



**P. O. Box 147, Tel. 026-2772165, Fax 026-2772075
Mafinga, Tanzania.**

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

MUCOBA BANK PLC- CHARGES AND FEES 2025			
SAVINGS ACCOUNT		CHARGES AND FEES	
Individual Savings Account			
Account opening minimum amount		20,000	
Minimum operating balance		5,000	
Monthly Service Fee		2,000	
Credit Interest Rate		0	
Group Savings Account (GS09) loans			
Account opening minimum amount	Free		
Minimum operating balance	Free		
Cash Withdrawal Fee	N/A		
Credit Interest Rate	N/A		
Joint Savings Account			
Account opening minimum amount	20,000		
Minimum operating balance	5,000		
Monthly Service Fee	2,000		
Credit Interest Rate	N/A		
Juvenile's / Minor Savings Account			
Account opening fee	Free		
Account Opening minimum amount	10,000		
Minimum operating balance	10,000		
Monthly Service Fee	Free		
Interest Rate	N/A		
Bishara Savings Account			
Account Opening minimum amount	65,000		
Minimum operating balance	50,000		
Monthly Service Fee	4,000		
Interest Rate	N/A		
Group Savings Account			
Account opening fee	Free		
Account Opening minimum amount	10,000		
Minimum operating balance	5,000		
Monthly Service Fee	2,000		
Interest Rate			
Saccos Savings Account			
Account opening Fee	Free		
Account Opening minimum amount	55,000		
Minimum operating balance	50,000		
Monthly Service Fee	3,000		
Interest Rate			
Elimu Savings Account			
Account opening Fee	Free		
Account Opening minimum amount	10,000		
Minimum operating balance	5,000		
Minimum Interest-Bearing balance	10,000		
Monthly Service Fee	Free		
Interest Rate	See Table below		
Prematurity withdrawals	20,000		
Mahingo Savings Account			
Account opening Fee	Free		
Account Opening minimum amount	5,000		
Minimum operating balance	5,000		
Minimum Interest-Bearing balance	20,000		
Monthly Service Fee	Free		
Interest Rate	See Table below		
Prematurity withdrawals	20,000		
Mahengo account interest rates are as follows:			
Period	Rate		
3 months	4%		
6 months	5%		
12 months	6%		
FIXED DEPOSIT ACCOUNTS			
Period	Range	Rate	
3 months	Up to Tzs 9,999,999.00	4.00%	
6 months	Up to Tzs 9,999,999.00	4.50%	
9 months	Up to Tzs 9,999,999.00	5.00%	
12 months	Up to Tzs 9,999,999.00	6.00%	
24 months	Up to Tzs 9,999,999.00	7.00%	
36 months	Up to Tzs 9,999,999.00	8.00%	
GENERAL CHARGES AND FEES			
TZS			
CHEQUE DEPOSIT/DISHONORED/UNPAID CHEQUE			
Fund related			
Technical			
Cheque clearing (up to Tzs 1,500,000)			15,000
Cheque clearing (above Tzs 1,500,000)			1%
CASH DEPOSIT/WITHDRAWAL TRANSACTIONS			
Cash deposit at branch	Free		
Cash withdrawal-(Tzs 1 - 100,000)			3,000
Cash withdrawal-(Tzs 200,000 - 999,999)			4,500
Cash withdrawal-(Tzs 1,000,000 - 999,999)			6,000
Cash withdrawal-(Tzs 1,000,000 - 2,999,999)			6,000
Cash withdrawal-(Tzs 3,000,000 - 9,999,999)			6,000
Cash withdrawal-(from Tzs 5,000,000 and above)			7,000+0.12% of anything above 5,000,000, Max Tzs 150,000
Account closure			10,000
Dormant account reactivation			5,000
Premium/cancelled Fixed Deposit Fee			No interest given
Bank Statement Fee/page			2,000
Audit confirmation Fee			10,000
Balance certificate Fee			10,000
Reference letter			NA
TT outward local-TISS			25,000
TT Outward local-EFT			15,000 + Levy
TT inward local- TISS			NA
TT inward local-EFT			NA
Salary Processing (per entry)			2,500
Bank Guarantees			
Balance Inquiry			
*Mobile banking			200
*Over the counter			400
*ATM			400
Money Transfer			15,000
ATP card Cost			15,000
Searching Fee			10,000
Cashing deposit fee			10%
ATM card replacement			10,000
ATM withdrawal Fee (on us)			1,600
To other bank ATM's withdrawal Fee			1,600
ATM mini statement			