

## International Commercial Bank (Tanzania) Limited.

## INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006.

(	CONDENSED STATEMENT OF FINANCIAL POSITION AS (All Amounts in millions of Tanzanian shi		IBER, 2021
		CURRENT QUARTER	PREVIOUS QUARTER
		31.12.2021	30.09.2021
Α.	ASSETS		
1	Cash	762	983
2	Balances with Bank of Tanzania	17,991	5,210
3	Investments in Government securities	16,283	8,867
4	Balances with other banks and financial institutions	254	6,988
5	Cheques and items for clearing	18	46
	Inter branch float items		-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances		-
9	Interbank Loans Receivervables Investments in other securities		
		22,921	34,689
	Loans, advances and overdrafts (net of allowances for probable losses) Other assets	11,615	11,061
	Equity Investments	11,015	11,001
	Underwriting accounts		
	Property, Plant and Equipment	1,090	1,112
16		70,933	68,955
10	TOTALAGETO	70,500	00,000
_	LIADULTICO		
В.	LIABILITIES		
	Deposits from other banks and financial institutions	-	3,000
	Customer deposits Cash letters of credit	44,048	35,339
	Special deposits	162	162
	Payment orders/transfers payable	102	102
	Bankers' cheques and drafts issued	3	3
	Accrued taxes and expenses payable	1,281	749
	Acceptances outstanding	-	
	Interbranch float items		
26	Unearned income and other deferred charges	61	62
27	Other liabilities	3,092	3,368
28	Borrowings		
29	TOTAL LIABILITIES	48,647	42,682
30	NET ASSETS (LIABILITIES) (16 minus 29)	22,286	26,273
C.	SHARE HOLDERS' FUND		
		40.747	20 700
	Paid up share capital Capital reserves	40,717 3,005	32,709 14,051
	Retained earnings	(6,905)	(17,951)
	Profit (Loss) accounts	(14,531)	(2,537)
	Other capital accounts	(14,001)	(2,007)
	Minority interest		.
37	TOTAL SHAREHOLDERS' FUNDS	22,286	26,273
1			
	Contingent liabilities	617	736
	Non performing loans and advances	6,450	23,053
	Allowance for Probable Losses	548	3,287
41	Other non performing assets		

During the quarter the bank was penalized Tanzania shillings one million by Bank of Tanzania relating due to non compliance to the requirement of

para 8 (iv) of Circular no 7 dated 16 September 2019 in regard to the delay in submission of liquidity report

D. SELECTED FINANCIAL CONDITION INDICATORS

(I) Shareholders Funds to total assets

Deposits Growth
Assets Growth

(II) Non performing loans to total gross loans (III) Gross loans and advances to total deposits (IV) Loans and advances to total assets (V) Earning Assets to Total Assets

CONDENSED STATEMENT OF PROFIT OR L	LOSS AND	OTHER COMP	PREHENSIVE	INCOME				
FOR THE QUARTER ENDED 31 DECEMBER, 2021								
(All Amounts in millions of Tanzanian shillings)								
		COMPARATIVE		COMPARATIVE				

		CURRENT QUARTER	COMPARATIVE QUARTER PREVIOUS YEAR	CURRENT YEAR CUMULATIVE	COMPARATIVE YEAR CUMULATIVE
		31.12.2021	31.12.2020	31.12.2021	31.12.2020
1	Interest income	1,218	1,394	4,516	5,681
2	Interest Expense	458	409	1,721	2,456
3	Net Interest Income (1 minus 2)	760	985	2,795	3,224
4	Bad debts Written-off	0	1,808	173	1,808
5	Impairment Losses on Loans and Advances	11,233	778	12,021	2,298
6	Non interest income	23	325	514	1,299
	6.1 Foreign Currency Dealings and Translation Gains/(losses)	-50	-14	3	128
l	6.2 Fees and Commissions	5	35	93	178
	6.3 Dividend Income	-		-	-
	6.4 Other Operating Income	68	304	419	993
7	Non Interest Expense	1,541	1,328	5,631	5,356
	7.1 Salaries and Benefits	545	558	2,294	2,302
	7.2 Fees and Commission	347	54	528	136
	7.3 Other operating Expenses	649	716	2,809	2,918
8	Operating Income/(Losses)	(11,991)	(2,604)	(14,515)	(4,938)
9	Income Tax Provision	4	-	16	-
10	Net Income(Losses) After Income Tax	(11,995)	(2,604)	(14,531)	(4,938)
11	Other Comprehensive Income				
12	Total Comprehensive	(11,995)	(2,604)	(14,531)	(4,938)
13	Number of employees	57	60	57	60
14	Basic Earnings Per Share	(599)	(130)	(726)	(247)
15	Dilute Earning Per Share	(599)	(130)	(726)	(247)
16	Number of Branches	4	5	4	5
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	-68.8%	-15.7%	-21.1%	-14.9%
(ii)	Return on Average Shareholders' Fund	-198.2%	-45.1%	-61.4%	-30.1%
(iii)	Non Interest Expenses to Gross Income	124.1%	77.2%	111.9%	76.7%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER, 2021								
(All Amounts in millions of Tanzanian shillings)								
		CURRENT QUARTER ENDED 31.12.2021	CURRENT QUARTER ENDED 30.09.2021	CURRENT YEAR CUMULATIVE 31.12.2021	PREVIOUS YEA CUMULATIVE 31.12.2020			
ı	Cash flow from operating activities							
	Net Income (Loss)	(11,991)	(1,009)	(14,515)	(5,0			
	Adjustments for:-							
	-Impairment/Amortization	11,283	683	12,434	4,3			
	-Net change in Loans and Advances	535	(431)	617	10,8			
	-Gain/Loss on Sale of Assets	-	-	-				
	-Net change in Deposits	5,709	(6,304)	6,677	(16,4			
	-Net change in Short Term Negotiable	-	-	-				
	-Net change in Other Liabilities	256	(202)	(9)	2,2			
	-Net change in Other Assets	(554)	(1,208)	(1,860)	(5,			
	-Tax Paid	(4)	(12)	(16)				
	-SMR	16	(385)	(46)	1,			
	-Other		-	(36)	1,			
	Net cash provided (used) by operating activities	5,251	(8,868)	3,246	(6,			
	Cash flow from investing activities							
	Dividend Receivable	-	-	-				
	Purchase of Fixed Assets	(28)	(24)	(896)	(			
	Proceeds from sale of Fixed Assets			-				
	Purchase of Non-Dealing Securities	-	-	-				
	Proceeds from Sale of Non-Dealing Securities	-	-	-				
	Others (T-bill/bond/Placement)	(7,416)	(1,589)	(6,267)				
	Net cash provided (used) by investing activities	(7,444)	(1,613)	(7,163)	,			
II	Cash flow from financing activities							
	Repayment of Long-term Debt	-	-	-				
	Proceeds from Insurance of Long-term Debt	-	-	-				
	Proceeds from Issuance of Share Capital	8,008	2,734	11,777	8,			
	Payment of Cash Dividends	-	-	-				
	Net Change in Other Borrowings	-	-	-				
	Other (Specify)	-		-				
	Net cash provided (used) by Financing activities	8,008	2,734	11,777	8,			
v	Cash and Cash Equivalents:							
					Ι.			

urrent year ulance as at the beginning of the year 2021 ior adjustments offit for the year	Share capital 28,940	Share premium	Retained Earning	Regulatory reserve	0		
or adjustments	28,940			Regulatory reserve	General Provision Reserve	Others	Total
			(11,320)	7,455			- 25,07
ofit for the year			(36)				(3
			(14,531)				(14,53
her Comprehensive						+	+
ansactions with owners							
vidend paid							
gulatory Reserve			4,451	(4,451)			
eneral Provision Reserve							
hers							
ued Share Capital	11.777					+	11,77
lance as at the end of the period 31.12.2021	40,717		(21,437)	3,005			22,28
evious Year						+	+
lance as at the beginning of the year 2020	20.025		(4,086)	4.140		_	- 20.07
or adjustments			(109)	4,144		_	(10
ofit for the year			(3,809)				(3,80
her Comphrehensive Income						+	+
ansactions with owners							
vidend paid						_	
gulatory reserve			(3,315)	3,315		_	
eneral Provision reserve			(0,0.0)	0,010			
hers							

In preparation of the quarterly financial statement, consistent accounting policies have been used as those applicable to the previous year audited

Signed By:

SANJEEV ANAND

GEORGE MSAMBAZI

JOHN MWAKASONDA

Chief Executive Officer

Head of Finance

Head - Internal Audit

Date: 26 January 2022

Date: 26 January 2022

Date: 26 January 2022

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 Internalional Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

VISWANATHAN SUNDARAM

Date: 26 January 2022

Director

HASHIMAH BINTI ISMAIL

Date: 26 January 2022

Director

Cash and Cash Equivalents at the Beginning of the Quarte Cash and Cash Equivalents at the end of the period

Signed By:

DISCLOSURE MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES & CHARGES

AS AT 31st DEC 2021

Name:

Sanjeev Anand George Msambazi

John Mwakasonda

Chief Executive Officer

Head of Internal Audit

Head of Finance

Type of Charge	Item / Transaction	TZS	USD	EURO	GBI
	ICB Savings Account ICB Salary Account	20,000	50 N/A	50 N/A	5i N//
	ICB Chuo (Students) Account	2,000	N/A	N/A N/A	N//
	ICB Wazee ( Senior Citizen) Account	Free	N/A	N/A	N//
Minimum Opening Balance	ICB Current Account -Personal ICB Premier Current Account	50,000 1,000,000	50 500	50 500	50 50
Willimum Opening balance	ICB Premier Savings Account	1,000,000	500	500	50
	ICB Current Account - Corporate	100,000	100	100	10
	ICB Lenga (Goal ) Account ICB Kikundi ( Group ) Account	20,000 50,000	100 N/A	100 N/A	10 N
	Al-Wadiyah Savings Accounts	20,000	N/A N/A		N/
	ICB Savings Account	2,000	1.5	1.5	1
	ICB Salary Account	2,000	N/A	N/A	N.
	Al-Wadiyah Savings Account	Free	Free	Free	Fre
	ICB Lenga (Goal ) Account ICB Kikundi ( Group ) Account	Free Free	Free N/A	Free N/A	Fre N
Monthly Maintenance Fee	ICB Wazee (Senior Citizen) Account	Free	N/A	N/A	N
	ICB Premier Savings Account ICB Chuo (Students) Account	20,000 Free	10 N/A	15 N/A	1 N
	ICB Premier Current Account	20,000	10	15	1
	ICB Current Account - Corporate	15,000	7	7	
	ICB Current Account -Personal	10,000	5	5	
	ICB Savings Account	5,000	100		10
	ICB Salary Account ICB Chuo (Students) Account	5,000	N/A N/A	N/A N/A	N <sub>i</sub>
	ICB Wazee ( Senior Citizen) Account	-	N/A		N N
	ICB Current Account -Personal	50,000	0	0	
Minimum Operating Balance	ICB Premier Current Account ICB Premier Savings Account	1,000,000 500,000	500 500		50
	ICB Current Account - Corporate	50,000	0	0	
	ICB Lenga (Goal ) Account	20,000	100		1
	ICB Kikundi ( Group ) Account Al-Wadiyah Savings Accounts	50,000 5,000	N/A N/A		N/A
	ICB Savings Account ICB Salary Account	600 600	1.2 N/A	1.2 N/A	1 N
	ICB Chuo (Students) Account	N/A	N/A	N/A	N
	ICB Wazee ( Senior Citizen) Account	N/A		N/A	N <sub>i</sub>
Extra Charge on Transaction	ICB Staff Savings Account ICB Current Account -Personal	N/A 600	N/A N/A	N/A N/A	N.
below Minimum Balance	ICB Premier Current Account	5,000	1.2	1.2	1
	ICB Premier Savings Account	5,000	N/A	N/A	N
	ICB Current Account - Corporate ICB Lenga (Goal ) Account	5,000 2,000	N/A N/A	N/A N/A	N N
	Al-Wadiyah Savings Accounts	N/A			N
	Cook with draw at the country (All Council consults)	Up to TZS 5Mil - 2000 , Above			
	Cash withdraw at the counter (All Current accounts): Daily limits	TZS 5Mil charge 0.13% Max	0.25% of the Amount	0.25% of the Amount	0.25% of the Amou
		T70400 000			
	,	TZS120,000			
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max	0.25% of the Amount	0.25% of the Amount	0.25% of the Amour
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits	Up to TZS 5Mil - 1500 , Above	0.25% of the Amount	0.25% of the Amount	0.25% of the Amou
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000 2% charge of the principal	2% charge of the	2% charge of the principal	2% charge of the
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000			
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000 2% charge of the principal	2% charge of the principal amount	2% charge of the principal	2% charge of the
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000 2% charge of the principal amount	2% charge of the principal amount  Free Up to USD50,000.00	2% charge of the principal amount	2% charge of the principal amount
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward	Up to TZS 5Mill - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000 2% charge of the principal amount Free N/A	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50	2% charge of the principal amount	2% charge of the principal amount
	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free  N/A  N/A	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD55,000.00	2% charge of the principal amount	2% charge of the principal amount
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free  N/A  N/A  Free	2% charge of the principal amount  Free  Up to USD50,000.00 charge is USD55 above USD55,000.00 charge is USD55  USD 15	2% charge of the principal amount	2% charge of the principal amount
	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TISS, SWIFT Message	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free  N/A  N/A	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD55,000.00	2% charge of the principal amount	2% charge of the principal amount
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TISS, SWIFT Message  Amendment of TT, SWIFT Message  TISS	Up to TZS 5Mill - 1500 , Above TZS 5Mill charge 0.13% Max TZS 170,000 2% charge of the principal amount Free N/A N/A Free 11,800	2% charge of the principal amount  Free Up to USD55,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8	2% charge of the principal amount	2% charge of the principal amount
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - SWIFT) - outward  Inward Transfers (TT, SWIFT) - Outward  Inward	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free  N/A  N/A  Free  11,800  N/A	2% charge of the principal amount  Free  Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75  USD 15  USD 15  USD 18  USD 20	2% charge of the principal amount	2% charge of the principal amount
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TISS, SWIFT Message  Amendment of TT, SWIFT Message  TISS	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free  N/A  N/A  Free  11,800  N/A  11,800	2% charge of the principal amount  Free  Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75  USD 15  USD 11.8  USD 20  USD 11.8	2% charge of the principal amount	2% charge of the principal amount
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message TISS SWIFT Message TISS  EIST (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000	2% charge of the principal amount  Free  Up to USD50,000.00 ocharge is USD50 above USD50,000.00 charge is USD75  USD 15  USD 15  USD 11.8  USD 20  USD 11.8  USD 20  USD 2 per transaction  USD 20	2% charge of the principal amount  Free	2% charge of the principal amount Free
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message TISS  EFT (Bulk Payments): Out&Inward/salary processing fee	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction	2% charge of the principal amount  Free  Up to USD50,000.00 ocharge is USD50 above USD50,000.00 charge is USD75  USD 15  USD 15  USD 11.8  USD 20  USD 11.8  USD 20  USD 2 per transaction  USD 20	2% charge of the principal amount  Free  Free	2% charge of the principal amount  Free  Free
Fund Transfers /	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message  Amendment of TISS, SWIFT Message  TISS  EFT (Bulk Payments): Out&inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free Free Free Free Free Free	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USB56,000.00 charge is USD15 USD 15 USD 15 USD 15 USD 118 USD 20 USD 11.8 USD 2 per transaction USD 20 Free NIA Free	2% charge of the principal amount  Free  Free  N/A  Free	2% charge of the principal amount  Free  Fre  Fre  N  Fre
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  EFT (Bulk Payments): Out&Inward/salary processing fee  ICB Accounts  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free Free 0.1% of the Amount	2% charge of the principal amount  Free Up to USD50,000,000 charge is USD50 above USD50,000.00 charge is USD75 USD 118 USD 20 USD 11.8 USD 20 per transaction USD 20 Free N/A Free	2% charge of the principal amount  Free  Free N/A  Free N/A	2% charge of the principal amount  Free  Fre  Fre  N  Fre
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  Tiss EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free Free 0.1% of the Amount	2% charge of the principal amount  Free Up to USD50,000,00 charge is USD50 above USD50,000.00 charge is USD75 uSD 15 USD 11.8 USD 20 USD 11.8 USD 20 per transaction USD 20 Free N/A Free N/A 5% of the Amount	2% charge of the principal amount  Free  Free N/A  Free N/A  S% of the Amount	2% charge of the principal amount  Free  Fre  Fre  Free  Free  Solution of the Amount of the Amount of the Amount of the principal amount of the principal amount of the Principal amount of t
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message TISS  EFT (Bulk Payment of TT, SWIFT Message TISS  EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT)  ICB Accounts ICB Agency Banking Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry	Up to TZS 5Mili -1500 , Above TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free Free O.1% of the Amount N/A	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000 00 charge is USD75 USD 15 USD 15 USD 15 USD 18 USD 20 USD 11.8 USD 2 per transaction  USD 20 Free N/A Free N/A 5% of the Amount	2% charge of the principal amount  Free Free N/A Free N/A 5% of the Amount N/A	2% charge of the principal amount  Free  Free  Free  Free  N N S To free  N S To free N N N N N N N N N N N N N N N N N N
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  Tiss EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free Free 0.1% of the Amount	2% charge of the principal amount  Free Up to USD550,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 118 USD 20 USD 11.8 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A	2% charge of the principal amount  Free Free N/A Free N/A 5% of the Amount N/A	2% charge of the principal amount  Free  Free  Fre  N  Fren N  S% of the Amou
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message  TIST (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Viritin Banking Halli  ICB Internet Banking	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free 0.1% of the Amount N/A 300 300 Free Free	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USB50,000.00 charge is USD75 USD 15 USD 15 USD 118 USD 20 USD 11.8 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A Free Free Free	2% charge of the principal amount  Free  Free N/A Free N/A 5% of the Amount N/A N/A Free Free Free	2% charge of the principal amount  Free  Free  Free  Free  N Free  N Free N Free N Free N Free Free
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Idement Banking  ICB Agency Banking  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Agency Banking  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Agency Banking	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free Free 0.1% of the Amount N/A 300 300 Free Free Free Free Free 560 560	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 11.8  USD 20 USD 11.8  USD 20 Free NAA  Free NAA  5% of the Amount  NIA  NIAA  Free  Free  Free  Free  Free  Free  Free  Free  NIAA  Free  Free  Free	2% charge of the principal amount  Free  Free N/A  Free N/A  S% of the Amount N/A	2% charge of the principal amount  Free  Free  Fre  Fre  N  5% of the Amou
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message  TISS ETT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Virbin Banking Halli  ICB Internet Banking  ICB Agency Banking  ICB Agency Banking  ICB Agency Banking  ICB Mobile (APP)  Internet Banking  ICB Agency Banking  ICB Agency Banking  ICB Agency Banking  ICB Mobile (APP)  Internet Banking  ICB Agency Banking  ICB Mobile (APP)  Internet Banking  ICB Mobile (APP)  Internet Banking  ICB Mobile (APP)  Internet Banking  ICB Internet Banking  ICB Mobile (APP)  Internet Banking  ICB Internet Banking  ICB Internet Banking  ICB Mobile (APP)  Internet Banking  ICB Internet Banking  ICB Internet Banking  ICB Internet Banking  ICB Mobile (APP)	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free 0.1% of the Amount N/A 300 300 Free Free 0.1% of the Amount N/A 10,000 Free Free 1000 per page	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 118 USD 20 USD 118 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A Free Free Free N/A Free Free N/A Free Free Free 1 per page	2% charge of the principal amount  Free  Free N/A Free N/A 5% of the Amount N/A N/A N/A Free Free N/A Free N/A Free N/A	2% charge of the principal amount  Free  Free  Free  Free  N Free N S% of the Amou
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Agency Banking	Up to TZS 5Mil - 1500 . Above TZS 5Mil charge 0.13% Max TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A  300 Free Free 600 Free Free Free Free 70.1% of the Free Free 70.1% of the Free	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 118 USD 20 USD 118 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A Free Free Free N/A Free Free N/A Free Free Free 1 per page	2% charge of the principal amount  Free  Free N/A Free N/A 5% of the Amount N/A N/A Free N/A Free N/A Free N/A Free N/A	2% charge of the principal amount  Free  Free  Free  Free  N Free N S% of the Amou
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS SWIFT Message  TISS  EFT (Bulk Payment of TISS, SWIFT)  CB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Mobile (APP)  intern statement  Cheque From other Banks	Up to TZS 5Mil - 1500 . Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A  300 Free Free Free Free Free 1000 per page Free Free Free Free Free Free Free Fr	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A Free Free 1 per page Free 1 per page Free	2% charge of the principal amount  Free  Free  N/A  Free  N/A  5% of the Amount  N/A  N/A  Free  Free  Free  1 per page  Free	2% charge of the principal amount  Free  Free  Free  Free  N N S of the Amou N Fre Free  1 per pa
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT Message  Amendment of TIS, SWIFT Message  TISS  ETT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Agency Banking  I	Up to TZS 5Mil - 1500 . Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free 0.1% of the Amount N/A 3000 300 Free Free 1000 per page Free 1000 per page Free 1000 per page Free 1000 per page Free 53,100	2% charge of the principal amount  Free Up to USD\$50,000.00 charge is USD\$50 above USB\$50,000.00 charge is USD\$5 USD 15 USD 15 USD 118 USD 20 USD 118 USD 20 Free N/A Free N/A 5% of the Amount N/A Free N/A Free N/A Free N/A Free Free Free Free Free Free Free Fre	2% charge of the principal amount  Free  Free N/A Free N/A 5% of the Amount N/A N/A Free Free N/A Free Free 1 per page Free Free 46	2% charge of the principal amount  Free  Free  Free  Free  N N S of the Amou N Fre Free  1 per pa
Fund Transfers / Remittances	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Agency Banking  ICB Mobile (APP)  Internet Banking  ICB Mobile (	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free Free 0.1% of the Amount N/A  300 Free Free 10,000 Free Free Free Free Free Free Free F	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USB50,000.00 charge is USD50 USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 Free NIAA Free NIAA 5% of the Amount NIA Free Free 1 per page Free 1 per page Free Free 52.8	2% charge of the principal amount  Free  Free  N/A  5% of the Amount  N/A  N/A  N/A  Free  Free  Free  Free  1 per page  Free  Free	2% charge of the principal amount  Free  Free  Free  Free  N 5% of the Amount N N Fre Fre Fre 1 per pay
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter / ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT)  Amendment of TS, SWIFT Message TISS  EFT (Bulk Payments): Out&inward/salary processing fee Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry - POS Balance Enquiry Within Banking Hall  ICB Internet Banking ICB Mobile (APP)  interni statement  Cheque From other Banks Outward Special Clearance – Local Settlement Inward Clearing  Inward /Outward cheque return ( technical reason)	Up to TZS 5Mil - 1500 . Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A  300 300 Free Free 1000 per page Free 1000 per page Free 1000 per page Free Free 53,100 1,000	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 20 Free N/A Free N/A Free N/A Free 1 per page 1 per page Free 1 per page Free Free Free Free Free Free Free Fr	2% charge of the principal amount  Free  Free  N/A  5% of the Amount  N/A  N/A  Free  Free  Free  1 per page  Free  Free  46  1 10	2% charge of the principal amount  Free  Free  Free  Free  N N 5% of the Amou N Free Free Free  1 per pa
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POS  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Agency Banking  ICB Mobile (APP)  Internet Banking  ICB Mobile (	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free Free 0.1% of the Amount N/A  300 Free Free 10,000 Free Free Free Free Free Free Free F	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USD50,000.00 charge is USD55 USD 15 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 20 Free N/A Free N/A Free N/A Free 1 per page 1 per page Free 1 per page Free Free Free Free Free Free Free Fr	2% charge of the principal amount  Free  Free  N/A  5% of the Amount  N/A  N/A  Free  Free  Free  1 per page  Free  Free  46  1 10	2% charge of the principal amount  Free  Free  Free  Free  N N 5% of the Amou N Free Free Free  1 per pa
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT) Message  TISS  EFT (Bulk Payment of TT, SWIFT)  Amendment of TISS, SWIFT Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry - POIS  Balance Enquiry Within Banking Hall  ICB Internet Banking  ICB Mobile (APP)  interim statement  Cheque From other Banks  Outward Special Clearance – Local Settlement  Inward Clearing  Inward /Outward cheque return ( insuffient fund)  Cheque Book 100 Leaves	Up to TZS 5Mil - 1500 . Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A  300 Free Free 10,000 Free Free 1000 per page Free 1000 per page Free Free 1000 per page Free 53,100 1,000 50,000	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USD50,000.00 charge is USD15 USD 15 USD 15 USD 15 USD 15 USD 10 USD 11.8 USD 20 Erec NIA Free NIA 5% of the Amount NIA Free Free 1 per page Free 1 per page Free 52.8 1 100 20	2% charge of the principal amount  Free  Free  N/A  S% of the Amount  N/A  N/A  N/A  Free  Free  Free  1 per page  Free  46  10  20	2% charge of the principal amount  Free  Free  Free  Free  N  So of the Amount  N  Free  1 per pa  Free  Free  Free
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Linward Transfers (TT, SWIFT)  Amendment of TT, SWIFT Message  TISS  EET (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Within Banking Hall  ICB Agency Banking  ICB Mobile (APP)  Internal Talesment  Cheque From other Banks  Outward Special Clearance – Local Settlement  Inward (Outward cheque return (technical reason)  Inward /Outward cheque return (insuffient fund)  Cheque Book 100 Leaves  Cheque Book 50 Leaves	Up to TZS 5Mil - 1500 , Above TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A 300 300 Free Free 100,000 Free Free 500 Free Free 1000 per page Free 1000 per page Free 53,100 1,000 50,000	2% charge of the principal amount  Free Up to USD\$50,000.00 charge is USD\$0 above USD\$0,000.00 charge is USD\$5 USD 15 USD 15 USD 15 USD 118 USD 20 USD 20 Free N/A Free N/A 5% of the Amount N/A N/A Free 1 per page Free 1 per page Free 52.88 1 1 10 20	2% charge of the principal amount  Free  Free  N/A  Free  N/A  S% of the Amount  N/A  N/A  N/A  Free  Free  1 per page  Free  46  1 1  10  20  50	2% charge of the principal amount  Free  Free  Free  Free  N Fren N S% of the Amount N N Fren Fren 1 per paa 1 per p
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TIS, SWIFT Message  TISS  EET (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Within Banking Hall  ICB Agency Banking  ICB Agency Ban	Up to TZS 5Mil - 1500 , Above TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000  Free Free 0.1% of the Amount N/A 3000 3000 Free Free 10.1% of the Amount N/A 1000 1000 Free Free 1000 per page Free 1000 per page Free 53,100 1,000 50,000 50,000 35,000	2% charge of the principal amount  Free Up to USD\$50,000.00 charge is USD\$50 above USD\$0,000.00 charge is USD\$5 USD 15 USD 15 USD 15 USD 11.8 USD 20 USD 20 Free N/A Free N/A 5% of the Amount N/A Free Pree Free 1 per page Free 1 per page Free 52.8 1 1 0 20 50 25 23.6	2% charge of the principal amount  Free  Free  NIA  Free  NIA  5% of the Amount  NIA  NIA  Free  NIA  Free  Free  1 per page  Free  46  1 1  0 20  50  25  17.7	2% charge of the principal amount  Free  Free  Free  Free  Free  A  Free  N  Free  I per pase Free  Free  Tape pase  Tape pa
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TIS, SWIFT Message  TISS  EFT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Vilthin Banking Hall  ICB Internet Banking  ICB Mobile (APP)  Inte	Up to TZS 5Mili -1500 , Above TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free 0.1% of the Amount N/A  300 300 Free Free 1000 per page Free 1000 per page Free 530 Free 1000 per page Free 53,100 1,000 50,000 10,000 35,000 35,000	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000 00 charge is USD50 USD 11.8 USD 15 USD 15 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 20 Free N/A Free N/A Free N/A Free 1 per page Free 1 per page Free 1 per page Free 2.28 1 1 10 20 50 25 23.6	2% charge of the principal amount  Free  Free  N/A  5% of the Amount  N/A  N/A  N/A  Free  Free  Free  1 per page  Free  46  1 1  20  50  25  17.7	2% charge of the principal amount  Free  Free  Free  Free  Free  N  Free  N  Sw of the Amou  N  Free  Free  1 per pa
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit  Cheque Book	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Inmendment of TTS, SWIFT Message  TISS  ETT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Vilhin Banking Hall  ICB Internet Banking  ICB Mobile (APP)  Internet Banking  IC	Up to TZS 5Mili -1500 , Above TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free O.1% of the Amount N/A  300 Free Free Free 1000 per page Free Free 1000 per page Free Free 53,100 10,000 50,000 10,000 35,000 30,000 33,000 30,000 30,000	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 118 USD 20 USD 118 USD 20 USD 118 USD 20 Free NIAA Free NIAA 5% of the Amount NIA Free 1 per page 1 per page Free 1 per page Free 52.8 1 1 10 20 50 25 23.6 23.6	2% charge of the principal amount  Free  Free  N/A  Free  N/A  5% of the Amount  N/A  N/A  Free  Free  Free  Free  1 per page  Free  46  1 10  20  50  25  17.7	2% charge of the principal amount  Free  Free  Free  Free  Free  Free  N  So of the Amount  N  Free  Free  1 per pay  1 per
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit  Cheque Book	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter ( ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Amendment of TT, SWIFT Message  TISS  EET (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Accounts  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Within Banking Hall  ICB Agency Banking  ICB Mobile (APP)  Internal Statement  Monthly statement & E-statement  Cheque From other Banks  Outward Special Clearance – Local Settlement  Inward /Outward cheque return ( insuffient fund)  Cheque Book 100 Leaves  Stop payment order per lest. Reproted LeatSioin Cheque Booklead (per notice)  Commission per issued Cheque  Commission per issued Cheque  Commission per issued Cheque	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 5Mil charge 0.13% Max TZS 170,000  2% charge of the principal amount  Free N/A N/A N/A N/A 11,800 N/A 11,800 N/A 11,800 3.000 per transaction 20,000  Free Free Free 0.1% of the Amount N/A 300 300 Free 1000 per page Free 1000 per page Free 1000 per page Free 500 Free 1000 per page Free 53,100 1,000 50,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000	2% charge of the principal amount  Free Up to USDS0,000.00 charge is USD50 above USB50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free N/A Free N/A 5% of the Amount  N/A Free 1 per page Free 1 per page Free 52.8 1 1 10 20 50 25 23.6 23.6	2% charge of the principal amount  Free  Free  NIA  Free  NIA  5% of the Amount  NIA  NIA  NIA  Free  Free  1 per page  Free  46  11  10  20  50  25  17.7  17.7  Free  Free  Free	2% charge of the principal amount  Free  Free  Free  Free  N.  5% of the Amount  N.  N.  Free  1 per past  Free  5 re  1 per past  1 per p
Fund Transfers / Remittances  Cash Deposit  Balance Enquiry / Statement  Cheque Deposit  Cheque Book	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)  Internal Transfers within ICB Bank  Cross border transfers (TT, SWIFT) - outward  Cross border transfers (TT, SWIFT) - outward  Inward Transfers (TT, SWIFT)  Inmendment of TTS, SWIFT Message  TISS  ETT (Bulk Payments): Out&Inward/salary processing fee  Stop Payments (TISS/EFT/SWIFT)  ICB Agency Banking  Bulk Cash  Deposit of Coins  Small Denomination (1, 5, 10, and 20)  ICB ATM Balance Enquiry  Balance Enquiry Vilhin Banking Hall  ICB Internet Banking  ICB Mobile (APP)  Internet Banking  IC	Up to TZS 5Mili -1500 , Above TZS 170,000  2% charge of the principal amount  Free N/A  N/A  N/A  Free 11,800 N/A  11,800 3,000 per transaction  20,000  Free Free O.1% of the Amount N/A  300 Free Free Free 1000 per page Free Free 1000 per page Free Free 53,100 10,000 50,000 10,000 35,000 30,000 33,000 30,000 30,000	2% charge of the principal amount  Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free NIAA Free NIAA 5% of the Amount NIA Free 1 per page 1 per page Free 1 per page Free 52.8 1 1 10 20 50 25 23.6 23.6	2% charge of the principal amount  Free  Free  N/A  Free  N/A  5% of the Amount  N/A  N/A  Free  Free  Free  1 10  20  50  25  17.7  17.7  17.7  Free	2% charge of the principal amount  Free  Free  Free  No.  Swoot the Amount  No.  Free  1 per pac  Free  39  1  2  5  2  177  17

31.4% 26.4% 55.2% 32.3% 55.6% 38.1% 54.5% 109.8% 50.3% 73.3% -14.1% -6.5%

	ATM Card issuance fee				
	ICB Master Debit Card	15,000	7	7	
	ICB Virtual Master Card Umoja Switch Card	3,400 11,800	1 N/A	1 N/A	N
	ATM Card replacement fee				
	ICB Master Debit Card ICB Virtual Master Card	16,000 3,500	7	7	
	Umoja Switch Card	11,800	N/A	N/A	N
	Annual Card Maintenance				
	ICB Master Debit Card ICB Virtual Master Card	9,500 35,000	N/A N/A	N/A N/A	N N
	Umoja Switch Card	11,800	N/A	N/A	
ATM /DEBIT CARDS	ATM Transaction fee	5			
ATM/DEDIT OARDO	ATM card activation Blocking/Hotting ATM card	Free Free			
	Umoja ATM Cash Withdrawal	1,300	N/A	N/A	1
	Umoja ATM Interbank Fund Transfer Umoja ATM Intrabank Fund Transfer	1,300 1,300	N/A N/A	N/A N/A	1
	Umoja ATM Transfers to Card-Less - (Remmitances)	1,300	N/A	N/A	
	Umoja ATM Balance Inquiry	300	N/A	N/A	N
	Umoja ATM Mini Statement POS Withdrawal up to TZS 20,000,000	300 2,000	N/A N/A	N/A N/A	1
	ATM Cash Withdrawal fee per transaction				
	Mastercard local	4,000	Local trn < USD1	5 0.5%: Local trn >USD15 - 1.1% :	Cross- border 1.6%
	ATM Cash Withdrawal fee per transaction	8,000			
	Mastercard International	0,000			
	Registration	Free	Free		
	Monthly Service Fee (Corporate)	15,000	USD 8		
	Monthly Service Fee (Personal)	7,000	USD 4		
	Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents	TZS 500 TZS 500			
	NHC payments	TZS 1,000			
	Selcom Card funds transfers TANESCO Postpaid Electricity Bill payment	TZS 500			
	TFDA- Certification application fee payment	Free TZS 1,000			
nternet / Mobile Banking	Transfers through ICB Internet Banking	TZS 1,000			
memer mobile building	Transfers through Internet Banking File Upload Within Transfers through Internet Banking File Upload TISS	TZS 500 TZS 5,000			
	Transfers through Internet Banking File Upload FIS	TZS 1,000			
	Transfers through Internet Banking File Upload B2W	TZS 500			
	UTT investor payments DSTV Payments	TZS 1,000			
	1 - 200,000/-	TZS 1,000			
	200,000.01 to 500,000	TZS 2,000			
	500,000.01 +	TZS 5,000			
	Confirmation of Balance and Audit Statement	50,000	25	25	
	Salary processing manually per entry	500	N/A	N/A	
	Salary and Bulk payments outside the Bank	3,000/transaction plus transfer fee	N/A	N/A	N/A
	Advisory service - charged per advice	2,500	Equivalent to TZS	Equivalent to TZS	Equivalent to T
eneral Account Operations	Vouchers - Information less than one year	15,000	Equivalent to TZS	Equivalent to TZS	Equivalent to T
	Salary Alert per message Court Order Closing of Account	118 Free	N/A Free	N/A Free	l F
	Deliberate closing of Corporate account	20,000	10	10	
	Deliberate closing of Personal account Cash Change	11,800	5	5	
	Cash Coins per bag of TZS 100,000	1,180	N/A	N/A	1
	Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Other Security	0.5% per Quarter 1.42% Per Quarter			
	Perfomance Bond-Cash Cover	0.5% per Quarter			
Bonds & Guarantee	Perfomance Bond-Other security	1.42% Per Quarter			
	Extentions Amendments	1.42% Per Quarter Simple amendments\$50			
	Cancellations of Returned guarantees	Free			
	Cancellations of guarantees if not Returned	20000			
	Issuance - Cash cover	0.5% Min 100,000			
	Issuance - Security Import Collections (IC)-Inward Foreign Doc & Bills	1.42% Min100,000			
	for Collections				
Advanced Payment	Handling Commissions	0.5% Min usd 100			
Guarantee	Correspondance swift charges Export Collections (EC)-Outwar Foreign Doc & Bills	Usd 50			
	for Collections				
	Handling Commissions	0.5% Min usd 100			
	Correspondence Commission per tracer	Hod EO			
	Correspondance Commission-per tracer Courier Charges	Usd 50 Usd 100			

26.01.2022

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