



**FINCA Microfinance Bank Charges and Tariffs**

No.	Item/Transaction	Charge/Fee(TZS)
1.	<b>Savings Account</b>	
	<b>Mkwanja Individual</b>	
	➤ Monthly Service Fees	1,500
	➤ Interim statement per page	1,500
	➤ Monthly services fees	0
	➤ Withdraw charges over the counter	1,180<5,000,000, 0.1%>5,000,000 (but the charge shall not exceed 59,000)
	<b>Mkwanja Legal Entity</b>	
	➤ Monthly Service Fees	2,000
	➤ Interim statement per page	1,500
	➤ Monthly services fees	0
	➤ Withdraw charges over the counter	1,180<5,000,000, 0.1%>5,000,000 (but the charge shall not exceed 59,000)
	<b>Hakika Individual</b>	
	➤ Opening balance	10,000
	➤ Monthly service fee	0
	➤ Interim statement per page	1,500
	➤ Interest payable	2%
	➤ Balance enquiry	0
	➤ Withdraw charges over the counter	One free withdraw in a month(any additional withdraw is subjected to charges as per mkwanja account withdraw fee)
	<b>Hakika Legal Entity</b>	
	➤ Opening balance	100,000
	➤ Monthly service fee	0

	➤ Interim statement per page	1,500
	➤ Interest payable	3%
	➤ Balance enquiry	0
	➤ Withdraw charges over the counter	One free withdraw in a month(any additional withdraw is subjected to charges as per mkwanja account withdraw fee)
	<b>Mtoto account</b>	
	➤ Opening balance	10,000
	➤ Monthly service fee	0
	➤ Interim statement per page	1,500
	➤ Interest payable	4%
	➤ Balance enquiry	0
	➤ Withdraw charges over the counter	One free withdraw in a month(any additional withdraw is subjected to charges as per mkwanja account withdraw fee)
2.	<b>Loans</b>	
	<b>Business loan - small</b>	
	Interest	4.83%
	Loan processing fee	3%
	<b>Business loan - medium</b>	
	Interest	3.83%
	Loan processing fee	3%
	<b>Business loan - large</b>	
	Interest	3%
	Loan processing fee	3%
	<b>Small enterprise</b>	
	Interest	3%
	Loan processing fee	3%
	<b>Micro business</b>	
	Interest	5%
	Loan processing fee	1%
	<b>Lien loan</b>	
	Interest	24%, 24.5%, 25%(PA) – depend on loan tenure

	Loan processing fee	0
	<b>Education provider</b>	
	Interest	2%
	Loan processing fee	1%
	<b>School fees</b>	
	Interest	2%
	Loan processing fee	1%
	<b>Pamoja loan</b>	
	Interest	5%
	Loan processing fee	1%
	<b>Social Financial Group</b>	
	Interest	2.5%
	Loan processing fee	1%
	Insurance Premium Financing (IPF)	Loan 200,000,000<
	Fee	Below 200Mil – 0.34%, Above 200Mil – 500Mil – 0.4%
3.	<b>Dapa Customer Overdraft</b>	
	Interest	2.5% to 16% depending on number of days and amount
	Loan processing fee	N/A
4.	<b>Device Financing</b>	
	Interest	1.7%(P.A)
	Loan processing fee	N/A
5.	<b>TISS Transfers</b>	
	TZS 1 to 10 million	2,000
	Above 10 to 50 million	5,000
	Above 50 million	10,000

