



# UCHUMI COMMERCIAL BANK LTD

## DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURE) REGULATIONS 2014 MINIMUM DISCLOSURE OF CHARGES/PRODUCTS AND SERVICES

REVIEWED CHARGES		
DEPOSIT RATES		NEW RATES
Savings Account (p.a)		1%
Mavuno Account - Special Deposit Account (p.a)		9%
<b>Fixed Deposit</b>		
3 Months		4%
6 months		5%
12 Months		6%
Negotiable rates for Amount Exceeding 50Mil		6% to 7%
Negotiable rates for Amount Exceeding 100Mil		8% to 9%
Negotiable rates for Amount Exceeding 500Mil		10%
CHARGES AND FEES		
ITEM/TRANSACTION	USD	CHARGE/FEE
<b>1 Current Accounts</b>		
Minimum Opening balance - Company and individual	50.00	100,000.00
Monthly Statement enquiry	2.00	TZS 1,500 per month and TZS 700 for extra page
Monthly Ledger fee	10.00	15,000.00
Account closing charges	10.00	20,000.00
Sale of bankers cheque		30,000.00
Cancellation of bankers cheque		30,000.00
Cheque book per leaf	0.18	400.00
Stop payment order	10.00	30,000 reported lost/stolen cheque book/leaf (per notice)
Standing order within the bank per entry	2.00	1,000.00
Standing order to other banks per entry	20.00	15,000.00
Confirmation of Balance and Audit statement	25.00	50,000.00
Salary processing fee per entry	N/A	2,000.00
Upaid cheque (RD)	40.00	40,000.00
Monthly fees - Parishes Account	N/A	5,000.00
- Other Current Account	N/A	15,000.00
Quarterly fees - Other Current account		2,000.00
Deposit fee	N/A	free
Withdrawal on current account using cheque		Up to TZS 400,000 TZS 1,500, 400,000.001 to 5,000,000 TZS 2,000 from 5,000,000.001 above 0.05% max 150,000
<b>2 Savings Accounts</b>		
Minimum Operating Balance	Mavuno Saving Account	5,000.00
	Uchumi Account	10,000.00
	Personal Saving	20,000.00
Account closure		20,000.00
Dormant account reactivation		free
Withdrawal fee over the counter		Up to TZS 400,000 TZS 1,500, from 400,000.001 to 5,000,000, from 5,000,000.001 to 10,000,000 TZS 2,000 from 10,000,000.001 to 50,000,000 TZS 10,000,000 from 50,000,000 TZS 0.05% max TZS 150,000
Account maintenance fee - Monthly	1% of the amount	1,500.00
- Quarterly		1,600.00
Bulk Cash deposit		free
New ATM card issuance	N/A	10,000.00
ATM card renewal or replacement	N/A	15,000.00
ATM withdrawal fee		1,300.00
PIN Reset ATM		5,000.00
<b>3 Electronic Banking</b>		
SWIFT/TELEX transfer		11,800.00
Mobile banking balance enquiry		200.00
Transfer from bank account to mobile		
Mobile - PIN reset		2,000.00
<b>Other Charges</b>		
Cheque clearing fee (Outward Cheques)		1,000.00
EFT		2,000.00
Search fees (including vouchers)		one month free, 2 to 6 months 20,000, above 6 months 50,000. CCTV footage 30,000 max 6 months
Uncollected cheque book (after notification)		TZS 2,000 per month
Coins deposit		3% of the deposited amount (non parish)
Brela Search Fees	Company Limited	TZS 25,000
	Trade name	TZS 7,000
<b>4 Internet Banking</b>		
24/7 Transfer UCB to UCB		Free
24/7 Transfer (Other Banks)		11,800.00
24/7 Fund transfer (Bank to Mobile)	Tzsh 1,000 -100,000	2,000.00
24/7 Fund transfer (Bank to Mobile)	Tzsh 101,000-200,000	3,000.00
24/7 Fund transfer (Bank to Mobile)	Tzsh 201,000-500,000	5,000.00
24/7 Fund transfer (Bank to Mobile)	Tzsh 500,1000-1,000,000	6,000.00
24/7 Fund transfer (Bank to Mobile)	Tzsh 1,001,000-2,000,000	8,500.00
24/7 Airtime processing	Payment	free
24/7 Government payment		free
24/7 Other payments (utility)	DSTV, Star Times, AZAM, Water Bills etc.	1,500.00
Balance inquiry		Free
Monthly fee per retail user		1,500.00
Monthly fee for corporate user		2,500.00
Retail & Corporate subscription		Free
Bank statement self download		500.00
Cheque book request 100 leaves		47,200.00
Cheque book request 50 leaves		23,600.00
PIN Regeneration		Free
Salary processing		1,800.00
Standing Order Instructions		2,000.00

## DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURE) REGULATION 2014 CUSTOMER COMPLAINT REDRESSAL MECHANISM

### Introduction

The complain resolution desk has been established by the Bank of Tanzania (BoT) as a platform to solving complain between banking Institutions and their customers.

How to lodge complaints with our Bank

When you are dissatisfied with our services or you have any complain toward our bank you may lodge to us in writing or by post, fax or email address on the following contacts:

- The General Manager,  
Uchumi Commercial Bank Limited,  
P.O. Box 7811, Moshi  
Telephone number: +255(0)27270491  
Fax: +255 (0)27270492  
Email: [ucb@uchumibank.co.tz](mailto:ucb@uchumibank.co.tz), customer service @uchumibank.co.tz

- Operation and Business Development Manager,  
Uchumi Commercial Bank Limited,  
P.O. Box 7811, Moshi  
Telephone number: +255(0)748 465 131  
Fax: +255 (0)27270492

Or through visiting our branches directly as follows:

- The Branch Manager,  
Karatu Branch,  
P.o. Box 146, Karatu  
Telephone no +255 (0)272670444  
Email: [ucb@uchumibank.co.tz](mailto:ucb@uchumibank.co.tz)
- Center Supervisor,  
Sanya Juu Sales Center,  
P. o. Box 7811, Moshi  
Email: [customerservice@uchumi.co.tz](mailto:customerservice@uchumi.co.tz)

How to lodge a complaint with Uchumi Commercial Bank Limited  
The bank internally will handle a customer complains within 10 working days from the date complain been lodged.

The complainants should provide the following preliminary information;

- Name and contacts
- Name of a staff attending your complain
- Type of the complain
- Any action taken before
- Any supporting documents of the complain

After receiving, the bank will acknowledge to receive the complaint and keep updating the customer about solution progress to his/her complains

Immediately when the bank finalizes investigations we will let the customer about solution of the complains in writings or verbal in case of detailed clarifications

How to lodge complaints at Desk of Complain Resolution at Bank of Tanzania (BoT)

If you are dissatisfied with the bank decision or not receiving any feedback within 10 working days from the date of lodging your complains, you may lodge your complain with Bank of Tanzania (BoT) complaints desk via the following address by hand or post:

Complaints Resolution Desk,  
Office of the Secretary of the Bank of Tanzania,  
10 Mirambo Street,  
P.O. Box 11884, Dar es Salaam  
Email: [complaint-desk@bot.go.tz](mailto:complaint-desk@bot.go.tz)  
Telephone: +2552233265/ +255 22 223246 Fax +255 22 2234067