

# GUARANTY TRUSTBANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM JUNE, 2024

## ELECTRONIC BANKING

ATM – MASTERCARD DEBIT				CLASSIC DEBIT TZS			PLATINUM DEBIT TZS			DOLLAR DEBIT USD equivalent of TZS			MOBILE BANKING			USSD (TZS)		GTWORLD (TZS)	
Maintenance Fee	10,000/quarter	15,000/quarter	15,000/quarter	15,000/quarter	25,000 per card/qr	25,000 per card/qr	15,000/quarter	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	Funds transfer (Bank to Mobile)	500 - 2000001	1,800	1,800	2,500	2,500	4,000	4,000
Maintenance Fee - Corporate	-	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	25,000 per card/qr	500001 - 500000	2,000	2,500	2,500	4,000	4,000	847	847
Card Issuance	Free	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	500001 - 1000000	2,000	4,000	4,000	847	847	300	300
Card Issuance (Corporate)	-	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	DSTV	2,000	Free	Free	300	300	Free	Free
GTBank Cards on GTBank ATM	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	Mini-statement Request	2,000	300	300	300	300	300	300
GTBank Cards on Other ATM	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	Bank Account Fund transfer (Within GTB)	1,271	Free	Free	Free	Free	Free	Free
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	1,271	Balance Enquiry	1,000	300	300	300	300	300	300
Mini-statement (GTBank ATM)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	PIN/Password Reset	1,000	300	300	300	300	300	300
Mini-statement (Other ATM)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	GEPGCR	1,017	1,017	1,017	1,017	1,017	1,017	1,017
Cards uncollected and destroyed (after 6 months)	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000								
Card withdrawal on ATMs outside Tanzania	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000	3% of the value+ 7,000								
Card Renewal	15,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000								
Card Replacement (lost or faulty)	20,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000								
PIN Replacement	2,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000								
Balance Enquiry (GTBank ATM)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free								
Balance Enquiry (Other ATM)	500	500	500	500	500	500	500	500	500	500	500								
ATM withdrawal limit (per transaction)	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000								
ATM withdrawal limit (per day)	1,000,000	10,000,000	10,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000								
International withdrawal limit (per day)	1,000,000	10,000,000	10,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	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		TZS	USD equivalent of TZS
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		1,500	
Password Reset		4,200	
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 - 10,000 Payments		10 - 50 Million
0 - 5,000 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

  

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	GUARANTEES		USD
Advising of Export L/C		100 flat	Guarantees/SBLC - Issuance		1% (Min 200) qrtly
Advising amendment to Export L/C		60 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% (Min100) 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			
Courier Fees		140			
Swift Queries		60			
L/C Cancellation Fee		100			

  

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					DEPOSIT RATES				
CATEGORY	RETAIL TZS		CORPORATE TZS		TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
	USD	USD	USD	USD					
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	CALL	3.00%	3.00%	3.00%	3.00%
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	1 Month	3.50%	4.00%	4.25%	4.50%
Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarterly	3 Months	3.75%	4.25%	4.50%	5.00%
Commitment Fee	2.00%	2.00%	1.00%	1.00%	6 Months	4.50%	5.00%	5.20%	5.50%
Base Rate	16.00%	7.00%	16.00%	7.00%	12 Months	5.00%	5.20%	5.50%	6.00%

## OTHER SERVICES

CHEQUES		TZS	USD	MISCELLANEOUS		TZS	USD
25 Leaves		10,000	5	Monthly Maintenance Fees (Corporate)		55,000	Equivalent
50 Leaves		20,000	10	Monthly Maintenance Fees (SME)		11,000	Equivalent
100 Leaves		40,000	20	All Accounts (Monthly statement)		Free	Free
Stop Payment		30,000	15	All Accounts (Quarterly statement)		5,000	3
Check returned (Technical reasons)		10,000	5	e-Statement		Free	Free
Check returned (Financial reasons)		50,000	25	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

  

BANKER'S CHEQUE		TZS	USD	CASH WITHDRAWALS		TZS	USD
Issuance of Banker's Cheque		20,000	10	Cash Withdrawals below TZS 1M or USD 1,000		3,000 up to 1 Mill	0.5% or Min of USD 3
Cancellation/Repurchase of Banker's Cheque		10,000	5	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

  

STANDING INSTRUCTION (SI)		TZS	USD	DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES		TZS	USD
Registration charges		Free	Free	Savings Account		Free	Free
Set up of Standing Order - Internal		Free	Free	Current Account		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

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

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