GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM APRIL 2026

GTCO
Guaranty Trust Bank (Tanzania) Ltd

ELECTRONIC BANKING

ATM – MASTERCARD DEBIT

	CLASSIC DEBIT TZS	PLATINUM DEBIT TZS	DOLLAR DEBIT USD equivalent of TZS
Maintenance Fee	10,000/quarter	15,000/quarter	15,000/quarter
Maintenance Fee - Corporate	-	25,000 per card/qtr	25,000 per card/qtr
Card Issuance	Free	20,000	20,000
Card Issuance (Corporate)	-	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	3% of the value+ 7,000	3% of the value+ 7,000	7,000
Card Renewal	15,000	20,000	20,000
PIN Replacement	2,000	3,000	2,000
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

MOBILE BANKING

Funds transfer (Bank to Mobile)

	USSD (TZS)	GTWORLD (TZS)
100 - 999	10	10
1,000 - 1,999	50	50
2,000 - 2,999	70	70
3,000 - 3,999	100	100
4,000 - 4,999	200	200
5,000 - 6,999	450	450
7,000 - 9,999	700	700
10,000 - 14,999	1,000	1,000
15,000 - 19,999	1,000	1,000
20,000 - 29,999	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
100000 - 199,999	3,500	3,500
200000 - 299,999	4,000	4,000
300000 - 399,999	4,200	4,200
400000 - 499,999	4,500	4,500
Above 500000	5,000	5,000

	USSD (TZS)	GTWORLD (TZS)
DSTV	847	847
Mini-statement Request	300	300
Bank Account Fund transfer (Within GTB)	Free	Free
Balance Enquiry	300	300
PIN/Password Reset	300	300
GEPGCR	1,017	1,017

INTERNET BANKING

Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	Free
Token	20,000
Balance Enquiry	Free
Statement (Self download)	Free
Statement (Printed by the Bank) per page	3,500
Stop or Unblock Cheque	25,000
Stop Payment	30,000
DSTV	847
GEPGCR	1,017

TISS CHARGES

	TZS
0 - 2,000 Payments	1 - 10 Million
0-5,000 Payments	10 - 50 Million
0-10,000 Payments	Higher than 50 Million

TIPS AND TACH CHARGES

	TZS
1 - 50,000 Payments	500
50,001 - 500,000 Payments	1,000
500,001 - 5,000,000 Payments	1,500
5,000,001 - 20,000,000 Payments	2,000

SALARY PROCESSING

	TZS
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

MONEY TRANSFER SERVICES

	TZS	USD equivalent of TZS
Foreign Remittance (Outward)	N/A	0.25% of value, Min 50, Max 100
Foreign Remittance (Inward)	N/A	10

TRADE FINANCE PRODUCTS

LETTER OF CREDIT / BILLS OF COLLECTIONS

	USD
Advising of Export L/C	100 flat
Advising amendment to Export L/C	60 flat
Negotiating of Export documents under L/C	1% Min 100
Exports collections	0.75% qtrly, Min 100
Confirmation of Export L/C	0.75% qtrly, Min 100
Transfer of Export L/C	150 per transfer
Courier Fees	140
Swift Queries	60
L/C Cancellation Fee	100

GUARANTEES

	USD
Guarantees/SBLC - Issuance	1% (Min 200) qrtly
Guarantees-amendment - Extension of expiry date	1% (Min 100) qrtly
Advising of Guarantees	1% (Min100) qrtly
Cancellation of Guarantees	100 flat

LETTER OF CREDIT ISSUED (FOR IMPORTS)

	USD
Letter of credit issuance - Sight/usance	1% (Min 200) qrtly + swift 60
Letter of credit amendment - Extension	0.5% (Min 100) qrtly + swift 60
L/C Cancellation Fee	100
Availing /co acceptance of Import collection	0.25% (Min 100) qrtly
Swift Queries	USD 60

LENDING AND DEPOSIT RATES

LENDING RATES

CATEGORY	RETAIL TZS	RETAIL USD	CORPORATE TZS	CORPORATE USD
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin
Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarterly
Commitment Fee	2.00%	2.00%	1.00%	1.00%
Base Rate	16.00%	7.00%	16.00%	7.00%

DEPOSIT RATES

TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
CALL	3.00%	3.00%	3.00%	3.00%
1 Month	3.50%	4.00%	4.25%	4.50%
3 Months	3.75%	4.25%	4.50%	5.00%
6 Months	4.50%	5.00%	5.20%	5.50%
12 Months	5.00%	5.20%	5.50%	6.00%

USD	100,000 and above
Call	0.80%
1 to 6 months	0.85%
1 to 12 months	1.00%

OTHER SERVICES

CHEQUES

	TZS	USD
25 Leaves	10,000	5
50 Leaves	20,000	10
100 Leaves	40,000	20
Stop Payment	30,000	15
Check returned (Technical reasons)	10,000	5
Check returned (Financial reasons)	50,000	25

BANKER'S CHEQUE

	TZS	USD
Issuance of Banker's Cheque	20,000	10
Cancellation/Repurchase of Banker's Cheque	10,000	5

STANDING INSTRUCTION (SI)

	TZS	USD
Registration charges	Free	Free
Set up of Standing Order - Internal	Free	Free
Set up of Standing Order - External (TISS or TT charges applies along with banks tariff)	20,000	10
Amendment/Stop Standing order instruction	10,000	5
Unpaid SI/Failure of SI (insufficient fund)- Own Accounts	Free	N/A

ACCOUNT CLOSURE CHARGES

	TZS	USD
Savings Account	10,000	5
Current Account	20,000	10
Corporate Account	100,000	50

MISCELLANEOUS

	TZS	USD
Monthly Maintenance Fees (Corporate)	55,000	Equivalent
Monthly Maintenance Fees (SME)	11,000	Equivalent
All Accounts (Monthly statement)	Free	Free
All Accounts (Quarterly statement)	5,000	3
e-Statement	Free	Free
Interim Statement	3,500 per page	USD 2 per page
Cash Deposit	Free	Free
Deposit of small denomination less than USD 50	N/A	2.5% of the value
Audit Confirmation	50,000	25
Reference/Introduction Letter	30,000	15
Investigation/Query per item above 12 months	20,000	10

CASH WITHDRAWALS

	TZS	USD
Cash Withdrawals below TZS 1M or USD 1,000	3,000 up to 1 Mill	0.5% or Min of USD 3
Cash Withdrawals TZS 1M & above	5,000 up to 10 Mill, Above 0.2%; Max 150,000.00	0.5% or Min of USD 3

DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES

	TZS	USD
Savings Account	Free	Free
Current Account	Free	Free

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

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