

# GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM JANUARY, 2024

## ELECTRONIC BANKING

### ATM – MASTERCARD DEBIT

Maintenance Fee	10,000/quarter
Maintenance Fee - Corporate	-
Card Issuance	Free
Card Issuance (Corporate)	-
GTBank Cards on GTBank ATM	2,000
GTBank Cards on Other ATM	2,000
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271
Mini-statement (GTBank ATM)	1,000
Mini-statement (Other ATM)	1,000
Cards uncollected and destroyed (after 6 months)	10,000
Card withdrawal on ATMs outside Tanzania	7,000
Card Renewal	15,000
Card Replacement (lost or faulty)	20,000
PIN Replacement	2,000
Balance Enquiry (GTBank ATM)	Free
Balance Enquiry (Other ATM)	500
ATM withdrawal limit (per transaction)	400,000
ATM withdrawal limit (per day)	1,000,000
International withdrawal limit (per day)	1,000,000

CLASSIC DEBIT TZS	PLATINUM DEBIT TZS	DOLLAR DEBIT USD equivalent of TZS
10,000/quarter	15,000/quarter	15,000/quarter
-	25,000 per card/qtr	25,000 per card/qtr
Free	20,000	20,000
-	50,000	50,000
2,000	2,000	2,000
2,000	2,000	2,000
1,271	1,271	1,271
1,000	1,000	1,000
1,000	1,000	1,000
10,000	10,000	10,000
7,000	7,000	7,000
15,000	20,000	20,000
20,000	30,000	20,000
2,000	3,000	2,000
Free	Free	Free
500	500	500
400,000	400,000	400,000
1,000,000	10,000,000	1,000,000
1,000,000	10,000,000	1,000,000

### MOBILE BANKING

Funds transfer (Bank to Mobile)	500 - 200000
	200001 - 500000
	500001 - 1000000
DSTV	
Mini-statement Request	
Bank Account Fund transfer (Within GTB)	
Balance Enquiry	
PIN/Password Reset	
Transfer outside GTBank (TIPS)	
Outward EFT - External (Single/Bulk)	
GEPGCR	

USSD (TZS)	GTWORLD (TZS)
1,800	1,800
2,500	2,500
4,000	4,000
847	847
300	300
Free	Free
300	300
300	300
N/A	10,000
2,500	2,500
1,017	1,017

### INTERNET BANKING

Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	8,475
3rd Party Transfer (TIPS)	2,000
3rd Party Transfer (EFT)	20,000
Token	Free
Balance Enquiry	Free
Statement (Self download)	1,500
Statement (Printed by the Bank) per page	4,200
Password Reset	25,000
Stop or Unblock Cheque	30,000
Stop Payment	847
DSTV	1,017
GEPGCR	

### TZS

Free
Free
Free
8,475
2,000
20,000
Free
Free
1,500
4,200
25,000
30,000
847
1,017

### TISS CHARGES

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

### SALARY PROCESSING

Manual	
Processing Fee per transaction (within GTBank)	2,000
Processing Fee per transaction (Other Banks)	2,000
Transfer Fee per transaction (TIPS)	10,000
Transfer Fee per transaction (EFT)	2,500
Internet Banking (GAPS)	
Processing fee per transaction (Within GTBank)	500
Processing fee per transaction (Other Banks)	1,000
Transfer Fee per transaction (TIPS)	8,475
Transfer Fee per transaction (EFT)	2,000

### TZS

2,000
2,000
10,000
2,500
500
1,000
8,475
2,000

### MONEY TRANSFER SERVICES

Transfer outside GTBank (TIPS)	10,000
Foreign Remittance (Outward)	N/A
Foreign Remittance (Inward)	N/A
Incoming EFT Local	Free
Outward EFT - External (Single/Bulk)	2,500

### TZS

10,000
N/A
N/A
Free
2,500

### USD equivalent of TZS

10,000
0.25% of value, Min 50, Max 100
10
N/A
N/A

## TRADE FINANCE PRODUCTS

### LETTERS OF CREDIT ISSUED (FOR EXPORTS)

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

### USD

100 flat
60 flat
1% Min 100
0.75% qtrly, Min 100
0.75% qtrly, Min 100
150 per transfer
140
60
100

### GUARANTEES

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

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

### 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
CALL	3.00%	3.00%	3.00%	3.00%
1 MONTH	3.50%	4.00%	4.25%	4.50%
3 MONTHS	4.00%	4.50%	5.00%	5.50%
6 MONTHS	5.00%	5.00%	5.50%	6.50%
12 MONTHS	6.00%	6.50%	7.50%	8.00%

## OTHER SERVICES

### CHEQUES

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

### TZS

10,000
20,000
40,000
30,000
10,000
50,000

### USD

5
10
20
15
5
25

### MISCELLANEOUS

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

### TZS

55,000
11,000
Free
5,000
Free
3,500 per page
Free
N/A
50,000
30,000
20,000

### USD

Equivalent
Equivalent
Free
3
Free
USD 2 per page
Free
2.5% of the value
25
15
10

### BANKER'S CHEQUE

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

### TZS

20,000
10,000

### USD

10
5

### STANDING INSTRUCTION (SI)

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

### TZS

Free
Free
20,000
10,000
Free

### USD

Free
Free
10
5
N/A

### CASH WITHDRAWALS

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

### TZS

3,000 up to 1 Mill
5,000 up to 10 Mill, Above 0.2%; Max 150,000.00

### USD

0.5% or Min of USD 3
0.5% or Min of USD 3

### ACCOUNT CLOSURE CHARGES

Savings Account	10,000
Current Account	20,000
Corporate Account	100,000

### TZS

10,000
20,000
100,000

### USD

5
10
50

### DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES

Savings Account	Free
Current Account	Free

### TZS

Free
Free

### USD

Free
Free

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

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