



MINIMUM DISCLOSURE OF BANK FEES AND CHARGES

Item	Frequency	TZS
Accounts		
Required opening balance		
Mkwanja - Individual	Per Account	0
Mkwanja – Legal entity	Per Account	0
Hakika - Individual	Per Account	10,000
Hakika – Legal entity	Per Account	100,000
Mipango standard	Per Account	50,000
Mipango payout	Per Account	100,000
Mipango upfront	Per Account	100,000
Fixed term deposit – legal entity	Per Account	10,000,000
Mtoto account	Per Account	10,000
Staff account	Per Account	0
Halo savings - normal	Per Account	0
Halo savings - target	Per Account	0
Monthly service fee		
Mkwanja - Individual	Per month	1,770
Mkwanja – Legal entity	Per month	2,360
Hakika - Individual	Per month	0
Hakika – Legal entity	Per month	0
Mipango standard	Per month	0
Mipango payout	Per month	0
Mipango upfront	Per month	0
Fixed term deposit – legal entity	Per month	0
Mtoto account	Per month	0
Staff account	Per month	0
Halo savings - normal	Per month	0
Halo savings - target	Per month	0
Withdrawal fee		
Mkwanja - Individual	Per transaction	-Teller outlet TZS 1,180 < 5,000,000. 0.1% > 5,000,000 (but the charge shall not exceed TZS 59,000)
Mkwanja – Legal entity	Per transaction	
Hakika - Individual	Per transaction	One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwanja account withdraw fee)
Hakika – Legal entity	Per transaction	One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwanja account withdraw fee)

Mipango standard	Per transaction	0
Mipango payout	Per transaction	0
Mipango upfront	Per transaction	0
Fixed term deposit – legal entity	Per transaction	0
Mtoto account	Per transaction	One free withdrawal per quarter (any additional Withdrawal is subjected to charges as per Mkwanja account withdraw fee).
Staff account	Per transaction	0
Halo savings - normal	Per transaction	0
Halo savings - target	Per transaction	0
Bank statement/mini statement		
Mkwanja - Individual	Per page	-TZS 1,500/= per page at branch -No fee through FINCA Express Agent
Mkwanja – Legal entity	Per page	"-TZS 1,500/= per page at branch -No fee through FINCA Express Agent
Hakika - Individual	Per page	"-TZS 1,500/= per page at branch -No fee through FINCA Express Agent
Hakika – Legal entity	Per page	"-TZS 1,500/= per page at branch -No fee through FINCA Express Agent
Mipango standard		N/A
Mipango payout		N/A
Mipango upfront		N/A
Fixed term deposit – legal entity		N/A
Mtoto account	Per page	"-TZS 1,500/= per page at branch -No fee through FINCA Express Agent
Staff account		0
Halo savings - normal		0
Halo savings - target		0
Interest rate		
Mkwanja - Individual	Interest rate	0%
Mkwanja – Legal entity		0%
Hakika - Individual		2%
Hakika – Legal entity		3%
Mipango standard		7% to 11% p.a
Mipango payout		7% to 11% p.a
Mipango upfront		7% to 11% p.a
Fixed term deposit – legal entity		7% to 11% p.a
Mtoto account		4% p.a
Staff account		2% p.a

Halo savings - normal		3%
Halo savings - target		3% to 6% p.a
Loans		
Minimum – Maximum loan		
Microbusiness	Loans	250,000 – 5,000,000
Business loan - small		5,000,001 – 10,000,000
Business loan - medium		10,000,001 – 30,000,000
Business loan - large		30,000,001 – 60,000,000
Small Enterprise		60,000,001 – 150,000,000
Education provider		500,000 – 150,000,000
School fees		200,000 – 10,000,000
Pamoja Group		100,000 – 5,000,000
Social Financial Group		N/A – N/A
Lien loan		1,000,000 – N/A
Insurance Premium Financing (IPF)		56,000 – N/A
Dapa Customer Overdraft		1,000 – 3,700,000
Songesha Agent Overdraft		10,000 – 2,000,000
Wezesha Agent Term Loan		10,000 – 9,000,000
Device Financing		300,000
Interest/Value rate - reducing		
Microbusiness	Per month	5%
Business loan - small	Per month	4.83%
Business loan - medium	Per month	3.83%
Business loan - large	Per month	3%
Small Enterprise	Per month	3%
Education provider	Per month	2%
School fees	Per month	2%
Pamoja Group	Per month	5%
Social Financial Group	Per month	2% or 2.5% - due to guarantee
Lien loan	Per annual	24% - 25% - depending timing of interest payment
Insurance Premium Financing (IPF)	Number of months	6% - 14% - depending on number of months
Dapa Customer Overdraft		2.5% - 17% - depending on number of days and amount
Songesha Agent Overdraft		TZS 28 to 1,000 depending on overdraft amount
Wezesha Agent Term Loan		4% - 10% depending on number of days – flat rate
Device Financing	Per annum	1.7%
Loan processing fees		
Microbusiness	Per loan	1%
Business loan - small		3%
Business loan - medium		3%
Business loan - large	Per loan	3%
Small Enterprise	Per loan	3%
Education provider	Per loan	1%
School fees	Per loan	1%
Pamoja Group	Per loan	1%

Social Financial Group	Per loan	1%
Lien loan	Per loan	N/A
Insurance Premium Financing (IPF)	Per loan	33.3% - upfront payment
Dapa Customer Overdraft	Per loan	1% – 6.9%
Songesha Agent Overdraft	Per loan	N/A
Wezesha Agent Term Loan	Per loan	2% (reserve for indemnity)
Device Financing	Per loan	TZS 49,711 (reserve for indemnity), TZS 30,000 (upfront payment)
Life & property insurance charges		
Microbusiness		0.31%, 0.15%
Business loan - small		0.31%, 0.15%
Business loan - medium		0.31%, 0.15%
Business loan - large		0.31%%, 0.15,%
Small Enterprise		0.31%, 0.15%
Education provider		0.31%, 0.15%
School fees		0.31%, 0.15%
Pamoja Group		0.31%, 0.15%
Social Financial Group		0.31%, 0.15%
Lien loan		0.31% – optional, N/A
Insurance Premium Financing (IPF)		N
Dapa Customer Overdraft		N
Songesha Agent Overdraft		N
Wezesha Agent Term Loan		N
Device Financing		N, TZS 17,171
Late payment penalty and early settlement fee (no fee for refinancing)		
Microbusiness		0.5%, 5% - early settlement fee of outstanding loan
Business loan - small		
Business loan - medium		
Business loan - large		
Small Enterprise		
Education provider		
School fees		
Pamoja Group		
Social Financial Group		
Lien loan		
Insurance Premium Financing (IPF)		N/A
Dapa Customer Overdraft		
Songesha Agent Overdraft		0.1%
Wezesha Agent Term Loan		2% from 31 to 45 days, 3%> 45 days

Device Financing		N/A,
FINCA Mobile Charges		
Bands		
100 – 999	TZS	10
1,000 – 1,999		50
2,000 – 2,999		70
3,000 – 3,999		100
4,000 – 4,999		200
5,000 – 6,999		450
7,000 – 9,000		700
10,000 – 29,999		1,000
30,000 – 39,999		1,600
40,000 – 49,999		2,000
50,000 – 99,999		2,500
100,000 – 199,999		3,500
200,000 – 299,999		4,000
300,000 – 399,999		4,200
400,000 – 499,999		4,500
500,000 – 1,500,000		5,000
FINCA Express Wakala Charges		
Bands		
1,000 – 9,999	TZS	500
10,000 – 19,999		1,000
20,000 – 49,999		1,200
50,000 – 99,999		1,500
100,000 – 149,999		3,000
150,000 – 299,999		5,000
300,000 – 599,999		5,500
600,000 – 999,999		6,000
1,000,000 – 1,999,999		6,700
2,000,000 – 2,999,999		7,000
3,000,000 – 3,999,999		7,500
4,000,000 – 4,999,999		8,000
5,000,000 – 10,000,000		9,000
Other charges		
Cash transfer	TZS	1,300
Balance		200
Mini statement		200

*Terms & Conditions apply

