



Guaranty Trust Bank (Tanzania) Ltd

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

## ELECTRONIC BANKING

### ATM – MASTERCARD DEBIT

|   | CLASSIC DEBIT<br>TZS   | PLATINUM DEBIT<br>TZS  | DOLLAR DEBIT<br>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                             |

### 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 |

### MOBILE BANKING

Funds transfer (Bank to Mobile)

|                 | USSD (TZS) | GTWORLD (TZS) |                   | USSD (TZS) | GTWORLD (TZS) |
|-----------------|------------|---------------|-------------------|------------|---------------|
| 100 - 999       | 10         | 10            | 20,000 - 29,999   | 1,000      | 1,000         |
| 1,000 - 1,999   | 10         | 10            | 30,000 - 39,999   | 1,600      | 1,600         |
| 2,000 - 2,999   | 50         | 50            | 40,000 - 49,999   | 2,000      | 2,000         |
| 3,000 - 3,999   | 70         | 70            | 50,000 - 99,999   | 2,500      | 2,500         |
| 4,000 - 4,999   | 100        | 100           | 100,000 - 199,999 | 3,500      | 3,500         |
| 5,000 - 6,999   | 200        | 200           | 200,000 - 299,999 | 4,000      | 4,000         |
| 7,000 - 9,999   | 450        | 450           | 300,000 - 399,999 | 4,200      | 4,200         |
| 10,000 - 14,999 | 700        | 700           | 400,000 - 499,999 | 4,500      | 4,500         |
| 15,000 - 19,999 | 1,000      | 1,000         | Above 500,000     | 5,000      | 5,000         |

DSTV  
Mini-statement Request  
Bank Account Fund transfer (Within GTB)  
Balance Enquiry  
PIN/Password Reset  
GEPGCR

| USSD (TZS) | GTWORLD (TZS) |
|------------|---------------|
| 847        | 847           |
| 300        | 300           |
| Free       | Free          |
| 300        | 300           |
| 300        | 300           |
| 1,017      | 1,017         |

### INTERNET BANKING

Maintenance Fee  
Bank Account Fund transfer Within GTB)  
SMS Notifications  
Token  
Balance Enquiry  
Statement (Self download)  
Statement (Printed by the Bank) per page

Free  
Free  
Free  
20,000  
Free  
Free  
3,500

### 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 |

Stop or Unblock Cheque  
Stop Payment  
DSTV  
GEPGCR

25,000  
30,000  
847  
1,017

### MONEY TRANSFER SERVICES

Foreign Remittance (Outward)  
Foreign Remittance (Inward)

| TZS | USD equivalent of TZS           |
|-----|---------------------------------|
| N/A | 0.25% of value, Min 50, Max 100 |
| 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

Guarantees/SBLC - Issuance  
Guarantees-amendment - Extension of expiry date  
Advising of Guarantees  
Cancellation of Guarantees

### USD

1% (Min 200) qtrly  
1% (Min 100) qtrly  
1% (Min 100) qtrly  
100 flat

### LETTER OF CREDIT ISSUED (FOR IMPORTS)

Letter of credit issuance - Sight/usance  
Letter of credit amendment - Extension  
L/C Cancellation Fee  
Availing /co acceptance of Import collection  
Swift Queries

### USD

1% (Min 200) qtrly + swift 60  
0.5% (Min 100) qtrly + swift 60  
100  
0.25% (Min 100) qtrly  
USD 60

## LENDING AND DEPOSIT RATES

### LENDING RATES

| CATEGORY       | RETAIL                 |                        | CORPORATE              |                        |
|----------------|------------------------|------------------------|------------------------|------------------------|
|                | TZS                    | USD                    | TZS                    | 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 | USD           | 5,000 to 100,000 | 100,000 and above |
|----------------|----------|-----------|------------|-------------|---------------|------------------|-------------------|
| CALL           | 0.50%    | 0.50%     | 0.50%      | 0.50%       | CALL          | 0.30%            | 0.50%             |
| 1 Month        | 0.50%    | 0.75%     | 1.00%      | 1.50%       | 1 to 6 Months | Up to 0.5%       | 0.85%             |
| 3 Months       | 1.50%    | 1.60%     | 1.75%      | 2.00%       | 6 to 12months | Up to 0.5%       | 1.00%             |
| 6 Months       | 2.00%    | 2.25%     | 2.40%      | 2.50%       |               |                  |                   |
| 12 Months      | 2.50%    | 2.60%     | 2.75%      | 3.00%       |               |                  |                   |

## OTHER SERVICES

### CHEQUES

25 Leaves  
50 Leaves  
100 Leaves  
Stop Payment  
Check returned (Technical reasons)  
Check returned (Financial reasons)

| TZS    | USD |
|--------|-----|
| 10,000 | 5   |
| 20,000 | 10  |
| 40,000 | 20  |
| 30,000 | 15  |
| 10,000 | 5   |
| 50,000 | 25  |

### MISCELLANEOUS

Monthly Maintenance Fees (Corporate)  
Monthly Maintenance Fees (SME)  
All Accounts (Monthly statement)  
All Accounts (Quarterly statement)  
e-Statement  
Interim Statement  
Cash Deposit  
Deposit of small denomination less than USD 50  
Audit Confirmation  
Reference/Introduction Letter  
Investigation/Query per item above 12 months

| TZS            | USD               |
|----------------|-------------------|
| 55,000         | Equivalent        |
| 11,000         | Equivalent        |
| Free           | Free              |
| 5,000          | 3                 |
| Free           | Free              |
| 3,500 per page | USD 2 per page    |
| Free           | Free              |
| N/A            | 2.5% of the value |
| 50,000         | 25                |
| 30,000         | 15                |
| 20,000         | 10                |

### BANKER'S CHEQUE

Issuance of Banker's Cheque  
Cancellation/Repurchase of Banker's Cheque

| TZS    | USD |
|--------|-----|
| 20,000 | 10  |
| 10,000 | 5   |

### STANDING INSTRUCTION (SI)

Registration charges  
Set up of Standing Order - Internal  
Set up of Standing Order - External (TISS or TT charges applies along with banks tariff)  
Amendment/Stop Standing order instruction  
Unpaid SI/Failure of SI (insufficient fund)- Own Accounts

| TZS    | USD  |
|--------|------|
| Free   | Free |
| Free   | Free |
| 20,000 | 10   |
| 10,000 | 5    |
| Free   | N/A  |

### CASH WITHDRAWALS

Cash Withdrawals below TZS 1M or USD 1,000  
Cash Withdrawals TZS 1M & above

| TZS   | USD                  |
|---|----------------------|
| 3,000 up to 1 Mill                              | 0.5% or Min of USD 3 |
| 5,000 up to 10 Mill, Above 0.2%; Max 150,000.00 | 0.5% or Min of USD 3 |

### ACCOUNT CLOSURE CHARGES

Savings Account  
Current Account  
Corporate Account

| TZS     | USD |
|---------|-----|
| 10,000  | 5   |
| 20,000  | 10  |
| 100,000 | 50  |

### DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES

Savings Account  
Current Account

| TZS  | USD  |
|------|------|
| Free | Free |
| Free | Free |

**NOTE: ALL CHARGES ARE TAX EXCLUSIVE**

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