

MINIMUM DISCLOSURE OF CHARGES AND TARIFFS

DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Domestic Outgoing Fund Transfer (TSSS)		
Transfer Amount (TZS or Equivalent to TZS)	TSHS	USD
Up to 10 Mn	2000	Equivalent to TZS 2000
Above 10 up to 50 Mn	5000	Equivalent to TZS 5000
More than TZS 50 Mn	10000	Equivalent to TZS 10000
Any amount for Premium Current Account	50% of charges applicable for ordinary current account	50% of charges applicable for ordinary current account
Domestic Outgoing Fund Transfer (TIPS/EFT)		
Transfer Amount (TZS)	TSHS	USD
Up to 50000	500	Not Applicable
50,001 to 500,000	1000	Not Applicable
500,001 to 5,000,000	1500	Not Applicable
Above 5,000,001	2000	Not Applicable
Any amount for Premium Current Account	50% of charges applicable for ordinary current account	Not applicable
International Outward Remittances (Rapid Funds to India)		
	BOB to BOB	BOB to Other Bank
Transfer Amount	USD	USD
Up to USD 2000	5	15
USD 2001 to 5000	10	20
USD 5001 to 10000	18	30
Above USD 10000	@0.25%, maximum USD 180	@ 0.30%, maximum USD 200
International Outward Remittances (TT)		
For Individual Accounts (Saving accounts)		
Transfer Amount (Up to USD or equivalent up to)	IN TZS	IN USD
USD 2000	Not Applicable	USD 13.20 + USD 35 Swift Charges
USD 5000	Not Applicable	USD 20.00 + USD 35 Swift Charges
USD 10000	Not Applicable	USD 33.00 + USD 35 Swift Charges
Above USD 10000	Not Applicable	USD 65.00 + USD 35 Swift Charges
For CORPORATE Accounts (Current/Overdraft Accounts)		
Transfer Amount (Up to USD or equivalent up to)	IN TZS	IN USD
USD 10000	Not Applicable	USD 20.00 + USD 35 Swift Charges
USD 50000	Not Applicable	USD 33.00 + USD 35 Swift Charges
Above USD 50000	Not Applicable	USD 65.00 + USD 35 Swift Charges
Any amount for Premium Current Account	Not applicable	50% of charges applicable for ordinary current account + USD 35 Swift Charges

Remittances (Inward)		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Domestic Incoming Fund Transfer (TISS)		
Transfer Amount (TZS/USD)	TZS	USD
Any Amount	FREE	FREE
Domestic Incoming Fund Transfer (TIPS/EFT)		
Transfer Amount (TZS)	TZS	USD
Any Amount	FREE	FREE
International Inward Remittances (TT)		
Account Type	TZS	USD
Current Account. / Overdraft	Not Applicable	0.30% (Min 12 and Max. USD 70)
Premium Current Account	Not Applicable	50% of charges applicable for ordinary current account
Saving Bank Account.	Not Applicable	USD 20

Transfers		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Transfer Amount (TZS/USD)	TSHS	USD
Any Amount within Bank of Baroda Branches	FREE	FREE

Mobile Banking /Internet Banking		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Fund transfer through Mobile App		
Transfer Amount (TZS or Equivalent to TZS) through TIPS	BOB2Wallet (TSHS)	BOB2 Other Bank (TSHS)
1 to 50,000	500	500
50,001 to 500,000	1000	1000
500,001 to 5,000,000	1500	1500
Above 5,000,000	2000	2000
Any amount of Fund transfer within BOB branches	FREE	FREE
Other operations through Mobile App/Internet Banking		
Balance Enquiry and statement		FREE
Debit/Credit Alert		FREE
Subscription/issuance for Internet Banking		FREE
Annual Subscription Fee (Mobile App only)		1000
PIN change/reset		Nil
Selcom Pay (Mobile App only)	FREE	FREE
Utility Bill Payments (Mobile App only)		2%
Other subscriptions (Mobile App only)	FREE	FREE
GEPS payment		1200
*BOB2Wallet: BOB to Any mobile wallet, BOB2 Other bank : BOB to other banks		

ATM (Proprietary cards)		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
	TSHS	USD
Issuance/Renewal	FREE	FREE
Withdrawal	FREE	FREE

Cash Withdrawal		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Account Type	TSHS	USD/Fgn. CCY
Current Account	Up to 25.00 Mn : FREE above 25.00 Mn : 0.15% of withdrawal amount	USD 5000 to USD1 Mn : 0.37% Above USD 1Mn : 0.61%
Premium Current Account	50% of charges applicable for ordinary current account	50% of charges applicable for ordinary current account
Saving Account	Up to 50.00 mn : FREE Above 50.00 mn : @0.15% of withdrawal amount	Up to USD2000 : FREE Above USD 2000 upto USD 5000 : @0.37% Above USD 5000 : @0.73%

Cash Deposit		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Account Type	TSHS *	USD/Fgn. CCY *
Current Account	Up to 50 Mn : FREE Above 50 Mn : 0.15%	Up to USD1000 : FREE Above USD1000 : 0.61%
Premium Current Account	50% of charges applicable for ordinary current account	50% of charges applicable for ordinary current account
Saving Account	Up to 25 mn : FREE Above 25 mn and upto 50 mn : 73200/- Above 50 mn and upto 100 mn : 146,300/- Above 100 mn : 219,400/-	Up to USD5000 : FREE Above USD 2000 upto USD 5000 : @0.37% Above USD 5000 : 0.22%

Account Closure		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Account Type	TSHS	USD/Fgn. CCY
Current Account/Premium Current Account	NIL	NIL
Saving Account	NIL	NIL

Dormant Account activation		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Account Type	TSHS	USD/Fgn. CCY
Current Account/Premium Current Account	NIL	NIL
Saving Account	NIL	NIL

Minimum Balance Requirement (Daily Basis)			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
Current Account	200,000	200	
Premium Current Account	25,000,000	20,000	
Saving Account	20,000	50	
No Fill Accounts	NIL	NIL	

Charges for not maintaining minimum balance on daily basis*			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
Current Account	3700 per month	3 per month	
Premium Current Account	100,000 per month	50 per month	
Saving Account	1600 per month	2 per month	

*Chargeable on half yearly basis.

Account maintenance charges			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
Current Account	3700 per month	4 per month	
Premium Current Account	FREE	FREE	
Saving Account	1600 per month	2 per month	

Account Statement			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
In all accounts once in a month	FREE	FREE	
For Interim Statements-Current Account	10,000	10	
For Interim Statements-Premium Current Account	FREE	FREE	
For Interim Statements-Saving Account	10,000	10	

Ledger Folio Charges			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
Current Account/Overdraft Account (30 entries will constitute one ledger folio)	10,000 per folio (Min 10,000 per month)	USD 7 per folio (Min USD 7 per month)	
Premium Current Account	FREE	FREE	
Saving Account (Fixed Amount)	9,000 Half-Yearly	USD 7 Half-Yearly	

Standing or Operational Instructions (per instruction)			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
Current Account	30,000	30	
Premium Current Account	FREE	FREE	
Saving Account	12,000	12	
Failure of Standing or Operational Instructions			
Account Type	TSHS	USD/Fgn. CCY	
Current Account	6000 per SI	USD 2.40 per SI	
Premium Current Account	FREE	FREE	
Saving Account	1,800 per SI	USD 1.20 per SI	

Salary Processing			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
Account Type	TSHS	USD/Fgn. CCY	
All type	1200 per instance	1.20 per instance	

Security charges (T Bill and T Bonds)			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
	TSHS		
Bidding	35,000		
Transfer	65,000		
Lien Creation	65,000		
Lien Release	65,000		

Bankers Cheque			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
	TSHS	USD/Fgn. CCY	
Issue of Bankers Cheque Bankers payment	50,000	30	
Cancellation of Bankers Cheques	50,000	30	

Cheques		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
Cheque book fees		
Cost of cheque per leaf	TSHS	USD/Fgn. CCY
Current Accounts	830	0.55
Premium Current Account	Free	Free
Saving Account	830	0.55
Inward Cheque Processing		
Inward cheque processing per cheque	180	2
Cheque Return Charges (Inward/Outward)		
Financial Reason	50,000	30
Non-Financial	50,000	30
Stop payment of Cheque		
Current/OD Account	50,000	30
Saving Account	50,000	30
Special clearance (DSH only)		
With in City Centre	72,000	42
Outside City Centre	90,000	60
Upcountry Collection of cheques		
All type of accounts	0.80% of value (Min Commission 18,000 + Postage Tzs 90,000	0.6% of value (Min Commission USD 18 + Postage USD 90)

Other Customer Requests		
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)	
	TSHS	USD/Fgn. CCY
Balance confirmation Letter		
Current/OD Account	22,000	22
Saving Account	14,700	15
Reference/Identity Letter		
Current/OD Account	25,000	25
Saving Account	12,000	12

Financial Inclusion services or products			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
	TSHS/USD		
No-Frill Saving account in TZS currency for low-income earners individuals	FREE	No monthly maintenance fee	
One-month bank statement by electronic means	FREE		
Review of 30 days past transactions through mobile app or internet banking channels	FREE		
Adding, updating, deleting beneficiaries	FREE		
Updating client profile	FREE		
Renewal of Fixed Deposit Accounts	FREE		
Account (Saving, Current, Fixed deposit) opening forms and onboarding	FREE		
Loan Application forms	FREE		
Enquiry for Bank's products, services	FREE		
PIN Reset for electronic channels	FREE		
Customer request forms	FREE		
Balance Enquiry at Bank counters	FREE		

Loans and Advances			
DESCRIPTION	Fees/Charges (Excl. of applicable Taxes and Govt. Levy)		
PROCESSING CHARGES ON LOANS AND ADVANCES			
Loan Amount	Processing charges		
TZS	FCY	TZS	FCY
Up to 5 Mn	UPTO USD 10,000	24,400	24
5-10 Mn	USD 10,000 to USD 200,000	24,400	0.0323 %
10-25 Mn	Above USD 200,000	24,400	1.82%, Minimum 5,300
25-200 Mn	-	1.82%, Minimum 5,300,000	-

200-500 Mn	-	1.82%, Minimum 5,300,000	-
Above 500 Mn	-	1.82%, Minimum 5,300,000	-
Loan against Bank's own Deposit (any amount)	NIL		NIL

DOCUMENTATION CHARGES			
Loan Amount	FCY	TZS	FCY
UPTO 10 Mn	UPTO USD 10,000	36,600	22
10 Mn to 100 Mn	USD 10,000 to USD 200,000	0.37% (Minimum 0.60 Mn)	0.37% Min 150
Above 200 Mn	Above USD 200,000	0.22% (Minimum 118 Mn)	0.22 % Min 600

Reschedulement Charges			
DESCRIPTION	charges		
Loan Amount	TZS	FCY	
Any amount	1.20% Max 1.00 Mn	1.20% Max USD 600.00	
Inspection Charges			
Loan Amount	TZS	FCY	
Upto Tzs 200 Mn or USD 0.20 Mn	40,000	45	
Above Tzs 200 Mn or USD 0.20 Mn	80,000	80	