HAKI NA WAJIBU WA MTEJA WA BENKI

(RIGHTS AND OBLIGATIONS OF A BANK CUSTOMER)

KWA WATEJA WOTE WA BENKI ZA BIASHARA	
Fahamu haki na wajibu wako unapofanya miamala ya fedha taslimu katika benki yako	
	HAKI ZAKO
1	Kupewa noti safi kutoka kwa karani (Teller) wa benki na kutoka kwenye mashine za kutolea fedha (ATMs)
	Kupewa sarafu kutoka kwa karani (Teller) wa benki yako
2	Kupewa chenji katika sarafu na noti za thamani yoyote kupitia utaratibu wa kutoa fedha kutoka katika amana yako.
3	Kuweka: (a) Noti safi, noti zilizochakaa zenye thamani mbalimbali. (b) Sarafu safi, zilizochakaa zenye thamani mbalimbali.
4	Kupata thamani halisi ya noti zilizochakaa kama: (a) Ni noti halali (b) Ni yenye ukubwa usiopungua robo tatu (75%) ya noti kamili (c) Kwa noti zilizoharibika zinazozidi thamani ya shilingi 100,000/= unatakiwa kuwasilisha taarifa ya polisi na serikali ya mtaa kuelezea sababu za uharibifu huo
WAJIBU WAKO	
1.	Kutunza fedha zote katika mazingira makavu na safi
2.	Kutozikunja kunja noti na badala yake kuziweka vizuri katika pochi
3	Kuwa mwangalifu wakati wa kuweka na kutoa fedha benki na kwenye miamala ya fedha taslimu ili kuepuka fedha zisizo halali. Baadhi ya alama muhimu za usalama katika noti za Tanzania: (a) Alama iliyofichika kwenye noti inayoonesha sura ya Mwalimu Julius Kambarage Nyerere na thamani ya noti husika (b) Utepe mwembamba unaoonekana kama madirisha kwenye noti za shilingi 10,000, 5,000 na 2,000, ndani ya utepe huo kuna maumbo mfano wa almasi ambayo hubadilika noti inapogeuzwa geuzwa upande au juu na chini. (c) Kuhisi mparuzo ukipapasa maandishi ya kwenye noti yaliyoandikwa "*Fedha Halali kwa Malipo ya Shilingi Elfu Kumi/ Fedha Halali kwa Malipo ya Shilingi Elfu Tano/ Fedha Halali kwa Malipo ya Shilingi Elfu Mbili/ Fedha Halali kwa Malipo ya Shilingi Elfu Moja / Fedha Halali kwa Malipo ya Shilingi Mia Tano";* pia mparuzo kwenye kingo za noti hizo (d) Kwa taarifa zaidi kuhusu alama za usalama wa noti angalia kwenye tovuti ya Benki Kuu ya Tanzania ya www.bot.go.tz
4	**Kwa Maulizo** Wasiliana na: Benki Kuu ya Tanzania Idara ya Sarafu, 2 Mtaa wa Mirambo 11884 Dar es Salaam

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TO ALL COMMERCIAL BANKS' CUSTOMERS

The following are your rights and obligations regarding cash transactions with your bank

	YOUR RIGHTS
1	To withdraw: (a) Clean or ex-print banknotes over the counter and from the automated teller machine (ATMs) (b) Clean or ex-mint coins
2	To be provided with change in coins and low denominations banknote through withdrawing procedure
3	To deposit: (a) Clean, or soiled banknotes in any denominations (b) Clean, or defaced coins in any denominations
4	To get full value for mutilated banknotes if: (a) It is a genuine banknote (b) It is not less than three quarters (75%) of original size of the banknote (c) For banknotes over 100,000 in value a police report and a letter from local government office should be presented supporting cause of mutilation.

YOUR OBLIGATIONS	
1	To keep and store all currencies in a dry and clean environment
2	Do not fold banknotes, rather keep them straighten all the time (in wallets)
3	To take precautions when depositing, withdrawing banknotes from banks or conducting cash transaction so as to avoid counterfeits. Some of the key security features in Tanzanian banknotes are: (a) The watermark of Mwalimu Julius Kambarage Nyerere with highlighted denomination value of the banknote (b) Motion thread – a thin strip in the paper in banknotes of TZS 10,000, 5,000 na 2,000 denominations, which contains an image that moves when the banknote is tilted side-to-side or up and down (c) Intaglio text, "*Fedha Halali kwa Malipo ya Shilingi Elfu Kumi/ Fedha Halali kwa Malipo ya Shilingi Elfu Tano/ Fedha Halali kwa Malipo ya Shilingi Elfu Mbili/ Fedha Halali kwa Malipo ya Shilingi Elfu Moja / Fedha Halali kwa Malipo ya Shilingi Mia Tano";* which are raised and can be easily felt when touched (d) For more information on the banknote security features visit Bank of Tanzania website: www.bot.go.tz
4	**For any inquiries please contact:** Bank of Tanzania Currency Department 2 Mirambo Street 11884 Dar es Salaam Email address: info@bot.go.tz Phone: +255 22 2235672 Fax No. +255 22 223 4173/4