

**DCB COMMERCIAL BANK PLC  
MINIMUM DISCLOSURES OF CHARGES  
AND FEES**

Type of Charge Type of Charge	Item/Transaction	Recommended												
		Current Fees		Standard Fees				Royal Fees						
		Charge/Fees TZS	Charge/Fees USD/EUR/G BP	TZS	USD	EUR	GPB	TZS	USD	EUR	GPB			
<b>Minimum opening balance</b>	<b>Business Banking</b>													
	Current account	100,000	100	150,000	100	100	50	1,000,000	500	500	300			
	VIKOBA current account	100,000	n/a	100,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	VIKOBA savings account	20,000	n/a	20,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	<b>Personal Banking</b>													
	Current account	100,000	100	100,000	100	100	50	500,000	200	200	100			
	Savings account	20,000	10	20,000	10	10	5	200,000	100	100	50			
	Student account	5,000	n/a	Free	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Young Saver account	5,000	n/a	10,000	10	10	5	n/a	n/a	n/a	n/a			
	Joint account	100,000	n/a	100,000	100	100	50	500,000	200	200	100			
	Digital account	5,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Pensioners account	20,000	n/a	20,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Salary account	5,000	n/a	5,000	5	5	5	50,000	50	50	20			
	Mkulima account	10,000	n/a	10,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
WAHI account	20,000	n/a	20,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
Skonga	5,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
VIKOBA Individual savings	10,000	n/a	10,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
<b>Minimum operating balance</b>	<b>Business Banking</b>													
	Current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	VIKOBA current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	VIKOBA savings account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	<b>Personal Banking</b>													
	Current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Savings account	20,000	10	20,000	10	10	5	100,000	50	50	20			
	Student account	5,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Young Saver account	20,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Joint account	100,000	n/a	50,000	20	20	10	200,000	100	100	50			
	Digital account	1,000	n/a	1,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Pensioners account	10,000	n/a	10,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Salary account	5,000	n/a	5,000	5	5	5	50,000	50	50	20			
	Mkulima account	5,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
WAHI account	20,000	n/a	20,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
Skonga	5,000	n/a	5,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
VIKOBA Individual savings	10,000	n/a	10,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
<b>Transaction below minimum operating balance</b>	<b>Business Banking</b>													
	Current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	VIKOBA current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	VIKOBA savings account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	<b>Personal Banking</b>													
	Current account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Savings account	n/a	n/a	500	1	1	1	5,000	2.5	2.5	2			
	Student account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Young Saver account	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Joint account	n/a	n/a	1,000	1	1	1	10,000	5	5	3			
	Digital account	n/a	n/a	500	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
	Pensioners account	n/a	n/a	500	n/a	n/a	n/a	n/a	n/a	n/a	n/a			



	ATM Withdrawal from other Domestic banks (off us)	n/a	n/a	3,450	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	3,540	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	ATM Withdrawal outside	n/a	n/a	7,080	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	7,080	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	ATM access fee (International)	n/a	n/a	11,800	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	11,800	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
<b>Balance Enquiry</b>	<b>ATM Balance Enquiry</b>										
	UMOJA	300	n/a	300	n/a	n/a	n/a	300	n/a	n/a	n/a
	VISA										
	DCB VISA ATM Balance	n/a	n/a	360	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	360	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Others (Domestic) ATM	n/a	n/a	950	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	950	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Others (International) ATM Balance Enquiry	n/a	n/a	1,180	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1,180	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Balance Enquiry - POS	300	n/a	360	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	360	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Balance Enquiry Within Banking Hall	1,200	n/a	1,500	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1,500	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	DCB Internet Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
DCB Mobile APP	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
<b>Issuance Fees</b>	UMOJA Debit Card	13,000	n/a	13,000	n/a	n/a	n/a	13,000	n/a	n/a	n/a
	<b>VISA</b>										
	Black Infinity Debit Card	n/a	n/a	15,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	15,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Classic Debit Card	n/a	n/a	10,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	10,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	<b>VISA</b>										
Black Infinity Credit Card	n/a	n/a	18,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	18,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	
Classic Credit Card	n/a	n/a	12,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	12,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	
<b>Replacement Fee</b>	UMOJA Debit Card	13,000	13,000	13,000	n/a	n/a	n/a	13,000	n/a	n/a	n/a
	<b>VISA</b>										
	Black Infinity Debit Card	n/a	n/a	35,400	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	35,400	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Classic Debit Card	n/a	n/a	23,600	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	23,600	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	<b>VISA</b>										
Black Infinity Credit Card	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free	
Classic Credit Card	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free	
<b>Annual Card Maintenance</b>	UMOJA Debit Card	1000 p.m	1000 p.m	1000 p.m	n/a	n/a	n/a	1000 p.m	n/a	n/a	n/a
	<b>VISA</b>										
	Black Infinity Debit Card	n/a	n/a	120,000	n/a	n/a	n/a	118,000	n/a	n/a	n/a
	Classic Debit Card	n/a	n/a	35,400	n/a	n/a	n/a	35,400	n/a	n/a	n/a
	<b>VISA</b>										
Black Infinity Credit Card	n/a	n/a	100,000	n/a	n/a	n/a	100,000	n/a	n/a	n/a	
Classic Credit Card	n/a	n/a	60,000	n/a	n/a	n/a	60,000	n/a	n/a	n/a	
<b>Other Card Fees</b>	Markup fee for Foreign Currency Transaction; ATM/POS/ONLINE	n/a	n/a	3%	n/a	n/a	n/a	3%	n/a	n/a	n/a
	Late payment fee for Credit card(%)	n/a	n/a	10%	n/a	n/a	n/a	10%	n/a	n/a	n/a
	Over limit fee for Credit card (%)	n/a	n/a	5%	n/a	n/a	n/a	5%	n/a	n/a	n/a
	Cash advance fee for Credit card (%)	n/a	n/a	6%	n/a	n/a	n/a	6%	n/a	n/a	n/a
	Interest Rate (Monthly) for Credit card (%)	n/a	n/a	3%	n/a	n/a	n/a	3%	n/a	n/a	n/a
	Pin Re-issue (VISA)	n/a	n/a	5,900	n/a	n/a	n/a	5,900	n/a	n/a	n/a
	Collection of VISA Card (debit card) at Non Domicile Branch	n/a	n/a	19,710	n/a	n/a	n/a	19,710	n/a	n/a	n/a
	Uncollected and destroyed VISA Card debit card	n/a	n/a	6,610	n/a	n/a	n/a	6,610	n/a	n/a	n/a
	First ID Card (Local and Foreign Currency)	n/a	n/a	Free	n/a	n/a	n/a	Free	n/a	n/a	n/a
	Replacement of ID Card	n/a	n/a	6,610	n/a	n/a	n/a	6,610	n/a	n/a	n/a
	<b>Cash Deposit</b>										
	DCB Accounts	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
DCB Agency Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Bulk Cash	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Deposit of Coins	Free	Free	of the amount	n/a	n/a	n/a	% of the amount	n/a	n/a	n/a	
Small Denomination (1, 5, 10, and 20)	Free	Free	n/a	amount	amount	amount	n/a	amount	amount	amount	
<b>Cheque Deposit</b>											
Cheque From other Banks	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Inward Clearing	10,000	valent in TZS	1,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	



	Issuance fee - DCB POS for Agency Banking	Free	n/a	500,000	n/a	n/a	n/a	500,000	n/a	n/a	n/a
	Court Order Closing of Account	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	SIA - Confirmation of Balance and Audit Statement	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	SIA - Salary processing manually per entry	n/a	n/a	500	n/a	n/a	n/a	500	n/a	n/a	n/a
	SIA - Salary and Bulk payments outside the Bank	n/a	n/a	1,000	n/a	n/a	n/a	1,000	n/a	n/a	n/a
	SIA - Advisory service - charged per advice	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	SIA - Vouchers - Information less than one year	10,000	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	SIA - Vouchers - Information exceeding 1 year	20,000	n/a	7,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	7,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	SIA - Vouchers information above 3 years	25,000	n/a	20,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	20,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
<b>Electronic Fund Transfer (EFT)</b>	Incoming to the DCB Bank	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Ongoing or Outward to other Bank	1,000	valent in TZS	2,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	10,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	DCB Special Institutional Account (SIA) - Outgoing	1,000	valent in TZS	1,000	n/a	n/a	n/a	5,000	n/a	n/a	n/a
<b>Standing Order Instruction</b>	SI - Set up/Amendment/closure	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	SI-Execution per Entry within DCB	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	SI-Execution per Entry outside DCB	5,000	valent in TZS	15,000	10	10	10	15,000	10	10	10
<b>Telegraphic Transfer (RTGS)</b>	Unpaid SI due to Insufficient funds	n/a	n/a	8,000	5	5	5	8,000	5	5	5
	Incoming TISS and SWIFT	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
	Outgoing TISS Charge	10,000	valent in TZS	10,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	10,000	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Outgoing SWIFT Charge - Full Value Transfer	n/a	n/a	\$70	\$70	\$70	\$70	\$70	\$70	\$70	\$70
	Outgoing SWIFT Charge	n/a	n/a	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55
	Outgoing SWIFT Commission	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	Overseas Charges Bank Charges - BEN	n/a	n/a	Free	Free	Free	Free	Free	Free	Free	Free
	Overseas Charges Bank Charges - OUR	n/a	n/a	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45
	Beneficiary Maintain Account at other Bank	n/a	n/a	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160	0.5% Min \$45 Max \$160
	Cancellation/Return/Stop Payment	n/a	n/a	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7
<b>Direct Debit</b>	Direct debit Services (Above 5000 transactions per month)	n/a	n/a	400	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	400	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Direct debit Services (2000 to 5000 transactions per month)	n/a	n/a	800	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	800	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
	Direct debit Services (below 2000 transactions per month)	n/a	n/a	1,200	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1,200	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS
<b>GePG Payments at DCB Wakala</b>	GePG Payments	Free	n/a	Free	Free	Free	Free	Free	Free	Free	Free
<b>Money transfer from DCB to MNOs (B2C)</b>	From: TZS 5,000 - 10,000	500	n/a	900	n/a	n/a	n/a	900	n/a	n/a	n/a
	From: TZS 10,001 - 19,999	1,000	n/a	1,800	n/a	n/a	n/a	1,800	n/a	n/a	n/a
	From: TZS 20,000 - 49,999	1,500	n/a	3,500	n/a	n/a	n/a	3,500	n/a	n/a	n/a
	From: TZS 50,000 - 99,999	2,200	n/a	5,200	n/a	n/a	n/a	5,200	n/a	n/a	n/a
	From: TZS 100,000 - 199,999	2,800	n/a	7,100	n/a	n/a	n/a	7,100	n/a	n/a	n/a
	From: TZS 200,000 - 499,999	4,500	n/a	8,200	n/a	n/a	n/a	8,200	n/a	n/a	n/a
	From: TZS 500,000 - 999,999	5,500	n/a	10,500	n/a	n/a	n/a	10,500	n/a	n/a	n/a
	From: TZS 1,000,000 - 2,000,000	7,000	n/a	11,200	n/a	n/a	n/a	11,200	n/a	n/a	n/a
	From: TZS 2,000,001 - 3,000,000	7,500	n/a	12,000	n/a	n/a	n/a	12,000	n/a	n/a	n/a
<b>Cash Withdrawal DCB Agent</b>	From: TZS 5,000 - 10,000	500	n/a	500	n/a	n/a	n/a	500	n/a	n/a	n/a
	From: TZS 10,001 - 19,999	1,000	n/a	1,000	n/a	n/a	n/a	1,000	n/a	n/a	n/a
	From: TZS 20,000 - 49,999	1,200	n/a	1,200	n/a	n/a	n/a	1,200	n/a	n/a	n/a
	From: TZS 50,000 - 99,999	2,200	n/a	2,200	n/a	n/a	n/a	2,200	n/a	n/a	n/a
	From: TZS 100,000 - 199,999	3,500	n/a	3,500	n/a	n/a	n/a	3,500	n/a	n/a	n/a
	From: TZS 200,000 - 499,999	6,300	n/a	6,300	n/a	n/a	n/a	6,300	n/a	n/a	n/a
	From: TZS 500,000 - 999,999	6,500	n/a	6,500	n/a	n/a	n/a	6,500	n/a	n/a	n/a
	From: TZS 1,000,000 - 2,000,000	7,200	n/a	7,200	n/a	n/a	n/a	7,200	n/a	n/a	n/a

	From: TZS 2,000,001 - 3,000,000	7,500	n/a	7,500	n/a	n/a	n/a	7,500	n/a	n/a	n/a
<b>Account Statements</b>	ATM Min Statement										
	Umoja	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	VISA	n/a	n/a	400	n/a	n/a	n/a	400	n/a	n/a	n/a
	Mini Statement - Agency Banking	350	n/a	400	n/a	n/a	n/a	400	n/a	n/a	n/a
	Mobile Min Statement	350	n/a	400	n/a	n/a	n/a	400	n/a	n/a	n/a
	Mobile Full Statement - One Month	n/a	n/a	600	n/a	n/a	n/a	600	n/a	n/a	n/a
	Mobile Full Statement - Three Months	n/a	n/a	1,000	n/a	n/a	n/a	1,000	n/a	n/a	n/a
	Mobile Full Statement - Six Months	n/a	n/a	1,500	n/a	n/a	n/a	1,500	n/a	n/a	n/a
	Mobile Full Statement - Twelve Months	n/a	n/a	2,000	n/a	n/a	n/a	2,000	n/a	n/a	n/a
	E-statement Per Month	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Account statement on Banking Hall per month	Free	Free	1000 per page	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1000 per page	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	
SIA - Bank statements	1000 per page	1000 per page	1000 per page	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	1000 per page	Equiv. in TZS	Equiv. in TZS	Equiv. in TZS	
<b>Dormant Account Re-Monthly Dormancy Account Fee</b>	All accounts	Free	Free	Free	Free	Free	Free	Free	Free	Free	
<b>ATM withdraw Limit per Day</b>	UMOJA Debit Card	1,000,000	n/a	1,000,000	n/a	n/a	n/a	1,000,000	n/a	n/a	n/a
	Black Infinity Debit Card	n/a	n/a	5,000,000	n/a	n/a	n/a	5,000,000	n/a	n/a	n/a
	Classic Debit Card	n/a	n/a	1,000,000	n/a	n/a	n/a	1,000,000	n/a	n/a	n/a
<b>POS (Merchant Purchase) Limit per Day</b>	Black Infinity Debit Card	n/a	n/a	20,000,000	n/a	n/a	n/a	20,000,000	n/a	n/a	n/a
	Classic Debit Card	n/a	n/a	10,000,000	n/a	n/a	n/a	10,000,000	n/a	n/a	n/a
<b>E-Commerce Limit per Day</b>	Black Infinity Debit Card	n/a	n/a	20,000,000	n/a	n/a	n/a	20,000,000	n/a	n/a	n/a
	Classic Debit Card	n/a	n/a	10,000,000	n/a	n/a	n/a	10,000,000	n/a	n/a	n/a
<b>Max Limits per transaction</b>	DCB ATM transactions	400,000	n/a	400,000	n/a	n/a	n/a	400,000	n/a	n/a	n/a
	DCB Mobile transactions	3,000,000	n/a	3,000,000	n/a	n/a	n/a	3,000,000	n/a	n/a	n/a
	DCB Agency Banking	3,000,000	n/a	3,000,000	n/a	n/a	n/a	3,000,000	n/a	n/a	n/a
<b>DCB Mobile Fund Transfer limit per Day</b>	Within DCB (Account to Account)	No limit	No limit	6,000,000	n/a	n/a	n/a	6,000,000	n/a	n/a	n/a
	Outside DCB (to other Banks)	n/a	n/a	6,000,000	n/a	n/a	n/a	6,000,000	n/a	n/a	n/a
	Outside DCB (to MNOs - TigoPesa, M-Pesa, Airtel Money etc)	6,000,000	n/a	6,000,000	n/a	n/a	n/a	6,000,000	n/a	n/a	n/a
	DCB Wallet Account	No limit	No limit	6,000,000	n/a	n/a	n/a	6,000,000	n/a	n/a	n/a
	Bills Payments	No limit	No limit	No limit	n/a	n/a	n/a	No limit	n/a	n/a	n/a
<b>Other Limits</b>	LUKU Purchase on DCB Mobile & DCB ATM	No limit	No limit	400,000	n/a	n/a	n/a	400,000	n/a	n/a	n/a
	DCB Agency Banking	No limit	No limit	10,000,000	n/a	n/a	n/a	10,000,000	n/a	n/a	n/a
	DCB Agency Banking - Cardless Cashwithdrawal	No limit	No limit	1,000,000	n/a	n/a	n/a	1,000,000	n/a	n/a	n/a
	Airtime Purchase Daily Limit	No limit	No limit	100,000	n/a	n/a	n/a	100,000	n/a	n/a	n/a
<b>MVISA P2P Money Transfer (On us)</b>	From: 1,000 - 5,000	n/a	n/a	400	n/a	n/a	n/a	400	n/a	n/a	n/a
	From: 5,001 - 30,000	n/a	n/a	1,500	n/a	n/a	n/a	1,500	n/a	n/a	n/a
	From: 30,001 - 100,000	n/a	n/a	1,900	n/a	n/a	n/a	1,900	n/a	n/a	n/a
	From: 100,001 - 300,000	n/a	n/a	2,900	n/a	n/a	n/a	2,900	n/a	n/a	n/a
	From: 300,001 - 600,000	n/a	n/a	3,100	n/a	n/a	n/a	3,100	n/a	n/a	n/a
	From: 600,001 - 1,000,000	n/a	n/a	3,700	n/a	n/a	n/a	3,700	n/a	n/a	n/a
	From: 1,000,001 - 2,000,000	n/a	n/a	4,700	n/a	n/a	n/a	4,700	n/a	n/a	n/a
<b>MVISA P2P Money Transfer(Domestic)</b>	From: 1,000 - 5,000	n/a	n/a	600	n/a	n/a	n/a	600	n/a	n/a	n/a
	From: 5,001 - 30,000	n/a	n/a	2,100	n/a	n/a	n/a	2,100	n/a	n/a	n/a
	From: 30,001 - 100,000	n/a	n/a	2,700	n/a	n/a	n/a	2,700	n/a	n/a	n/a
	From: 100,001 - 300,000	n/a	n/a	4,000	n/a	n/a	n/a	4,000	n/a	n/a	n/a
	From: 300,001 - 600,000	n/a	n/a	4,400	n/a	n/a	n/a	4,400	n/a	n/a	n/a
	From: 600,001 - 1,000,000	n/a	n/a	5,200	n/a	n/a	n/a	5,200	n/a	n/a	n/a
	From: 1,000,001 - 2,000,000	n/a	n/a	6,600	n/a	n/a	n/a	6,600	n/a	n/a	n/a
<b>MVISA P2P Money Transfer(International)</b>	From: 1,000 - 5,000	n/a	n/a	1,300	n/a	n/a	n/a	1,300	n/a	n/a	n/a
	From: 5,001 - 30,000	n/a	n/a	4,500	n/a	n/a	n/a	4,500	n/a	n/a	n/a
	From: 30,001 - 100,000	n/a	n/a	5,800	n/a	n/a	n/a	5,800	n/a	n/a	n/a
	From: 100,001 - 300,000	n/a	n/a	8,700	n/a	n/a	n/a	8,700	n/a	n/a	n/a
	From: 300,001 - 600,000	n/a	n/a	9,400	n/a	n/a	n/a	9,400	n/a	n/a	n/a



<b>Interest Rate</b>										
Up to 30Mln (Monthly/ Flat)	24%	n/a	24%	n/a	n/a	n/a	24%	n/a	n/a	n/a
31Mln to 100Mln (Per annum / Reducing)	22% - 24%	n/a	22% - 24%	n/a	n/a	n/a	22% - 24%	n/a	n/a	n/a
Above 100Mln ( Per annum / Reducing)	19% - 24%	n/a	19% - 24%	n/a	n/a	n/a	19% - 24%	n/a	n/a	n/a
Commitment Fees	3%	n/a	3%	n/a	n/a	n/a	3%	n/a	n/a	n/a
Application and Monitoring Fees	0.5% Min 20,000 Max 1,000,000	n/a	0.5% Min 20,000 Max 1,000,000	n/a	n/a	n/a	0.5% Min 20,000 Max 1,000,000	n/a	n/a	n/a
Legal Fees	Min 50,000 Max 300,000	n/a	Min 50,000 Max 300,000	n/a	n/a	n/a	Min 50,000 Max 300,000	n/a	n/a	n/a
Commission on issuance of bond (Per Quarter)	1.5%	n/a	1.5%	n/a	n/a	n/a	1.5%	n/a	n/a	n/a
<b>Personal Banking</b>										
Interest Rate On Loans (Reducing) per annum	19% - 25%	n/a	19% - 25%	n/a	n/a	n/a	19% - 25%	n/a	n/a	n/a
Interest Rate On Mortgages	19%	n/a	19%	n/a	n/a	n/a	19%	n/a	n/a	n/a
Interest Rate On Micro Housing	23%	n/a	23%	n/a	n/a	n/a	23%	n/a	n/a	n/a
Commitment Fees	2.5%	n/a	2.5%	n/a	n/a	n/a	2.5%	n/a	n/a	n/a
Administration Fees	3%	n/a	3%	n/a	n/a	n/a	3%	n/a	n/a	n/a
Interest Rate on Salary Advance (Monthly)	10%	n/a	10%	n/a	n/a	n/a	10%	n/a	n/a	n/a
Legal Fees	Min 50,000 Max 300,000	n/a	Min 50,000 Max 300,000	n/a	n/a	n/a	Min 50,000 Max 300,000	n/a	n/a	n/a
<b>MicroFinance</b>										
Interest Rate on Loans (Monthly/ Flat)	35%	n/a	35%	n/a	n/a	n/a	35%	n/a	n/a	n/a
Commitment Fees	3%	n/a	3%	n/a	n/a	n/a	3%	n/a	n/a	n/a
Registartion fee (one time)	5,000		6,000							
Late payment fee	n/a	n/a	5%	n/a	n/a	n/a		n/a	n/a	n/a





