Mobile Wallets (FNB ATM, App, Cellphone & Online Banking)			
5,000 to 100,000	1,400.00	Free	1,400.00
100,001 to 500,000	2,800.00	Free	2,800.00
500,001 to 1,000,000	7,000.00	Free	7,000.00
Cash Withdrawals			
FNB ATM / Cardless Withdrawal	950.00	Free	950.00
Branch Cash Withdrawal using cheque book/card	1,200 per 1 Mil or part thereof. Min 5,000 Max 100,000	1,200 per 1 Mil or part thereof. Min 5,000 Max 100,000	1,200 per 1 Mil or part thereof. Min 5,000 Max 100,000
Other Bank's ATM Cash Withdrawal	3,000.00	Free	3,000.00
International ATM Cash Withdrawal	8,000.00	8,000.00	8,000.00
International Branch Cash Withdrawal	30,000.00	30,000.00	30,000.00
Deposits			
Cheques	Free	Free	Free
Cash Deposit	Free	Free	Free

## Other Account related fees

Pricing Option	Pay as You Use	Unlimited Option
Balance Enquiries	TZS	TZS
FNB ATM, App, Cellphone Banking & Online Banking	Free	Free
FNB Branch, FNB POS and Other Bank's POS, ATMs	950.00	Free
<b>Special Instructions</b>		
Bank Cheque	35,000.00	35,000.00
ENC Upliftment Fee/Special Clearance (per deposit)	75,000.00	Free
Scheduled Payment Setup & Amendment Fee (via Online Banking)	Free	Free
Scheduled Payment Setup (FNB Branch)	Free	Free
Scheduled Payment Amendment (FNB Branch)	17,000.00	Free
<b>Statements</b>		
Monthly, Quarterly, Annually	Free	Free
Daily	42,500.00	Free
Weekly	6,500.00	Free
Bi-Weekly	3,500.00	Free
Mini Statement (FNB ATM, App & Cellphone Banking)	500.00	Free
Provisional Statement (per page) (Branch and Telephone Banking)	5,000.00	Free
<b>Stop Payments</b>		
Online Banking	16,000.00	Free
FNB Branch	45,000.00	Free
<b>Penalty Fees</b>		
Dishonoured Payment	83,000.00	83,000.00
Honouring Fee (charged when you exceed your account limit)	37,000.00	37,000.00
Card Replacement Fee (per card)	30,000.00	30,000.00
Pin Replacement Fee	5,000.00	5,000.00
Deposit of Post Dated Cheques (per cheque)	42,000.00	42,000.00
Other FNB Declined Transaction Fee	950.00	950.00
Other Bank's ATM Declined Transaction Fee (local and International)	1,200.00	1,200.00
<b>Other Fees</b>		
Cheque Book Fee	600 per leaf	Free
Loans and Overdrafts Facility Fee	Consumer up to 2.50%, Business up to 1.80%	Consumer up to 2.50%
Overdraft Excess Administration Fee	120,000.00	120,000.00
Loan Administration Fee	2,500.00	2,500.00
Manual Salary Processing per Entry (Business Cheque Accounts)	5,000.00	Not applicable
Certificate of Balance/Introduction Letter	45,000.00	Free



## Foreign Currency (Personal & Business)

Currency	USD
Opening Balance (Personal)	100.00
Opening Balance (Business)	500.00
Minimum Balance (Personal and Business)	0.00
Monthly Fee (Personal)	14.00
Monthly Fee (Business)	Commercial/Corporate USD17.00. Business USD17.00, free if balance above USD2,800.00
<b>Withdrawals and Deposits</b>	
Cash Withdrawals	1.5% of value min USD 13 & max USD 420. Business Free
Cash Deposits	Free. Small denomination (less than USD 50) charges are 1.5% of cash deposited – minimum USD 16)
<b>Payments and Transfers</b>	
Cheque issued	3.00
Account Payments (Online, Like-for-Like)	3.00
Account Payments (Branch, TISS)	11.80
Account Transfers (Online, Like-for-Like)	Free
Account Transfers Branch	Free
<b>Special Instructions</b>	
Balance Enquiries	2.00
Bank Cheque	32.50
ENC Upliftment Fee/Special Clearance (per deposit)	65.00
<b>Statements</b>	
Monthly Statement	Free
Provisional Statement (per page) (Branch and Telephone Banking)	5.00
<b>Penalty Fees</b>	
Dishonoured Payment	80.00
Honouring Fee (charged when you exceed your account limit)	100.00
Deposit of Post Dated Cheques (per cheque)	32.50
<b>Stop Payments</b>	
Stop Payments Online	15.00
Stop Payments Branch	38.50
<b>Other Fees</b>	
Cheque Book Fee	0.60 per leaf
Certificate of Balance	38.50
Manual Salary Processing per Entry	4.25

Currency	EUR
Opening Balance (Business)	300.00
Minimum Balance (Personal and Business)	0.00
Monthly Fee (Business)	13.00
<b>Withdrawals and Deposits</b>	
Cash Withdrawals	1.5% of value, min 14.75 max 450
Cash Deposits	3,000 per month free (excluding small denomination cash) thereafter 0.30% of value
<b>Payments and Transfers</b>	
Cheque issued	55.00
Account Payments (Online, Like-for-Like)	3.00
Account Payments (Branch, TISS)	Not Applicable
Account Transfers (Online, Like-for-Like)	Free
Account Transfers Branch	Free
<b>Special Instructions</b>	
Balance Enquiries	2.50
Bank Cheque	27.50
ENC Upliftment Fee/Special Clearance (per deposit)	60.00
<b>Statements</b>	
Monthly Statement	Free
Provisional Statement (per page) (Branch and Telephone Banking)	4.75
<b>Penalty Fees</b>	
Dishonoured Payment	65.00
Honouring Fee (charged when you exceed your account limit)	65.00
Deposit of Post Dated Cheques (per cheque)	25.00
<b>Stop Payments</b>	
Stop Payments Online	15.00
Stop Payments Branch	38.50
<b>Other Fees</b>	
Cheque Book Fee	Not Applicable
Certificate of Balance	32.50
Manual Salary Processing per Entry	3.50

Currency	GBP
Opening Balance (Business)	200.00
Minimum Balance (Personal and Business)	0.00
Monthly Fee (Business)	9.50
<b>Withdrawals and Deposits</b>	
Cash Withdrawals	1.5% of value, min 11.80 max 350
Cash Deposits	2,000 per month free (excluding small denomination cash) thereafter 0.30% of value
<b>Payments and Transfers</b>	
Cheque issued	35.00
Account Payments (Online, Like-for-Like)	3.00
Account Payments (Branch, TISS)	Not Applicable
Account Transfers (Online, Like-for-Like)	Free
Account Transfers Branch	Free
<b>Special Instructions</b>	
Balance Enquiries	2.50
Bank Cheque	27.50
ENC Upliftment Fee/Special Clearance (per deposit)	42.50
<b>Statements</b>	
Monthly Statement	Free
Provisional Statement (per page) (Branch and Telephone Banking)	4.25
<b>Penalty Fees</b>	
Dishonoured Payment	55.00
Honouring Fee (charged when you exceed your account limit)	55.00
Deposit of Post Dated Cheques (per cheque)	25.00
<b>Stop Payments</b>	
Stop Payments Online	15.00
Stop Payments Branch	35.50
<b>Other Fees</b>	
Cheque Book Fee	Not Applicable
Certificate of Balance	32.50
Manual Salary Processing per Entry	3.00



Currency	ZAR
Opening Balance (Business)	5000.00
Minimum Balance (Personal and Business)	0.00
Monthly Fee (Business)	145.00
<b>Withdrawals and Deposits</b>	
Cash Withdrawals	1.5% of value, min130 max 4500
Cash Deposits	20,000 per month free (excluding small denomination cash) thereafter 0.30% of value
<b>Payments and Transfers</b>	
Cheque issued	475.00
Account Payments (Online, Like-for-Like)	40.00
Account Payments (Branch, TISS)	Not Applicable
Account Transfers (Online, Like-for-Like)	Free
Account Transfers Branch	Free
<b>Special Instructions</b>	
Balance Enquiries	25.00
Bank Cheque	325.00
ENC Upliftment Fee/Special Clearance (per deposit)	650.00
<b>Statements</b>	
Monthly Statement	Free
Provisional Statement (per page) (Branch and Telephone Banking)	50.00
<b>Penalty Fees</b>	
Dishonoured Payment	750.00
Honouring Fee (charged when you exceed your account limit)	825.00
Deposit of Post Dated Cheques (per cheque)	325.00
<b>Stop Payments</b>	
Stop Payments Online	190.00
Stop Payments Branch	385.00
<b>Other Fees</b>	
Cheque Book Fee	Not Applicable
Certificate of Balance	385.00
Manual Salary Processing per Entry	415.00

# Global Markets & International Trade Tariffs

<b>Personal / Business</b>	
<b>Inward Swift Transfers</b>	
Commission	\$24
<b>Outward Swift Transfers</b>	
Commission	0.35% Min \$59, Max \$180 (\$30 flat for Business Cheque Account)
Swift Charge	No Charge
SWIFT MT940/50 Statements per page	TZ\$1,800
<b>Letters of Credit - Import</b>	
Establishment	1.20% per quarter or part thereof Min \$250 + \$35
Amendment Fee	\$90+ \$35 (swift)
Amendment - extension (date and/or amount)	1.20% per quarter or part thereof Min \$250 + \$35
Query / Swift Fee	\$35
Cancellation Fee	\$120
Drawing	\$90 per set
<b>Letters of Credit - Export</b>	
Advising commission	\$150
Confirmation Fee	Bank and country risk determined per quarter or part thereof Min \$250
Amendment with our Confirmation	Bank and country risk determined per quarter or part thereof Min \$250
Amendments (general)	\$90
Payment (negotiation fee)	0.90% Min \$150
Cancellation	\$120
Courier Fee	\$145
Swift Queries	\$35
<b>Documentary Collections - Import</b>	
Commission	0.30% Min \$150
Swift Fee	\$35
Amendment	\$35
<b>Documentary Collections - Exports</b>	
Commission	0.60% Min \$150
Courier Fee	\$145
Swift Queries	\$35
Amendment	\$35
<b>Guarantees</b>	
Commission	1.75% per quarter or part thereof Min \$215
Amendment	\$90
Amendment (extension (date and/or amount)	1.75% per quarter or part thereof Min \$215
Swift Queries	\$35
Cancellation	\$120
Negotiation (subject to Manager approval)	1.20% Min \$30, Max \$300

<b>Personal / Business</b>	
Collection Charge	0.60% Min \$25, Max \$250
Returned foreign cheque	Bank charges & exchange differential
<b>Foreign Exchange Contracts</b>	
Establishment & Extensions	\$25
Drawdowns (1st 2 drawdowns FREE of charge)	\$12
Cancellations	\$12

<b>Corporate</b>	
<b>Inward Swift Transfers</b>	
Commission	\$12
<b>Outward Swift Transfers</b>	
Commission	0.30% Min \$47, Max \$120
Swift Charge	No Charge
SWIFT MT940/50 Statements per page	TZ\$1,800
<b>Letters of Credit - Import</b>	
Establishment	0.90% per quarter or part thereof Min \$215 + \$35
Amendment Fee	\$60 + \$35 (swift)
Amendment - extension (date and/or amount)	0.90% per quarter or part thereof Min \$215 + \$35
Query / Swift Fee	\$35
Cancellation Fee	\$120
Drawing	\$60 per set
<b>Letters of Credit - Export</b>	
Advising commission	\$120
Confirmation Fee	Bank and country risk determined per quarter or part thereof Min \$250
Amendment with our Confirmation	Bank and country risk determined per quarter or part thereof Min \$250
Amendments (general)	\$60
Payment (negotiation fee)	0.60% Min \$120
Cancellation	\$120
Courier Fee	\$145
Swift Queries	\$35
<b>Documentary Collections - Import</b>	
Commission	0.30% Min \$120
Swift Fee	\$35
Amendment	\$35
<b>Documentary Collections - Exports</b>	
Commission	0.60% Min \$120

## Corporate

Courier Fee	\$145
Swift Queries	\$35
Amendment	\$35
<b>Guarantees</b>	
Commission	1.20% per quarter or part thereof Min \$155
Amendment	\$60
Amendment (extension (date and/or amount))	1.20% per quarter or part thereof Min \$155
Swift Queries	\$35
Cancellation	\$120
Negotiation (subject to Manager approval)	1.20% Min \$30, Max \$300
Collection Charge	0.60% Min \$25, Max \$250
Returned foreign cheque	Bank charges & exchange differential
<b>Foreign Exchange Contracts</b>	
Establishment & Extensions	\$25
Drawdowns (1st 2 drawdowns FREE of charge)	\$12
Cancellations	\$12

## High Net Worth

<b>Inward Swift Transfers</b>	
Commission	\$12
<b>Outward Swift Transfers</b>	
Commission	0.30% Min \$47, Max \$100
Swift Charge	No Charge
SWIFT MT940/50 Statements per page	TZ\$1,800
<b>Letters of Credit - Import</b>	
Establishment	0.90% per quarter or part thereof Min \$215 + \$30
Amendment Fee	\$60 + \$30 (swift)
Amendment - extension (date and/or amount)	0.90% per quarter or part thereof Min \$215 + \$30
Query / Swift Fee	\$30
Cancellation Fee	\$120
Drawing	\$60 per set
<b>Letters of Credit - Export</b>	
Advising commission	\$120
Confirmation Fee	Bank and country risk determined per quarter or part thereof Min \$250
Amendment with our Confirmation	Bank and country risk determined per quarter or part thereof Min \$250
Amendments (general)	\$60
Payment (negotiation fee)	0.60% Min \$120
Cancellation	\$120

## High Net Worth

Courier Fee	\$145
Swift Queries	\$30
Documentary Collections - Import	
Commission	0.30% Min \$120
Swift Fee	\$30
Amendment	\$30
Documentary Collections - Exports	
Commission	0.60% Min \$120
Courier Fee	\$145
Swift Queries	\$30
Amendment	\$30
Guarantees	
Commission	1.20% per quarter or part thereof Min \$155
Amendment	\$60
Amendment (extension (date and/or amount))	1.20% per quarter or part thereof Min \$155
Swift Queries	\$30
Cancellation	\$120
Negotiation (subject to Manager approval)	1.20% Min \$30, Max \$300
Collection Charge	0.60% Min \$25, Max \$250
Returned foreign cheque	Bank charges & exchange differential
Foreign Exchange Contracts	
Establishment & Extensions	\$25
Drawdowns (1st 2 drawdowns FREE of charge)	\$12
Cancellations	\$12

**For more information on our products  
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+255 786 989 050  
or visit your nearest FNB Branch.**

**[www.fnbtanzania.co.tz](http://www.fnbtanzania.co.tz)**

### **Main Branch**

Ground Floor, FNB House  
Ohio Street,  
Dar es Salaam

### **Industrial Branch**

Ground Floor, Quality centre,  
Nyerere Road  
Dar es Salaam

### **Kimweri Branch**

Ground Floor, 602 & 603  
Kimweri drive, Msasani  
Dar es Salaam

### **Mbagala Branch**

Plot 438, Block L,  
Mbagala Rangi Tatu, Kilwa Road  
Dar es Salaam

### **Mwanza Branch**

Rock City Mall,  
Furahisha Street  
Mwanza

### **Peninsula Branch**

Ground Floor, Peninsula  
House, 251 Toure Drive  
Dar es Salaam

### **Kariakoo Branch**

Uhuru street3, Block 27,  
Kariakoo  
Dar es Salaam

### **Sinza Branch**

Plot 4, Block C, Sinza Kijiweni,  
Shekilango Road  
Dar es Salaam

### **Mbezi Branch**

Shamo Tower,  
Bagamoyo Road  
Dar es salaam

### **Arusha Branch**

PPF Building, Ground floor  
Old Moshi Road.  
Arusha