FINCA® Microfinance Bank

# PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

## Issued pursuant to regulation 7 and 8 of the Banking and Financial Institutions (Disclosure) Regulations, 2014

## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026
(AMOUNTS IN MILLION SHILLINGS)

| | | CURRENT QUARTER 30.09.2026 | PREVIOUS QUARTER 30.06.2026 |
|---|---|---|---|
| **A.** | **ASSETS** | | |
| 1 | Cash | 926 | 966 |
| 2 | Balances with Bank of Tanzania | 1,923 | 1,590 |
| 3 | Investment in Government Securities | - | - |
| 4 | Balances with Other Banks and financial institutions | 30,299 | 32,355 |
| 5 | Cheques and Items for Clearing | - | - |
| 6 | Interbranch float items | - | - |
| 7 | Bills Negotiated | - | - |
| 8 | Customers' liabilities for acceptances | - | - |
| 9 | Interbank Loan Receivables | - | - |
| 10 | Investments in Other securities | - | - |
| 11 | Loans, Advances and Overdrafts | 52,734 | 53,407 |
| | (Net of allowances for Probable losses) | - | - |
| 12 | Other Assets | 9,861 | 9,464 |
| 13 | Equity Investments | - | - |
| 14 | Underwriting accounts | - | - |
| 15 | Property, Plant and Equipment | 2,591 | 2,719 |
| **16** | **TOTAL ASSETS** | **98,335** | **100,502** |
| **B.** | **LIABILITIES** | | |
| 17 | Deposits from other banks and financial institutions | 174 | 170 |
| 18 | Customer Deposits | 71,161 | 75,623 |
| 19 | Cash letters of credit | - | - |
| 20 | Special Deposits | - | - |
| 21 | Payments orders / transfers payable | - | - |
| 22 | Bankers' cheques and drafts issued | - | - |
| 23 | Accrued taxes and expenses payable | 5,948 | 4,381 |
| 24 | Acceptances outstanding | - | - |
| 25 | Interbranch float items | - | - |
| 26 | Unearned income and other deferred charges | 288 | 77 |
| 27 | Other Liabilities | 7,854 | 7,588 |
| 28 | Borrowings | 2,468 | 2,384 |
| **29** | **TOTAL LIABILITIES** | **87,893** | **90,223** |
| **30** | **NET ASSETS/(LIABILITIES)(16 MINUS 29)** | **10,441** | **10,279** |
| **C** | **SHAREHOLDERS' FUNDS** | | |
| 31 | Paid up Share Capital | 37,895 | **37,895** |
| 32 | Capital Reserves | - | - |
| 33 | Retained Earnings | (27,616) | (27,936) |
| 34 | Profit/(Loss) Account | 163 | 320 |
| 35 | Other Capital Accounts/Capital Advance | - | - |
| 35a. | Other- Statutory Reserve | - | - |
| 35b | General Provision Reserve | - | - |
| 36 | Minority Interest | - | - |
| **37** | **TOTAL SHAREHOLDERS' FUNDS** | **10,441** | **10,279** |
| 38 | Contingent Liabilities | - | - |
| 39 | Non-Performing Loans and Advances | **7,037** | **7,804** |
| 40 | Allowances for Probable Losses | **2,408** | **3,493** |
| 41 | Other Non-Performing assets | - | - |
| **D** | **PERFORMANCE INDICATORS** | | |
| (I) | Shareholders Funds to Total Assets | **10.50%** | **10.46%** |
| (II) | Non Performing loans to Total Gross Loans | **13.87%** | **14.95%** |
| (III) | Gross loans and advances to total deposits | **77.30%** | **75.07%** |
| (IV) | Loans and Advances to Total Assets | **53.63%** | **53.14%** |
| (V) | Earning Assets to Total Assets | **84.44%** | **85.33%** |
| (VI) | Deposits Growth | **-5.88%** | **0.44%** |
| (VI) | Assets Growth | **-2.16%** | **4.55%** |

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2026
(AMOUNTS IN MILLION SHILLINGS)

| | | Current Quarter 30.09.2026 | Comparative Quarter 30.09.2025 | Current Year Cummulative 30.09.2026 | Comparative Year Cummulative 30.09.2025 |
|---|---|---|---|---|---|
| 1 | Interest Income | 6,052 | 6,594 | 17,151 | 24,049 |
| 2 | Interest Expense | (2,417) | (2,722) | (7,439) | (7,957) |
| **3** | **Net Interest Income (1 Minus 2)** | **3,635** | **3,872** | **9,711** | **16,093** |
| 4 | Bad debts written off | (1,244) | (718) | (2,122) | (1,846) |
| 5 | Impairment Losses on Loans and Advances | 1,316 | 1,486 | 2,444 | 1,033 |
| **6** | **Non-Interest Income** | **321** | **624** | **1,072** | **3,151** |
| | 6.1 Foreign exchange profit/(loss) | (17) | (52) | 39 | 79 |
| | 6.2 Fees and Commissions | 338 | 466 | 1,034 | 1,382 |
| | 6.3 Dividend Income | - | - | - | - |
| | 6.4 Other Operating Income | (1) | 210 | (1) | 1,691 |
| **7** | **Non-Interest Expense** | **(3,827)** | **(4,691)** | **(11,050)** | **(17,262)** |
| | 7.1 Salaries and Benefits | (2,070) | (1,805) | (5,858) | (5,537) |
| | 7.2 Fees and Commission | (53) | (62) | (53) | (199) |
| | 7.3 Other Operating Expenses | (1,704) | (2,824) | (5,139) | (11,527) |
| **8** | **Operating Income/(Loss) before tax** | **200** | **572** | **56** | **1,170** |
| 9 | Income Tax Provision | (38) | - | (60) | (37) |
| **10** | **Net income (loss) after income tax** | **163** | **572** | **(4)** | **1,133** |
| **11** | **Other Comprehensive income(Loss) for the year** | **-** | **-** | **-** | **-** |
| **12** | **Total Comprehensive income(Loss) for the year** | **163** | **572** | **(4)** | **1,133** |
| 13 | Number of Employees | 239 | 239 | 239 | 239 |
| 14 | Basic Earning Per Share | 17 | 60 | (0) | 40 |
| 15 | Number of Branches | 21 | 21 | 21 | 21 |
| | **PERFORMANCE INDICATORS** | | | | |
| (I) | Return on average total assets | 0.65% | 2.29% | -0.01% | 1.59% |
| (II) | Return on Average shareholders' funds | 6.28% | 21.99% | -0.06% | 14.51% |
| (III) | Non interest expense to gross income | 96.75% | 104.35% | 102.47% | 89.70% |
| (IV) | Net Interest margin to average earning assets | 17.23% | 2.60% | 15.34% | 1.71% |

## CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2026
(AMOUNTS IN MILLION SHILLINGS)

| | | CURRENT QUARTER 30.09.2026 | PREVIOUS QUARTER 30.06.2026 | CUMMULATIVE CURRENT YEAR 30.09.2026 | CUMMULATIVE PREVIOUS YEAR 30.09.2025 |
|---|---|---|---|---|---|
| I | **Cash flow from operating activities:** | | | | |
| | Net income(Loss) | 200 | (145) | 56 | 1,170 |
| | Adjustment for : | - | - | - | - |
| | -Impairment/Amortization | 253 | 685 | 938 | (556) |
| | -Net change in loans and advances | 673 | (1,600) | (927) | 12,042 |
| | -Gain/Loss on sale of assets | - | - | - | (2) |
| | -Net change in Deposits | (4,457) | (1,334) | (5,792) | 1,254 |
| | -Net change in Short term negotiable securities | - | - | - | - |
| | -Net change in Other Liabilities | 2,439 | 5,795 | 8,234 | (2,759) |
| | -Net change in Other Assets | (397) | (6,749) | (7,146) | 893 |
| | -Tax paid | (38) | (22) | (60) | (37) |
| | -Net change in ROU Asset | (31) | (126) | (156) | 2,025 |
| | **Net cash provided (used) by operating activities** | **(1,357)** | **(3,497)** | **(4,854)** | **14,031** |
| II | **Cash flow from investing activities:** | | | | |
| | Dividend Received | - | - | - | - |
| | Purchase of fixed assets | (94) | (591) | (685) | (192) |
| | Proceeds from sale of fixed assets | - | - | - | 2 |
| | Purchase of non-dealing securities | - | - | - | - |
| | Proceeds from sale of non-dealing securities | - | - | - | - |
| | Proceeds from maturity of investment in fixed deposit | - | - | - | - |
| | Others (specify) -Additions on Right of use asset | - | - | - | - |
| | Others (specify) -Proceeds from issue of share | - | - | - | - |
| | **Net cash provided (used) by investing activities** | **(94)** | **(591)** | **(685)** | **(190)** |
| III | **Cash flow from financing activities:** | | | | |
| | Repayment of long-term debt | - | (129) | (129) | - |
| | Proceeds from issuance of long term debt | - | - | - | - |
| | Proceeds from issuance of share capital | - | - | - | - |
| | Payment of lease liabilities | (395) | (499) | (894) | (868) |
| | Net change in other borrowings | 83 | 289 | 372 | 2,921 |
| | Others -(Specify) | - | - | - | - |
| | **Net cash provided (used) by financing activities** | **(312)** | **(339)** | **(651)** | **2,053** |
| IV | **Cash and Cash Equivalents:** | | | | |
| | **Net increase/(decrease) in cash and cash equivalents** | **(1,763)** | **(4,427)** | **(6,189)** | **15,895** |
| | Cash and cash equivalents at the beginning of the Quarter/ year | 34,911 | 39,338 | 39,338 | 20,955 |
| | **Cash and cash equivalents at the end of the Quarter/year** | **33,148** | **34,911** | **33,148** | **36,850** |

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2026

| | Share Capital | Share Premium | Retained Earning | Regulatory Reserve | General Provision Reserve | Others | Total |
|---|---|---|---|---|---|---|---|
| **Current Quarter 30.09.2026** | | | | | | | |
| **Balance as at the beginning of the Quarter 01.07.2026** | **37,895** | **-** | **(27,616)** | **-** | **-** | **-** | **10,279** |
| Profit/Loss for the period | - | - | 163 | - | - | - | **163** |
| Other Comprehensive Income | - | - | - | - | - | - | **-** |
| Transactions with owners | - | - | - | - | - | - | **-** |
| Dividends Paid | - | - | - | - | - | - | **-** |
| Regulatory Reserve | - | - | - | - | - | - | **-** |
| General Provision Reserve | - | - | - | - | - | - | **-** |
| Others | - | - | - | - | - | - | **-** |
| **Balance as at the end of the Quarter 30.09.2026** | **37,895** | **-** | **(27,453)** | **-** | **-** | **-** | **10,441** |
| **Previous Quarter 30.06.2026** | | | | | | | |
| **Balance as at the beginning of the Quarter 01.04.2026** | **37,895** | - | **(27,936)** | **-** | **-** | **-** | **9,960** |
| Profit/Loss for the period | - | - | 320 | - | - | - | **320** |
| Other Comprehensive Income | - | - | **-** | - | - | - | - |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | **-** | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | **-** | - | - | - | - | - |
| **Balance as at the end of the Quarter 30.06.2026** | **37,895** | **-** | **(27,616)** | **-** | **-** | **-** | **10,279** |

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2026

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

| **Name and Title** | **Signature** | **Date** |
|---|---|---|
| Druvindra Jayaratne **(Chief Executive Officer)** | (Signed) | 29th October 2026 |
| Isaack Chahe **(Chief Financial Officer)** | (Signed) | 29th October 2026 |
| Silvanus Kilindu **(Internal Audit Manager)** | (Signed) | 29th October 2026 |

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

| **Name** | **Signatur** | **Date** |
|---|---|---|
| **1.** Nasama Massinda **(Board Chairman)** | (Signed) | 29th October 2026 |
| **2.** Mary Pascal Mabiti **(Board Member)** | (Signed) | 29th October 2026 |

## MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

| Number | Item/Transaction | Charge/Fee |
|---|---|---|
| 1 | **Savings Account(TZs)** | |
| | **Mkwanja Individual (TZs)** | |
| | (a) Required minimum opening balance | 0 |
| | (b) Monthly Services Fees | 1,770 |
| | (c) Interim Statement per page | -TZS 1,500/= per page at branch<br>-No fee through FINCA Express Agent |
| | (d) Withdraw charges over the counter | -Teller outlet<br>TZS 1,180 < 5,000,000.<br>0.1% > 5,000,000 (but the charge shall not exceed TZS 59,000) |
| | (e) Interest payable | 0 |
| | **Mkwanja Legal (TZs)** | |
| | (a) Required minimum opening balance | 0 |
| | (b) Monthly Services Fees | 2,360 |
| | (c) Interim Statement per page | -TZS 1,500/= per page at branch<br>-No fee through FINCA Express Agent |
| | (d) Withdraw charges over the counter | TZS 1,180 < 5,000,000 , 0.1% > 5,000,000 (but the charge shall not exceed TZS 59,000). |
| | (e) Interest payable | 0 |
| | **Hakika Individual (TZs)** | |
| | (a) Required minimum opening balance | 10,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | -TZS 1,500/= per page at branch<br>-No fee through FINCA Express Agent |
| | (d) Withdraw charges over the counter | One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwanja account withdraw fee) |
| | (e) Interest payable | 2% |
| | **Hakika Legal Entity(TZs)** | |
| | (a) Required minimum opening balance | 100,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | -TZS 1,500/= per page at branch<br>-No fee through FINCA Express Agent |
| | (d) Withdraw charges over the counter | One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwanja account |
| | (e) Interest payable | 3% |
| | **Mipango standard (TZs)** | |
| | (a) Required minimum opening balance | 50,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 7% to 11% p.a |
| | **Mipango payout (TZs)** | |
| | (a) Required minimum opening balance | 100000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 7% to 11% p.a |
| | **Mipango upfront (TZs)** | |
| | (a) Required minimum opening balance | 100,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 7% to 11% p.a |
| | **Fixed term deposit - legal entity (TZs)** | |
| | (a) Required minimum opening balance | 10,000,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 7% to 11% p.a |
| | **Mtoto (TZs)** | |
| | (a) Required minimum opening balance | 10,000 |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | -TZS 1,500/= per page at branch<br>-No fee through FINCA Express Agent |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 4% p.a |

| | | |
|---|---|---|
| | **Staff (TZs)** | |
| | (a) Required minimum opening balance | N/A |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 2% p.a |
| | **Halo savings - normal (TZs)** | |
| | (a) Required minimum opening balance | N/A |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 3% |
| | **Halo savings - target (TZs)** | |
| | (a) Required minimum opening balance | N/A |
| | (b) Monthly Services Fees | N/A |
| | (c) Interim Statement per page | N/A |
| | (d) Withdraw charges over the counter | N/A |
| | (e) Interest payable | 3% to 6% p.a |
| 2 | **Mobile banking Charges(TZs)** | |
| | **Bands** | **Charges** |
| | 1,000 - 9,999 | 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 |
| 3 | **Loans (TZs)** | |
| | **Business Loan -Small** | |
| | (a) Maximum Loan | 5,000,001 - 10,000,000 |
| | (b) Interest | 4.83% (PM) |
| | (c) Loan Processing Fees | 3% |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Business Loan - Medium** | |
| | (a) Maximum Loan | 10,000,001 - 30,000,000 |
| | (b) Interest | 3.83% (PM) |
| | (c) Loan Processing Fees | 3% |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Business Loan - Large** | |
| | (a) Maximum Loan | 30,000,001 - 60,000,000 |
| | (b) Interest | 3% (PM) |
| | (c) Loan Processing Fees | 3% |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Small Enterprise** | |
| | (a) Maximum Loan | 60,000,001 - 150,000,000 |
| | (b) Interest | 3% (PM) |
| | (c) Loan Processing Fees | 3% |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Micro Business** | |
| | (a) Maximum Loan | 250,000 - 5,000,000 |
| | (b) Interest | 5% (PM) |
| | (c) Loan Processing Fees | 1% per loan |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Lien Loan** | |
| | (a) Maximum Loan | 1,000,000 - N/A |
| | (b) Interest | 24%- 25% (PA) - Depending timing of Interest Payment |
| | (c) Loan Processing Fees | N/A |
| | (d) Life and property insurance charges | 0.34% - optional, N/A |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Education provider** | |
| | (a) Maximum Loan | 500,000 - 150,000,000 |
| | (b) Interest | 2% (PM) |
| | (c) Loan Processing Fees | 1% per loan |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |

| | | |
|---|---|---|
| | **School fees** | |
| | (a) Maximum Loan | 200,000 - 10,000,000 |
| | (b) Interest | 2% (PM) |
| | (c) Loan Processing Fees | 1% per loan |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Pamoja Loan** | |
| | (a) Maximum Loan | 100,000 - 5,000,000 |
| | (b) Interest | 2% (PM) |
| | (c) Loan Processing Fees | 1% per loan |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Social Financial Group** | |
| | (a) Maximum Loan | N/A - N/A |
| | (b) Interest | 2.00%, or 2.50% Due to guarantee. (PM) |
| | (c) Loan Processing Fees | 1% per loan |
| | (d) Life and property insurance charges | 0.34%, 0.15% |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| | **Insurance Premium Financing (IPF)** | |
| | (a) Maximum Loan | 96,000 - N/A |
| | (b) Interest | 6% to 14% depending on number of months |
| | (c) Loan Processing Fees | 33.3% - upfront payment per loan |
| | (d) Life and property insurance charges | N/A |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | N/A |
| | **Dapa Customer Overdraft** | |
| | (a) Maximum Loan | 1,000 - 3,700,000 |
| | (b) Interest | 2.5% to 17% depending on number of days and amount |
| | (c) Loan Processing Fees | 1% - 6.9% per loan |
| | (d) Life and property insurance charges | N/A |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | N/A |
| | **Songesha Agent overdraft** | |
| | (a) Maximum Loan | 10,000 - 2,000,000 |
| | (b) Interest | TZS 28 to 1,000 depending on overdraft amount |
| | (c) Loan Processing Fees | N/A |
| | (d) Life and property insurance charges | N/A |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.1% |
| | **Wezesha Agent Term Loan** | |
| | (a) Maximum Loan | 10,000 - 9,000,000 |
| | (b) Interest | 4.0% to 10.0% depending on number of days (flat rate) |
| | (c) Loan Processing Fees | 2% (reserve for indemnity) per loan |
| | (d) Life and property insurance charges | N/A |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 2% from 31 to 45 days, 3% > 45 days |
| | **Device Financing** | |
| | (a) Maximum Loan | 300000 |
| | (b) Interest | 1.7% (PA) |
| | (c) Loan Processing Fees | TZS 49,711 (reserve for indemnity), TZS 30,000 (upfront payment) per loan |
| | (d) Life and property insurance charges | N, TZS 17,171 |
| | (e) Late payment penalty and early settlement fee (no fee for refinancing) | 0.5%, 5% - early settlement fee of outstanding loan |
| 4 | **Transfer and Agent Services** | |
| | **Outward Tiss Charges** | |
| | (a) Payments with a value between TZS 1 to 10million | 2,000 |
| | (b) Payments with a value above TZS 10 million to 50 million | 5,000 |
| | (c) Payments with a value higher than 50 million | 10,000 |
| | **Inward Tiss Charges** | **Free** |
| 5 | **Agent Banking withdrawal fee** | |
| | **Withdraw Charges** | **Customer Fees (VAT EXCLUSIVE)** |
| | **Bands** | **Charges** |
| | 1,000 - 9,999 | 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 |
| 6 | **Other Charges** | |
| | (a) Cash transfer | 1,300 |
| | (b) Balance | 200 |
| | (c) Mini statement | 200 |