

GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE

WITH EFFECT FROM APRIL 2025

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	Funds transfer (Bank to Mobile)		1,800		1,800
Maintenance Fee - Corporate		-	25,000 per card/qtr	25,000 per card/qtr	500 - 2000001		2,500		2,500
Card Issuance		Free	20,000	20,000	200001 - 500000		4,000		4,000
Card Issuance (Corporate)		-	50,000	50,000	500001 - 1000000		847		847
GTBank Cards on GTBank ATM		2,000	2,000	2,000	DSTV		300		300
GTBank Cards on Other ATM		2,000	2,000	2,000	Mini-statement Request		Free		Free
GTBank Cards on GTBank & Other ATM (Salary Account)		1,271	1,271	1,271	Bank Account Fund transfer (Within GTB)		300		300
Mini-statement (GTBank ATM)		1,000	1,000	1,000	Balance Enquiry		300		300
Mini-statement (Other ATM)		1,000	1,000	1,000	PIN/Password Reset		300		300
Cards uncollected and destroyed (after 6 months)		10,000	10,000	10,000	GEPGCR		1,017		1,017
Card withdrawal on ATMs outside Tanzania		3% of the value+ 7,000	3% of the value+ 7,000	7,000	INTERNET BANKING		TISS CHARGES		TZS
Card Renewal		15,000	20,000	20,000	Maintenance Fee		0 - 2,000 Payments		1 - 10 Million
PIN Replacement		2,000	3,000	2,000	Bank Account Fund transfer Within GTB)		0-5,000 Payments		10 - 50 Million
Balance Enquiry (GTBank ATM)		Free	Free	Free	SMS Notifications		0-10,000 Payments		Higher than 50 Million
Balance Enquiry (Other ATM)		500	500	500	Token		TIPS AND TACH CHARGES		TZS
ATM withdrawal limit (per transaction)		400,000	400,000	400,000	Balance Enquiry		1 - 50,000 Payments		500
ATM withdrawal limit (per day)		1,000,000	10,000,000	1,000,000	Statement (Self download)		50,001 - 500,000 Payments		1,000
International withdrawal limit (per day)		1,000,000	10,000,000	1,000,000	Statement (Printed by the Bank) per page		500,001 - 5,000,000 Payments		1,500
					Password Reset		5,000,001 - 20,000,000 Payments		2,000
					Stop or Unblock Cheque				
					Stop Payment				
					DSTV				
					GEPGCR				
SALARY PROCESSING				TZS	MONEY TRANSFER SERVICES		TZS		USD equivalent of TZS
Manual					Foreign Remittance (Outward)		N/A		0.25% of value, Min 50, Max 100
Processing Fee per transaction (within GTBank)				2,000	Foreign Remittance (Inward)		N/A		10
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		USD		GUARANTEES		USD		LETTER OF CREDIT ISSUED (FOR IMPORTS)	
Advising of Export L/C		100 flat		Guarantees/\$BLC - Issuance		1% (Min 200) qrtly		Letter of credit issuance - Sight/usance	
Advising amendment to Export L/C		60 flat		Guarantees-amendment - Extension of expiry date		1% (Min 100) qrtly		Letter of credit amendment - Extension	
Negotiating of Export documents under L/C		1% Min 100		Advising of Guarantees		1% (Min100) qrtly		L/C Cancellation Fee	
Exports collections		0.75% qrtly, Min 100		Cancellation of Guarantees		100 flat		Availing /co acceptance of Import collection	
Confirmation of Export L/C		0.75% qrtly, Min 100						Swift Queries	
Transfer of Export L/C		150 per transfer							
Courier Fees		140							
Swift Queries		60							
L/C Cancellation Fee		100							

LENDING AND DEPOSIT RATES									
LENDING RATES		DEPOSIT RATES							
CATEGORY	RETAIL TZS	USD	CORPORATE TZS	USD	TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
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	CASH WITHDRAWALS	
25 Leaves		10,000	5	Monthly Maintenance Fees (Corporate)		55,000	Equivalent	Cash Withdrawals below TZS 1M or USD 1,000	
50 Leaves		20,000	10	Monthly Maintenance Fees (SME)		11,000	Equivalent	Cash Withdrawals TZS 1M & above	
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		Free	Free		
BANKER'S CHEQUE		TZS	USD	Cash Deposit		3,500 per page	USD 2 per page		
Issuance of Banker's Cheque		20,000	10	Deposit of small denomination less than USD 50		Free	Free		
Cancellation/Repurchase of Banker's Cheque		10,000	5	Audit Confirmation		N/A	2.5% of the value		
STANDING INSTRUCTION (SI)		TZS	USD	Reference/Introduction Letter		50,000	25		
Registration charges		Free	Free	Investigation/Query per item above 12 months		30,000	15		
Set up of Standing Order - Internal		Free	Free			20,000	10		
Set up of Standing Order - External (TISS or TT charges applies along with banks tariff)		20,000	10	CASH WITHDRAWALS		TZS	USD		
Amendment/Stop Standing order instruction		10,000	5	Cash Withdrawals below TZS 1M or USD 1,000		3,000 up to 1 Mill	0.5% or Min of USD 3		
Unpaid SI/Failure of SI (insufficient fund)- Own Accounts		Free	N/A	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		
ACCOUNT CLOSURE CHARGES		TZS	USD	DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES		TZS	USD		
Savings Account		10,000	5	Savings Account		Free	Free		
Current Account		20,000	10	Current Account		Free	Free		
Corporate Account		100,000	50						

NOTE: ALL CHARGES ARE TAX EXCLUSIVE