

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA AMBAZO HAZIJAKAGULIWA - IMETOLEWA CHINI YA KANUNI YA 7
NA YA 8 YA KANUNI ZA MABENKI NA TAASISI ZA FEDHA (UONESHAJI) YA MWAKA 2014

Bodi ya Wakurugenzi ya Guaranty Trust Bank (Tanzania) Ltd inafuraha kutangaza matokeo yasiyokaguliwa ya kipindi kilichoishia Tarehe 31 Disemba 2025

Waraka Mizana Kwa tarehe 31 Desemba 2025				Tarehe 12/31/2025 TZS Mamilioni	Tarehe 9/30/2025 TZS Mamilioni	Taarifa ya Mapato na Matumizi Kwa Mwaka ulioishia tarehe 31 Desemba 2025				Robo Mwa- ka sasa 12/31/2025	Robo Mwa- ka iliyopita 12/31/2024	Mwaka mpaka sasa 12/31/2025	Mwaka mpaka 12/31/2024	Taarifa ya Mtiririko wa Fedha Kwa Mwaka ulioishia tarehe 31 Desemba 2025					Robo Mwaka sasa 12/31/2025	Robo Mwaka iliyopita 9/30/2025	Limbikizo la mwaka sasa 12/31/2025	Limbikizo la Linganisha la mwaka uliopita 12/31/2024																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
A. MALI						TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni					I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji					TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
1. Fedha Taslimu						456	823	1,189	1,128	5,045	4,942	Mapato/(Hasara) Halisi					(378)	37	(246)	(1,928)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
2. Salio Katika Benki Kuu ya Tanzania						8,130	7,412	(95)	(133)	(406)	(806)	Marekebisho kwa Ajili ya:					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
3. Uwekezaji Katika Amana za Serikali						14,110	10,884	1,094	995	4,639	4,137	Hasara Katika Mali					190	188	699	511																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
4. Salio Katika Benki Nyingine na Taasisi za Fedha						513	404	-	-	-	-	Badiliko Halisi Katika Mikopo					1,443	2,545	(934)	199																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
5. Hundi na Miamala ya Kushughulikiwa						-	-	-	-	-	-	Mabadiliko Halisi Katika Mali Nyingine					1,773	451	(233)	(2,681)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
6. Miamala Baina ya Matawi						-	-	-	-	-	-	Mabadiliko Halisi Katika Amana					(12,537)	14,976	(2,309)	(3,912)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
7. Billi Zilizoaifiwa						-	-	-	-	-	-	Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizoaifiwa					(3,226)	(2,645)	(3,947)	(2,114)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
8. Dhima za Wateja Zilizokubalika						-	-	-	-	-	-	Mabadiliko Halisi Katika Dhima Nyingine					(234)	188	(1,314)	2,713																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
9. Mikopo Iliyotolewa kwa Benki Nyingine						23,733	39,276	(58)	(146)	(129)	(215)	Kodi Iliyolipwa					(8)	(8)	(31)	(49)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
10. Uwekezaji Katika Amana Nyingine						-	-	-	-	-	-	Mengineyo (bainisha)					(8)	(8)	(31)	(49)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
11. Mikopo Halisi Iliyopo						16,389	17,832	164	182	971	908	Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji					(12,977)	15,733	3,702	(4,661)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
12. Mali Nyingine						3,183	4,956	566	750	2,304	2,528	II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
13. Uwekezaji wa Hisa						-	-	-	-	-	-	Gawio Lililopokewa					(37)	(70)	(777)	(121)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
14. Akaunti za udhamini						-	-	-	-	-	-	Ununuzi wa Mali za Kudumu					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
15. Mali Zisizohamishika, Mitambo na Vifaa						11,575	9,570	-	187	35	360	Mapato Kutokana na Mauzo ya Mali za Kudumu					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
16. JUMLA YA MALI						78,088	91,156	(2,135)	(2,748)	(8,066)	(9,581)	Ununuzi wa Amana Zisizoshughulikiwa na Mawakala					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
								(786)	(710)	(2,968)	(2,920)	Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
B. DHIMA						-	-	(373)	(1,024)	(1,420)	(1,802)	Mengineyo					(37)	(70)	(777)	(121)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
17. Amana za Benki nyingine na Taasisi za Fedha						-	-	(378)	(779)	(246)	(1,863)	III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
18. Amana za Wateja						59,422	71,959	(976)	(1,014)	(3,679)	(4,859)	Ulipaji wa Madeni ya Muda Mrefu					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
19. Dhamana ya Malipo kwa Fedha Taslimu						-	-	(378)	(779)	(246)	(1,863)	Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
20. Amana Maalumu						-	-	8	19	31	49	Mapato Kutokana na Utoaji wa Mtaji wa Hisa					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
21. Maagizo ya Malipo/Fedha za Kuhamisha						-	-	(385)	(798)	(277)	(1,911)	Gawio Lililolipwa kwa Fedha Taslimu					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
22. Hundi na Hawala za Kibenki Zilizotolewa						-	-	-	-	-	-	Mabadiliko Halisi Katika Madeni Mengine					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
23. Limbiko la Kodi na Gharama Zitakazolipwa						230	141	-	-	-	-	Mengineyo/Hasara iliyobakiwa					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
24. Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja						-	-	(385)	(798)	(277)	(1,911)	Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
25. Miamala Isiyoshughulikiwa Baina ya Matawi						-	-	-	-	-	-	IV. Fedha Taslimu na Mali Zinzafanana na Fedha Taslimu:					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
26. Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadae						-	-	63	62	63	62	Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzafanana na					(13,014)	15,663	2,925	(4,782)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
27. Dhima Nyingine						2,112	2,346	-0.00	-0.00	-0.00	-0.00	Fedha na Mali Zinzafanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/					51,550	35,886	39,588	36,321																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
28. Madeni						-	-	1	1	1	1	Mwaka					-	-	-	-																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
29. JUMLA YA DHIMA						61,784	74,446	1	1	1	1	Fedha na Mali Zinzafanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/					38,536	51,550	42,513	31,539																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
30. MALI / (DHIMA) HALISI						16,325	16,710					Mwaka																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE DECEMBER, 2025

ELECTRONIC BANKING

ATM - MASTERCARD DEBIT

CLASSIC DEBIT
TZS

PLATINUM DEBIT
TZS

DOLLAR DEBIT
USD equivalent of TZS

Maintenance Fee

-

15,000/quarter

15,000/quarter

15,000/quarter

Maintenance Fee - Corporate

-

25,000 per card/qtr

25,000 per card/qtr

25,000 per card/qtr

Free

-

20,000

20,000

20,000

Card Issuance [Corporate]

-

50,000

50,000

50,000

GtBank Cards on GtBank ATM

2,000

2,000

2,000

GtBank Cards on Other ATM

2,000

2,000

2,000

GtBank Cards on GtBank & Other ATM (Salary Account)

1,271

1,271

1,271

Mini-statement [GtBank ATM]

1,000

1,000

1,000

Mini-statement [Other ATM]

1,000

1,000

1,000

Cards uncollected and destroyed (after 6 months)

10,000

10,000

10,000

Card withdrawal on ATMs outside Tanzania

7,000

7,000

7,000

Card Renewal

15,000

20,000

20,000

Card Replacement [lost or faulty]

20,000

30,000

20,000

Balance Enquiry [GTBank ATM]

Free

Free

Free

Balance Enquiry [Other ATM]

500

500

500

ATM withdrawal limit [per transaction]

400,000

400,000

400,000

ATM withdrawal limit [per day]

1,000,000

10,000,000

1,000,000

International withdrawal limit [per day]

1,000,000

10,000,000

1,000,000

SALARY PROCESSING

Manual

Processing Fee per transaction (within GTBank)

2,000

Processing Fee per transaction (Other Banks)

2,000

Internet Banking [GAPS]

Processing fee per transaction (Within GTBank)

500

Processing fee per transaction (Other Banks)

1,000

MOBILE BANKING

Funds transfer (Bank to Mobile)

USD (TZS)

TZS

USD (TZS)

TZS

20,000 - 99,999

1,000

1,000

30,000 - 39,999

1,600

1,600

40,000 - 49,999

2,000

2,000

50,000 - 99,999

2,500

2,500

100,000 - 199,999

3,000

3,000

200,000 - 299,999

4,000

4,000

300,000 - 399,999

4,500

4,500

400,000 - 499,999

5,000

5,000

500,000 - 599,999

5,500

5,500

600,000 - 699,999

6,000

6,000

700,000 - 799,999

6,500

6,500

800,000 - 899,999

7,000

7,000

900,000 - 999,999

7,500

7,500

1,000,000 - 1,099,999

8,000

8,000

1,100,000 - 1,199,999

8,500

8,500

1,200,000 - 1,299,999

9,000

9,000

1,300,000 - 1,399,999

9,500

9,500

1,400,000 - 1,499,999

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1,500,000 - 1,599,999

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1,600,000 - 1,699,999

11,000

11,000

1,700,000 - 1,799,999

11,500

11,500

1,800,000 - 1,899,999

12,000

12,000

1,900,000 - 1,999,999

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12,500

2,000,000 - 2,099,999

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2,100,000 - 2,199,999

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22,500

4,000,000 - 4,099,999

23,000

23,000

4,100,000 - 4,199,999

23,500

23,500

4,200,000 - 4,299,999

24,000

24,000

4,300,000 - 4,399,999

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4,400,000 - 4,499,999

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4,500,000 - 4,599,999

25,500

25,500

4,600,000 - 4,699,999

26,000

26,000

4,700,000 - 4,799,999

26,500

26,500

4,800,000 - 4,899,999

27,000

27,000

4,900,000 - 4,999,999

27,500

27,500

5,000,000 - 5,099,999

28,000

28,000

5,100,000 - 5,199,999

28,500

28,500

5,200,000 - 5,299,999

29,000

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5,300,000 - 5,399,999

29,500

29,500

5,400,000 - 5,499,999

30,000

30,000

5,500,000 - 5,599,999

30,500

30,500

5,600,000 - 5,699,999

31,000

31,

TRADE FINANCE PRODUCTS

LETTER OF CREDIT / BILLS OF COLLECTIONS		GUARANTEES		USD	
Advising of Export L/C	USD	Guarantees/SBLC - Issuance	1%	(Min 200) qrtly	
Advising amendment to Export L/C	40 flat	Guarantees-amendment - Extension of expiry date	1%	(Min 100) qrtly	
Negotiating of Export documents under L/C	1% Min 100	Advising of Guarantees	1%	(Min 100) qrtly	
Exports collections	0.75% qrtly, Min 100	Cancellation of Guarantees	100 flat		
Confirmation of Export L/C	0.75% qrtly, Min 100				
Transfer of Export L/C	150 per transfer	LETTER OF CREDIT ISSUED (FOR IMPORTS)		USD	
Courier Fees	140	Letter of credit Issuance - Sight/Usance	1%	(Min 200) qrtly + swift 60	
Swift Queries	60	Letter of credit amendment - Extension	0.5%	(Min 100) qrtly + swift 60	
L/C Cancellation Fee	100	L/C Cancellation Fee	100		
		Availing (co acceptance of Import collection	0.25%	(Min 100) qrtly	
		Swift Queries	USD 60		



Biashara Yako, Malipo Yako!

**Fanya biashara yako kuwa rahisi kwa kupokea malipo salama na
GTLipa . Hakuna usumbufu tena – malipo yako salama na ya
haraka.**



NOTE: ALL CHARGES ARE TAX EXCLUSIVE