

GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM DECEMBER 2025

ELECTRONIC BANKING

ATM - MASTERCARD DEBIT			MOBILE BANKING		INTERNET BANKING		TISS CHARGES		TIPS AND TACH CHARGES		
	CLASSIC DEBIT TZS	PLATINUM DEBIT TZS	DOLLAR DEBIT USD equivalent of TZS		USSD (TZS)	GTWORLD (TZS)		USSD (TZS)	GTWORLD (TZS)		
Maintenance Fee	10,000/quarter	15,000/quarter	15,000/quarter		100 - 999	10	20,000 - 29,999	1,000	1,000		
Maintenance Fee - Corporate	-	25,000 per card/qtr	25,000 per card/qtr		1,000 - 1,999	50	30,000 - 39,999	1,600	1,600		
Card Issuance	Free	20,000	20,000		2,000 - 2,999	70	40,000 - 49,999	2,000	2,000		
Card Issuance (Corporate)	-	50,000	50,000		3,000 - 3,999	100	50,000 - 99,999	2,500	2,500		
GTBank Cards on GTBank ATM	2,000	2,000	2,000		4,000 - 4,999	200	100,000 - 199,999	3,500	3,500		
GTBank Cards on Other ATM	2,000	2,000	2,000		5,000 - 6,999	450	200,000 - 299,999	4,000	4,000		
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	1,271		7,000 - 9,999	700	300,000 - 399,999	4,200	4,200		
Mini-statement (GTBank ATM)	1,000	1,000	1,000		10,000 - 14,999	1,000	400,000 - 499,999	4,500	4,500		
Mini-statement (Other ATM)	1,000	1,000	1,000		15,000 - 19,999	1,000	Above 500,000	5,000	5,000		
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								
SALARY PROCESSING			TZS	MOBILE BANKING		INTERNET BANKING		TISS CHARGES		TIPS AND TACH CHARGES	
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								

TRADE FINANCE PRODUCTS

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

LENDING AND DEPOSIT RATES

LENDING RATES			DEPOSIT RATES		
CATEGORY	RETAIL TZS	USD	CORPORATE TZS	USD	
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	TZS (MILLIONS)
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	UP TO 50
Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarterly	50 TO 100
Commitment Fee	2.00%	2.00%	1.00%	1.00%	100 TO 500
Base Rate	16.00%	7.00%	16.00%	7.00%	500 TO 1000

OTHER SERVICES

CHEQUES			MISCELLANEOUS			TIPS AND TACH CHARGES	
25 Leaves	10,000	5	Monthly Maintenance Fees (Corporate)				
50 Leaves	20,000	10	Monthly Maintenance Fees (SME)				
100 Leaves	40,000	20	All Accounts (Monthly statement)				
Stop Payment	30,000	15	All Accounts (Quarterly statement)				
Check returned (Technical reasons)	10,000	5	e-Statement				
Check returned (Financial reasons)	50,000	25	Interim Statement				
			Cash Deposit				
BANKER'S CHEQUE	20,000	10	Deposit of small denomination less than USD 50				
Issuance of Banker's Cheque	10,000	5	Audit Confirmation				
Cancellation/Repurchase of Banker's Cheque			Reference/Introduction Letter				
			Investigation/Query per item above 12 months				
STANDING INSTRUCTION (SI)			CASH WITHDRAWALS			TIPS AND TACH CHARGES	
Registration charges	Free	Free	TZS	USD			
Set up of Standing Order - Internal	Free	Free	3,000 up to 1 Mill	0.5% or Min of USD 3			
Set up of Standing Order - External (TISS or TT charges applies along with banks tariff)	20,000	10	5,000 up to 10 Mill, Above 0.2%; Max 150,000.00	0.5% or Min of USD 3			
Amendment/Stop Standing order instruction	10,000	5					
Unpaid SI/Failure of SI (insufficient fund)- Own Accounts	Free	N/A					
ACCOUNT CLOSURE CHARGES			DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES			TIPS AND TACH CHARGES	
Savings Account	10,000	5	TZS	USD			
Current Account	20,000	10	Free	Free			
Corporate Account	100,000	50	Free	Free			

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

Guaranty Trust Bank (Tanzania) Ltd | Plot 4, Regent Estate, Victoria Bagamoyo Road | P.O.BOX 31111, Kijitonyama, Dar es Salaam, Tanzania | Tel: +255 22292 7828 | www.gtbank.co.tz