

## Abridged Information Memorandum in connection with the offer and listing of Notes on the Dar es Salaam Stock Exchange

A copy of this Abridged Information Memorandum has been delivered to the Authority for approval and the Registrar of Companies for registration.

The securities offered have not been approved or disapproved by the Authority.

Prospective investors should carefully consider the matters set forth under the caption "risk factors".

May 03, 2016

<b>IMPORTANT NOTICE .....</b>	<b>3</b>
Information Memorandum .....	3
Offer only valid in Tanzania .....	3
Applicable Capital Markets Regulations.....	3
Approval of the Capital Markets and Securities Authority.....	3
Notice to Persons outside Tanzania.....	3
Independent Advice to be obtained.....	3
Directors' Responsibility for Information Memorandum.....	3
Allocation Policy of the Public Offer.....	3
Notification of Allocation .....	4
Right to Subscribe for the Notes .....	4
Offer subject to terms of this Abridged Information Memorandum .....	4
Statements and Consents from the Reporting Accountants .....	4
Consent of the Legal Advisers .....	4
Risk Factors.....	4
Information and Statements.....	4
Forward looking statements.....	4
Financial Information.....	4
Incorporation of documents by reference.....	4
Supplemental Information Memorandum .....	5
Availability of the Information Memorandum .....	5
Contact Information.....	5
 <b>SALIENT FEATURES OF THE OFFER.....</b>	 <b>6</b>
Section A – Introduction and Warnings.....	6
Section B – The Note Programme .....	7
Section C – Securities .....	8
Section D – Risk Factors .....	8
Section E – Statutory and General Information .....	9
Section F – Offer .....	9
Section G – Application Procedure.....	9
Appendix A – Form of Application Form.....	11
Appendix B - Form of Pricing Supplement .....	15
Appendix C – Form of Letter of Undertaking .....	19
Appendix D – Form of CDS Account Opening Forms.....	20
Appendix E – Contact Information for the Authorised Selling Agents.....	22
Appendix F – NMB Branches.....	23

# IMPORTANT NOTICE

**THIS DOCUMENT IS IMPORTANT FOR MAKING A DECISION TO INVEST AND REQUIRES YOUR CAREFUL ATTENTION AS IT INCLUDES LEGAL, HISTORIC, CURRENT AND FUTURE MARKET AND FINANCIAL INFORMATION**

## **Information Memorandum**

This document (the “Abridged Information Memorandum”) is a short form of the Information Memorandum dated 3 May, 2016 comprising an offer for subscription (the “Offer”) of Notes on terms to be specified in the applicable Pricing Supplement. This Abridged Information Memorandum is for publication in Tanzania and is NOT FOR SALE and is available from the Opening Date (as set out in the applicable Pricing Supplement) from the corporate website of National Microfinance Bank Plc (“NMB” or the “Issuer”) from NMB Branches and/or from any of the Authorised Selling Agents contracted for this Offer.

## **Offer only valid in Tanzania**

This Abridged Information Memorandum, the Application Form, Pricing Supplement, and Information Memorandum any appendixes or enclosures thereto (the “Transaction Documents”) and the Notes are for distribution in Tanzania. No action has been or will be taken in any jurisdiction by the Arrangers or any one of the Authorised Selling Agents that would permit a public offering of the Notes, or possession or distribution of the Information Memorandum (in preliminary or final form) or any other offering or publicity material relating to the Notes, in any country or jurisdiction where action for that purpose is required.

## **Applicable Capital Markets Regulations**

The Information Memorandum includes particulars given in compliance with the requirements of the Corporate Bond Issuance Guidelines, 1999 (the “Bond Regulations”) and the Capital Markets and Securities Act, Cap. 79 [R.E] 2002 (the “Act”) as well as the rules and regulations made thereunder.

## **Approval of the Capital Markets and Securities Authority**

The Capital Markets and Securities Authority (the “CMSA”) has granted approval for the issue of the Notes and the offer for subscription to the public. As a matter of policy, the CMSA assumes no responsibility for the correctness of any statements or opinions made or reports contained in this Abridged Information Memorandum. Approval of the Offer is not to be taken as an indication of the merits of the Issuer or of the Notes.

## **Notice to Persons outside Tanzania**

The distribution of the Transaction Documents and the Notes into jurisdictions other than Tanzania may be restricted by law. Persons into whose possession these documents may come should and are required by the Issuer to inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities laws of any such jurisdiction.

## **Independent Advice to be obtained**

If you are in doubt as to the meaning of the contents of this Abridged Information Memorandum or as to what action to take, please consult your investment adviser, stockbroker or other professional adviser, duly authorised under the Act, who specialises in advising on the acquisition of bonds and other securities.

## **Directors’ Responsibility for Information Memorandum**

The Board of Directors of the Issuer, hereby state that this Abridged Information Memorandum and the Transaction Documents comply with the Act and the Bond Regulations.

The directors of the Issuer have, collectively and individually, made all reasonable enquiries and confirm to the best of their knowledge and belief, that there are no false or misleading statements or omissions of other facts which would make any statement in the Information Memorandum false or misleading.

## **Allocation Policy of the Public Offer**

The allotment of the Notes shall be determined by the Issuer, the Arrangers and the Lead Placing Agents.

The Issuer reserves the right to decline any application in whole or in part and, in the event of oversubscription, to make the allotment as it deems fit in accordance with the relevant Pricing Supplement and in consultation with the Arrangers and Lead Placing Agents. Any applications not accepted will be given reasons for non-acceptance.

### **Notification of Allocation**

All Applicants will be notified by letter, email or telephone of the results of the Offer and the allocation of Notes on the Results Notification Date set out in the Offer Timetable.

### **Right to Subscribe for the Notes**

The right to subscribe for the Notes under the Offer is subject to the terms and conditions set out in the Information Memorandum, the Application Form and the Agency Agreement.

### **Offer subject to terms of this Abridged Information Memorandum**

If you wish to apply for the Notes in terms of the Offer then you must follow the procedures for application, complete an application form for the Notes ("Application Form") a sample of which is set out in Appendix A of this Abridged Information Memorandum and make payment as set out in the Section G. In case of an oversubscription the Notes will be allocated in accordance with the Allocation Policy as more particularly specified in Section G of the Abridged Information Memorandum and the applicable Pricing Supplement. The Notes will be freely transferable. The restrictions to which the Offer is subject are set out fully in the Information Memorandum.

### **Statements and consents from the Reporting Accountants**

The Information Memorandum contains a statement from PricewaterhouseCoopers (PwC), Certified Public Accountants, Tanzania, the Reporting Accountants, which constitutes a statement as required under the Bond Regulations. PwC has not withdrawn their consent to the inclusion of their name and the issue of the said statement in the form and context in which it is included in the Information Memorandum.

### **Consent of the Legal Advisers**

East Africa Law Chambers, transaction legal counsel has given and not withdrawn their written consent to the inclusion of their name in this Abridged Information Memorandum or their Legal Opinion in the Information Memorandum.

### **Risk Factors**

Prospective investors should carefully consider the matters set forth under the caption Risk Factors of this Abridged Information Memorandum. Please consult your investment adviser, fund or asset manager, bank manager, stockbroker, lawyer, accountant or other professional adviser on the meaning and impact of the contents of this Abridged Information Memorandum, and as to what action to take.

### **Information and Statements**

No person is authorised to give any information or to make any representation in connection with the Offer that is not contained in this Abridged Information Memorandum. Any information or representation not contained in this Abridged Information Memorandum may not be relied on as having been authorised by the Issuer in connection with the Offer.

### **Forward looking statements**

This Abridged Information Memorandum contains forward-looking statements relating to the Issuer. These forward-looking statements can be identified by the use of forward-looking terminology such as believes, expects, may, is expected to, will, will continue, should, would be, seeks or anticipates or similar expressions or the negative thereof or other variations thereof or comparable terminology, or by discussions of strategy, plans or intentions.

These statements reflect the current views of the Issuer with respect to future events and are subject to certain risks, uncertainties and assumptions. Many factors could cause the actual results, performance or achievements of the NMB to be materially different from the future results, performance or achievements that may be expressed or implied by such forward-looking statements.

### **Financial Information**

Financial information presented in this Abridged Information Memorandum and the Information Memorandum is derived from the audited accounts of NMB for the five years ending 31 December 2015.

### **Incorporation of documents by reference**

This Abridged Information Memorandum should be read and construed in conjunction with the Information Memorandum, all Supplemental Information Memorandum and Pricing Supplements thereto that may be circulated by the Issuer after the date of this Abridged Information Memorandum and as further described below as "Supplemental Information Memorandum". Such Supplemental Information Memorandum shall be deemed to be incorporated in, and to form part of, this Abridged Information

Memorandum and shall be deemed to modify and supersede the contents of this Abridged Information Memorandum as appropriate. The NMB will provide free of charge to each person, a copy of any of the documents deemed to be incorporated herein by reference, unless such documents have been modified or superseded. Requests for such documents shall be directed to the Issuer at its registered office as set out in this Abridged Information Memorandum.

### **Supplemental Information Memorandum**

The Issuer hereby gives an undertaking to the Fiscal Agent, the Registrar, the Lead Placing Agents and Co-Sponsoring Brokers that if at any time during the tenor of the Issue there is a significant change affecting any matter contained in the Information Memorandum the inclusion of which would reasonably be required by investors and their professional advisors and would reasonably be expected by them to be found in the Information Memorandum for the purpose of making an informed assessment of the assets and liabilities, financial position, profit and losses and prospects of the Issuer and the rights attaching to the Notes, the Issuer shall prepare an amendment or supplement to the Information Memorandum or publish a replacement Information Memorandum for use in connection with any subsequent offering of Notes. If the terms of the Issue are modified or amended in a manner which would make the Information Memorandum, as supplemented, inaccurate or misleading, a new Information Memorandum will be prepared by the Issuer.

### **Availability of the Information Memorandum**

The Transaction Documents, will be available to the public from the Offer Opening Date at the offices and branches of NMB, Stanbic Bank Tanzania Limited as Arranger, all Authorised Selling Agents and from the corporate website [www.nmbtz.com](http://www.nmbtz.com). The Opening Date will be specified in the applicable Pricing Supplement.

### **Contact Information**

All enquiries, questions or requests for additional information in relation to the Transaction Documents and the Offer should be made to the Arrangers or the Issuer or the Authorised Selling Agents outlined in Appendix E.

#### **Issuer**

National Microfinance Bank Plc  
Head Office  
Ohio/Ali Hassan Mwinyi Road  
P.O. Box 9213  
Dar es Salaam








#### **Arrangers**

Stanbic Bank Tanzania Limited  
Stanbic Centre  
Ali Hassani Mwinyi Road  
P. O. Box 724647  
Dar es Salaam

**Terms used herein shall be deemed to be defined in the Information Memorandum dated 03 May, 2016.**



# SALIENT FEATURES OF THE OFFER

Section A – Introduction and Warnings		
A.1	<b>Introduction and warnings</b>	<p>The information set out in this Abridged Information Memorandum is not intended to be comprehensive. In order to gain a comprehensive understanding of all necessary subject matter and information, the Information Memorandum should be read in its entirety.</p> <p>The interpretation and definitions of the terms and abbreviations in the Information Memorandum have the same meaning when used in this Abridged Information Memorandum.</p> <p>Any decision by a prospective investor to invest in the Notes should be based on a consideration of the Information Memorandum as a whole. Prospective investors should therefore read the entire Information Memorandum and not rely solely on this summary.</p>
A.2	<b>Advisors</b>	<div>  <b>Stanbic Bank</b> </div> <div> <i>Arrangers</i>  Stanbic Bank Tanzania Limited and CfC Stanbic Bank Limited </div> <div>  </div> <div> <i>Joint Sponsoring Brokers and Lead Placing Agent</i>  EA Capital Limited </div> <div>  </div> <div> Orbit Securities Limited </div> <div>  </div> <div> <i>Legal Adviser</i>  East Africa Law Chambers Advocates </div> <div>  </div> <div> <i>Reporting Accountants</i>  PricewaterhouseCoopers, Certified Public Accountants </div> <div>  </div> <div> <i>Fiscal Agent</i>  NMB Plc </div> <div>  <b>Stanbic Bank</b> </div> <div> <i>Registrar</i>  Stanbic Bank Tanzania Limited </div>
A.3	<b>Summary of the transaction</b>	<p><i>The following summary does not purport to be complete and is taken from, and is qualified in its entirety by the Information Memorandum.</i></p> <p>Under the Programme, the Issuer may from time to time issue Notes denominated in the currency specified in the applicable Pricing Supplement. The applicable terms of any Notes will be set out in the Terms and Conditions incorporated by reference into the Notes, as modified and supplemented by the relevant Pricing Supplement relating to the Notes and any Supplemental Information Memorandum. A summary of the Programme and the Terms and Conditions appear in Section 5 of the Information Memorandum.</p> <p>This Information Memorandum will only apply to Notes issued under the Programme in an aggregate nominal amount which does not exceed TZS 200,000,000,000 or its equivalent in such other currencies as Notes are issued. Prospective investors should carefully consider the matters set forth under the caption “Risk Factors” in Section D of this Abridged Information Memorandum.</p> <p>The Notes will be listed on the Main Investment Market Segment on the Dar es Salaam Stock Exchange PLC (“DSE”).</p>

		Section B – The Note Programme																																																																		
B.1	Issuer	National Microfinance Bank Plc																																																																		
B.2	Principal activities of the Issuer	As at the date of this Information Memorandum, National Microfinance Bank Plc was the largest bank in Tanzania by market capitalisation, providing banking services to individuals, small to medium sized corporate clients, as well as large businesses. NMB operates through three principal business units: Treasury, Wholesale Banking and Retail Banking.																																																																		
B.3	Selected historical key financial information	<p>The table below sets out extracts from the consolidated financial statements set out in Section 4 of the Information Memorandum.</p> <p>Table 1: NMB - Key Performance Measures from 2011 to 2015</p> <table><tr><th>Financial year 31 December</th><th>2015</th><th>2014</th><th>2013</th><th>2012</th><th>2011</th></tr><tr><th></th><th>TZS 'M</th><th>TZS 'M</th><th>TZS 'M</th><th>TZS 'M</th><th>TZS 'M</th></tr><tr><td>Net Interest Income</td><td>368,190</td><td>377, 226</td><td>329, 793</td><td>278, 576</td><td>185,173</td></tr><tr><td>Net Non-Interest Income</td><td>114,418</td><td>109,744</td><td>92,279</td><td>80,562</td><td>67,139</td></tr><tr><td>Total Operating Income</td><td>469,599</td><td>470,381</td><td>398,306</td><td>333,287</td><td>240,560</td></tr><tr><td>Profit Before Tax</td><td>215,853</td><td>223,548</td><td>187, 863</td><td>144,662</td><td>102,736</td></tr><tr><td>Loans and Advances to customers</td><td>2,457,282</td><td>1, 986,162</td><td>1,606,357</td><td>1,345,932</td><td>1,123,518</td></tr><tr><td>Total Deposits due to customers</td><td>3,564,770</td><td>3,005,585</td><td>2,577,946</td><td>2,288,074</td><td>1,804,495</td></tr><tr><td>DPS (TZS)</td><td>104</td><td>104</td><td>90</td><td>68</td><td>50</td></tr><tr><td>Basic and Diluted EPS (TZS)</td><td>300</td><td>310</td><td>267</td><td>195</td><td>144</td></tr></table>	Financial year 31 December	2015	2014	2013	2012	2011		TZS 'M	TZS 'M	TZS 'M	TZS 'M	TZS 'M	Net Interest Income	368,190	377, 226	329, 793	278, 576	185,173	Net Non-Interest Income	114,418	109,744	92,279	80,562	67,139	Total Operating Income	469,599	470,381	398,306	333,287	240,560	Profit Before Tax	215,853	223,548	187, 863	144,662	102,736	Loans and Advances to customers	2,457,282	1, 986,162	1,606,357	1,345,932	1,123,518	Total Deposits due to customers	3,564,770	3,005,585	2,577,946	2,288,074	1,804,495	DPS (TZS)	104	104	90	68	50	Basic and Diluted EPS (TZS)	300	310	267	195	144						
Financial year 31 December	2015	2014	2013	2012	2011																																																															
	TZS 'M	TZS 'M	TZS 'M	TZS 'M	TZS 'M																																																															
Net Interest Income	368,190	377, 226	329, 793	278, 576	185,173																																																															
Net Non-Interest Income	114,418	109,744	92,279	80,562	67,139																																																															
Total Operating Income	469,599	470,381	398,306	333,287	240,560																																																															
Profit Before Tax	215,853	223,548	187, 863	144,662	102,736																																																															
Loans and Advances to customers	2,457,282	1, 986,162	1,606,357	1,345,932	1,123,518																																																															
Total Deposits due to customers	3,564,770	3,005,585	2,577,946	2,288,074	1,804,495																																																															
DPS (TZS)	104	104	90	68	50																																																															
Basic and Diluted EPS (TZS)	300	310	267	195	144																																																															
B.4	Selected key historical financial ratios	<p>The table below sets out extracts key performance measures from 2011-2015 calculated based on the consolidated audited financial statements.</p> <p>Table 2: NMB - Key Performance Measures from 2011 to 2015</p> <table><tr><th>Financial year ended Dec 31</th><th>2015</th><th>2014</th><th>2013</th><th>2012</th><th>2011</th></tr><tr><td>Dividend yield (%)</td><td>4%</td><td>3%</td><td>3%</td><td>6%</td><td>6%</td></tr><tr><td>Price: Earnings ratio (x)</td><td>8.0x</td><td>10.9x</td><td>9.8x</td><td>5.7x</td><td>5.9x</td></tr><tr><td>Price to Book ratio (x)</td><td>2.21x</td><td>3.00x</td><td>2.87x</td><td>1.57x</td><td>1.49x</td></tr><tr><td>Return on average shareholders' equity</td><td>23%</td><td>30%</td><td>32%</td><td>30%</td><td>28%</td></tr><tr><td>Return on average total assets</td><td>3%</td><td>4%</td><td>4%</td><td>4%</td><td>3%</td></tr><tr><td>Cost to income ratio</td><td>57%</td><td>53%</td><td>53%</td><td>55%</td><td>57%</td></tr><tr><td>Non-Performing Loans (NPLs) to gross</td><td>2%</td><td>3%</td><td>3%</td><td>2%</td><td>1%</td></tr><tr><td>Capital adequacy ratios* (Bank)</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Tier 1 capital ratio</td><td>20%</td><td>21%</td><td>22%</td><td>21%</td><td>22%</td></tr><tr><td>Tier 1 + Tier 2 capital ratio</td><td>21%</td><td>22%</td><td>23%</td><td>22%</td><td>22%</td></tr></table>	Financial year ended Dec 31	2015	2014	2013	2012	2011	Dividend yield (%)	4%	3%	3%	6%	6%	Price: Earnings ratio (x)	8.0x	10.9x	9.8x	5.7x	5.9x	Price to Book ratio (x)	2.21x	3.00x	2.87x	1.57x	1.49x	Return on average shareholders' equity	23%	30%	32%	30%	28%	Return on average total assets	3%	4%	4%	4%	3%	Cost to income ratio	57%	53%	53%	55%	57%	Non-Performing Loans (NPLs) to gross	2%	3%	3%	2%	1%	Capital adequacy ratios* (Bank)						Tier 1 capital ratio	20%	21%	22%	21%	22%	Tier 1 + Tier 2 capital ratio	21%	22%	23%	22%	22%
Financial year ended Dec 31	2015	2014	2013	2012	2011																																																															
Dividend yield (%)	4%	3%	3%	6%	6%																																																															
Price: Earnings ratio (x)	8.0x	10.9x	9.8x	5.7x	5.9x																																																															
Price to Book ratio (x)	2.21x	3.00x	2.87x	1.57x	1.49x																																																															
Return on average shareholders' equity	23%	30%	32%	30%	28%																																																															
Return on average total assets	3%	4%	4%	4%	3%																																																															
Cost to income ratio	57%	53%	53%	55%	57%																																																															
Non-Performing Loans (NPLs) to gross	2%	3%	3%	2%	1%																																																															
Capital adequacy ratios* (Bank)																																																																				
Tier 1 capital ratio	20%	21%	22%	21%	22%																																																															
Tier 1 + Tier 2 capital ratio	21%	22%	23%	22%	22%																																																															

\* Regulatory requirements for Tier I and II are 10% and 12% respectively

\* Capital adequacy ratios are calculated before dividend payment

		<b>Section C – Securities</b>
B.1	<b>Issuer</b>	National Microfinance Bank Plc
B.2	<b>Principal activities of the Issuer</b>	As at the date of the Information Memorandum, National Microfinance Bank Plc was the largest bank in Tanzania by market capitalisation, providing banking services to individuals, small to medium sized corporate clients, as well as large businesses. NMB operates through three principal business units: Treasury, Wholesale Banking and Retail Banking.
C.1	<b>Description of the Programme</b>	TZS 200 000 000 000 Multicurrency Medium Term Note Programme
C.2	<b>Form of Notes</b>	Book entry
C.3	<b>Denomination of Notes</b>	Notes will be issued in such denominations as may be specified in the relevant Pricing Supplement
C.4	<b>Status of the Senior Notes</b>	Unless otherwise specified in the relevant Pricing Supplement, the Notes will constitute direct, unconditional, unsubordinated and unsecured obligations of the Issuer and will rank <i>pari passu</i> among themselves and (save for certain debt preferred by law) equally with all other unsecured obligations (other than subordinated obligations (if any)) of the Issuer outstanding from time to time
C.5	<b>Status of Subordinated Notes</b>	Subordinated Notes will constitute direct, unsecured and subordinated obligations of the Issuer, as described in Condition 2.2 (Subordinated Notes) and the applicable Pricing Supplement
C.6	<b>Currency</b>	Tanzania Shillings or, subject to all applicable laws, such other currency as specified in the applicable Pricing Supplement
C.7	<b>Programme Amount</b>	Tanzania shillings two hundred billion (TZS 200 000 000 000)
C.8	<b>Issue price</b>	To be specified in the applicable Pricing Supplement
C.9	<b>Listing</b>	As specified in the applicable Pricing Supplement
C.10	<b>Governing Law</b>	The laws of Tanzania
		<b>Section D – Risk Factors</b>
D.1	<b>Key risk specific to the Issuer or its industry</b>	<p><i>Country Risks may include:</i></p> <ul style="list-style-type: none"> <li>• The Tanzanian economy may be susceptible to volatility which may adversely affect the value and liquidity of the Notes</li> <li>• Changes in the regulatory framework or increased regulation of the financial services industry in Tanzania could adversely affect NMB's business</li> <li>• Tanzania's personal lending services market could experience restricted growth</li> </ul> <p><i>Risks relating to the Issuer may include:</i></p> <ul style="list-style-type: none"> <li>• The Issuer is subject to regulation and absence of a banking license would affect its ability to conduct its operations</li> <li>• Adverse changes in borrower credit quality and deterioration of the general economic environment could affect the Issuer's profitability</li> <li>• Volatility in market risks could adversely impact the value of the Issuer's assets, liabilities, revenues and expenses</li> <li>• A constraint in the Issuer's liquidity may affect its ability to meet its obligations as and when they fall due</li> <li>• Portfolio concentration in certain sectors could adversely affect the Issuer's credit portfolio thereby affecting its financial condition and operational results</li> <li>• Adverse experience in the operational risks inherent in the Issuer's business could have a negative impact on its results of operations</li> <li>• The growth trend experienced in new markets and industries may not be sustainable</li> <li>• Litigation may adversely affect the business, results, operation and financial condition of the Issuer</li> <li>• The Issuer may be unable to attract and retain highly qualified professional personnel</li> </ul>



D.2	Key risks specific to the securities	<i>Risks relating to the Notes may include:</i> <ul style="list-style-type: none"><li>• Risks relating to the structure of a particular issue of Notes</li><li>• The Notes may not be a suitable investment for all investors</li><li>• The market price of the Notes may be volatile</li><li>• Legal investment considerations may restrict certain investments</li></ul>																	
		Section E – Statutory and General Information																	
E.1	Incorporation	NMB was incorporated in 1997 in Tanzania under the Companies Act, 2002 and became a public limited liability company in 2008 (certificate of incorporation number 32699)																	
E.2	Registered Office	National Microfinance Bank Plc Head Office Ohio/Ali Hassan Mwinyi Road P.O. Box 9213 Dar es Salaam, Tanzania																	
E.3	Indicative issuance timetable for each Tranche of Notes	<table><tr><th>Tranche</th><th>Amount TZS '000</th><th>Indicative Offer Date*</th></tr><tr><td>01</td><td>TZS 25 000 000</td><td>May 2016</td></tr><tr><td>02</td><td>TZS 75 000 000</td><td>October 2016</td></tr><tr><td>03</td><td>TZS 50 000 000</td><td>March 2017</td></tr><tr><td>04</td><td>TZS 50 000 000</td><td>March 2018</td></tr></table> <p><i>*the above Offer Dates are indicative and will be announced through the relevant Pricing Supplement. The dates may change at the discretion of the Issuer and will be communicated to the potential noteholders where appropriate, subject to obtaining approval from the relevant authorities.</i></p>			Tranche	Amount TZS '000	Indicative Offer Date*	01	TZS 25 000 000	May 2016	02	TZS 75 000 000	October 2016	03	TZS 50 000 000	March 2017	04	TZS 50 000 000	March 2018
Tranche	Amount TZS '000	Indicative Offer Date*																	
01	TZS 25 000 000	May 2016																	
02	TZS 75 000 000	October 2016																	
03	TZS 50 000 000	March 2017																	
04	TZS 50 000 000	March 2018																	
		Section F – Offer																	
F.1	Total maximum Gross Proceeds	TZS 200 000 000 000																	
F.2	Initial Estimated Expenses	TZS 1 973 037 000 (assuming NMB issues Notes worth TZS 200 000 000 000)																	
F.3	Total Estimated maximum Net Proceeds	TZS 198 026 963 000																	
F.4	Use of Net Proceeds	The net proceeds from each issue of Notes will be incorporated into the liabilities of the Issuer and used for on-lending in accordance with the Issuer's strategy, including but not limited to funding retail lending or as otherwise may be described in the applicable Pricing Supplement.																	
		Section G – Application Procedure																	
G.1	Application procedure	Application forms may be obtained from the Lead Placing Agents, the Arrangers or any other Authorised Selling Agents. Applications for the Notes must be submitted directly to any one of the issuer, the Lead Placing Agents, the Arrangers, or the Authorised Selling Agents so as to arrive no later than 5:00 p.m. (Tanzania time) on the date specified in the Pricing Supplement. Successful applicants will be notified by the Fiscal Agent of the amount of Notes allotted to them on the Results Notification Date specified in the Pricing Supplement.																	
G.2	Payment for the Notes and Delivery	Payment for the Notes is to be made in full to the Fiscal Agent in immediately available funds by the date specified in the applicable Pricing Supplement. The Notes will be delivered to investors by crediting the respective CDS accounts no later than 15 days after the Issue Date specified in the relevant Pricing Supplement.																	

G.3	<b>Offering restrictions</b>	<p><i>General:</i> No action has been taken by the Issuer or the Lead Placing Agents in any jurisdiction that would permit an offering of any of the Notes, or possession or distribution of any Transaction Documents, in any country or jurisdiction where action for that purpose is required. Each Authorised Selling Agent shall comply with all relevant securities laws and regulations in each jurisdiction in which it offers, sells or delivers the Notes or has its possession or distributes any of the Transaction Documents. The Notes will be available to the general public in Tanzania.</p> <p><i>United Republic of Tanzania:</i> The approval for issuance and offer of the Notes in Tanzania and the listing thereof has been obtained from the CMSA and DSE respectively. The sale or transfer of Notes by Noteholders will be subject to the Conditions and the provisions of the Agency Agreement. There are no other restrictions on the sale or transfer of Notes under the laws of Tanzania.</p>
G.4	<b>Allocation policy</b>	<p>The allotment of the Notes shall be determined by the Issuer, the Arrangers and the Lead Placing Agents.</p> <p>The Issuer reserves the right to decline any application in whole or in part and, in the event of oversubscription, to make the allotment as it deems fit in accordance with the relevant Pricing Supplement and in consultation with the Arrangers and Lead Placing Agents. Any applications not accepted will be given reasons for non-acceptance.</p>
G.5	<b>Notification of Allocation</b>	<p>All applicants will be notified by email or telephone of their allotment and or non-acceptance by no later than the allotment and the notification date specified in the relevant Pricing Supplement. Telephone communication will be followed by written notice to the successful investors on the allocation results.</p>
G.6	<b>Refunds Policy</b>	<ol style="list-style-type: none"> <li>No interest will be paid on any funds related to an Application to any Applicant or other person.</li> <li>Refunds in respect of unsuccessful Applications (if any) shall be by way of electronic funds transfer (where an Applicant has provided accurate electronic funds transfer (EFT) details including the name of the relevant bank, branch and account number). An applicant should request an Authorised Selling Agent for detailed list of reference codes. Prospective investors are required to choose their preferred option of refund: (a) by EFT (b) by cheque to be collected by the applicant from the relevant Authorised Selling Agent (as designated by the applicant on the Application Form for that purpose) against proof of identity. All refunds from TZS 1,000,000 and above shall be through EFT.</li> <li>None of NMB, the Arrangers or any Authorised Selling Agents will be responsible for any refund not received. Where a financier has advanced money to a prospective investor to subscribe for Notes, refunds will be made to or for the account of such financier as the case may be.</li> </ol>

## Application Form For NMB Bond

Serial Number: 00001

# NMB BOND ISSUE

## TZS 20 billion tranche of the up to TZS 200 billion medium term note programme

**APPLICATION FORM**

(THIS APPLICATION FORM IS NOT FOR SALE)

Prospective applicants should read the Information Memorandum before completing this form. A copy of the Information Memorandum can be obtained from any of the Authorized Selling Agents (including any NMB Branch) listed in the Information Memorandum.

Offer for subscription of NMB Bond notes for a minimum amount of TZS 500,000

OFFER OPENS: 10 May 2016  
OFFER CLOSES: 8 June 2016

Please refer to the Terms and Conditions in the Information Memorandum as well as the instructions for completion of the Application Form, as set out below, before completing the same. Terms used herein shall be deemed to be as defined in the Information Memorandum dated 3 May 2016.

The Board of Directors of National Microfinance Bank Plc (the "Directors") shall reject any application, in whole or in part, if instructions as set out in the Information Memorandum and this Application Form are not complied with.

**APPLICANT'S DECLARATION**

By signing the Application Form overleaf I/We the applicant(s) therein state that:-

- I/We have full legal capacity to contract and, having read the Information Memorandum, hereby irrevocably apply for and request you to accept my/our application for the under mentioned application amount, or any lesser amount that may, in your sole discretion, be allotted to me/ us subject to the Terms and Conditions of the NMB Programme
- I/We authorise NMB to enter my/ our name in the register of members of Noteholders and to credit my CDS account with the Notes allocated to me/us and remit any refunds due to me/us via Electronic Funds Transfer or Cheque in accordance with the Terms and Conditions contained in the Information Memorandum.
- I/We authorise the Registrar to send my/ our Mortgage Request Form directly to the DSE and the financing bank where I/We have borrowed money to apply for these Notes.
- In consideration of your agreeing to accept this Application Form, I/we agree that, this application shall be irrevocable and shall constitute a contract which shall become binding to me/us upon dispatch by post or hand delivery.

**GENERAL INSTRUCTIONS ON COMPLETION OF THE APPLICATION FORM**

1. Please complete the Application Form in capital letters using black/blue ink. Ensure each letter is written clearly within each of the boxes provided. Incorrectly completed Application Forms will be rejected.
2. When completing this Application Form please bear in mind that Notes may not be applied for in the name(s) of a trust that has not been incorporated or a deceased's estate.
3. Trustees of unincorporated trusts, individual partners or executors may apply for Notes in their own name(s). Registered or incorporated trusts may apply in the registered or incorporated name. Limited liability partnerships may apply in their registered names.
4. Any alteration to the Application Form (other than deletion of alternatives) must be authenticated by the full signature of the Applicant(s) or Authorised Selling Agent.
5. The Authorised Selling Agent must sign against the company's official stamp.
6. Banker's cheque payments must be made payable in favour of "NMB Bond Issue" - "(Application Form serial number xxxx)" and crossed "Account Payee Only".
7. Your Application Form must be received in its entirety, duly signed and accompanied with the necessary evidence of payment or banker's cheque or Letter of Undertaking.
8. The completed Application Form may be mailed or hand delivered to the Authorised Selling Agents and must be received by the Authorised Selling Agent no later than 5:00pm on 8 June 2016.
9. If your Application Form is received by the Authorised Selling Agent after 5.00pm on 8 June 2016 it will be declined and the form together with the accompanying payment or evidence of payment will be returned as per the terms and conditions of the Offer.
11. Applications can only be made through the Issuer, Authorised Selling Agents, the Arrangers, the Receiving Bank and the Registrar as listed in the Information Memorandum.
12. The allocation process has been outlined in the Information Memorandum and the Pricing Supplement. No person can make any promises contrary to the allocation criteria.

# Application Form for Bonds

**NMB BOND ISSUE**  
**Public Offer Application Form**

Print Only Within Boxes

GOOD			BAD		
S	T	A	S	T	A

**PLEASE COMPLETE IN CAPITAL/ BLOCK LETTERS USING BLACK/BLUE INK**

## A. CDS ACCOUNT NUMBER (MANDATORY) (IF NOT AVAILABLE, PLEASE FILL CDS ACCOUNT OPENING FORM)

CDS Account Number (No leading zeros)

(LI/LC/FI/FC)

## B. APPLICATION & PAYMENT DETAILS

Amount Applied for (TZS) (add TZS 1,000 for DSE)

Please Tick Where Applicable

Payment  
through Agent ☐

Direct to Issuer  
payments ☐

EFT/  
TISS ☐

LETTER OF  
UNDERTAKING ☐

BANKER'S  
CHEQUE ☐

Cheque Number/ TISS/ EFT/ Ref number

Bank Name (Abbreviated) (for EFT/TISS/Cheque Payments)

Branch Name

## C. WHERE PURCHASE IS FINANCED (OPTIONAL)

☐ Tick if financed

Mortgage request form

Financing Bank (Abbreviated)

Branch Name

## D. APPLICANT DETAILS

(i) Application Status: (Tick your status as applicable below)

**Applicant Type:**

Individual ☐

Joint ☐

East Africa Qualified  
Institutional Investor ☐

Foreign Qualified  
Institutional Investors ☐

**Residence:** East African Resident ☐

Non Resident ☐

**Citizenship:** Tanzanian ☐

Other East Africans ☐

International ☐

(ii) Primary Applicant Details: (Names as per ID/Passport)

Surname (Last Name)

First Name and Other Names (Leave space between names)

ID/ Passport Number (Copy of ID/ Passport must be attached )

Country of Issue

(iii) Joint Applicant's Details: (Names as per ID/Passport)

Surname (Last Name)

First Name and Other Names (Leave space between names)

ID/ Passport Number (Copy of ID/ Passport must be attached )

Country of Issue

(iv) Company name / QII / Corporate (As per Certificate of Registration/ Incorporation) A copy of the certificate must be attached

Registration / Incorporation Number

Country of Registration / Incorporation

☐ Tick here if applicant is exempt from withholding tax and attach a copy of exemption certificate

**For Nominee Applicants Only (Tick the status as applicable below)**

**Citizenship of Beneficial Noteholder**

☐ Tanzanian

☐ Other East Africans

☐ International

Nominee Account Name

Nominee Reference Number (Mandatory)

# Application form for Bonds

00001

## (v) Full Mailing Address and Contact Details for All Applicants (if applicable)

P.O. Box

Street Address

City/Town

Country

Telephone Number (Landline) International Format

Mobile Number (International Format)

Email Address (Personal) **Mandatory**

Fax Number (International Format)

## E. RECEIPT OF REFUND AND FUTURE PAYMENTS

1. Send refund if any via

☐

EFT through the authorized selling agent

☐

Electronic funds Transfer to the bank below

2. Send future interest & principal through

☐

Electronic Funds Transfer to the bank below (as per CDS account details if not, please include updated bank details below)

Please provide bank details for EFT/SWIFT Transfers

(New bank details must be confirmed either by attaching a voided cheque or attaching a bank statement)

Name of Bank (abbreviated)

Account Name

Name of Branch

Account Number

Swift Code (if outside Tanzania)

Country

## F. SIGNATURES : (COMPULSORY FOR ALL APPLICANTS)

Signature 1

Signature 2

Company Seal / Stamp

Date (DD/MM/YYYY) e.g. 27/07/2012

## G. SELLING AGENTS / NMB BRANCHES ONLY FOR OFFICIAL USE ONLY

Agent code/NMB Branch Code

Selling Agent's Name/NMB Customer Service Representative

Authorised Selling Agents Stamp/NMB Customer Service Representative

✂ TEAR HERE

## H. INVESTOR'S RECEIPT

Serial No:

Name (Separate Names by one box)

Amount Paid (TShs)

CDS Account Number (No leading zeros)

(LI/LC/FI/FC)

Selling Agent's Name/NMB Teller's Name

Selling Agent/NMB Branch Stamp & Signature

Date

# Application Form for Bonds

DETAILED INSTRUCTIONS ON COMPLETION OF THE APPLICATION FORM: (Please also read general instructions on page 1)

- A. An Applicant must have a CDS Account to apply. If you do not have a CDS account, please apply to open a CDS account by completing the CDS account opening form and attaching it to this application form (ask any Authorized Selling Agent to assist). Please indicate the serial number of the Application Form on the CDS account opening form.
- LI - Local Individual
  - LC - Local Corporate
  - FI - Foreign Institutional
  - FC - Foreign Corporate
- B. The minimum amount you can invest is TZS 500,000 and thereafter in multiples of TZS 10,000. Enter the amount you wish to invest in boxes provided. Remember to abide by the minimum investment amount and the incremental amount as well.
- If your Authorised Selling Agent is making payment on your behalf, please tick the box for payment through agent. You need NOT fill in the remaining details under section "B".
  - If you would like to make your payment directly to the Issuer, NMB as your Authorised Selling Agent will place a tick in the appropriate mode of payment box labelled Bankers Cheque, EFT/ TISS or Letter of Undertaking.
  - The name of the bank, branch and cheque number or EFT/ TISS reference number/ Application Form serial number must be provided.
  - For direct to issuer payments, use the following details:  
**NMB BANK**  
**OHIO BRANCH**  
**ACC NO: 10110000203**
- C. If your investment or purchase of the NMB Bond is being financed by a bank, please complete the part on financing by ticking the box and entering the Mortgage Request form serial number financing bank's name and branch name. The Mortgage Request form and refund payment due, will be sent directly to the DSE and financing bank respectively.
- D. APPLICANT DETAILS
- (i) You are required to tick 3 boxes under the heading "Applicant Status"
    - Applicant Type: Tick the appropriate box that describes the type of applicant.
    - Residency Status: If you are a legal full time RESIDENT of East Africa, irrespective of your citizenship, tick the Box labelled "East African Resident", otherwise, tick the Non Resident box
    - Citizenship: Tick the box that defines your citizenship.
  - (ii) If you are applying for Notes as an individual (i.e. you are not a Corporate Investor), please fill out the details listed under the words "Primary Applicant's Details". Wherever possible, please ensure you enter your national identification number (or other identification number), or Passport Number and country of issue.
  - (iii) If you wish to include your spouse, relative or friend as a joint applicant on this form, please fill his/her details in the appropriate spaces under the heading "Joint Applicants Details". Please note:
    - ONLY ONE joint applicant is allowed
    - The joint applicant CANNOT be a Corporate Investor.
    - Please ensure the CDS account is similarly joint

Wherever possible, please ensure you enter the joint applicant's identification number, failing which, please enter his/her Passport Number and country of issue. At least ONE is mandatory.
  - (iv) If you are applying as a Company, Qualified Institutional Investor (QII) or Nominee applicant, please fill out all details required in this section. Details for this section may be obtained from the entity's Certificate of Incorporation/Registration. Please attach a photocopy of the certificate of Registration /Incorporation and your license if you are an institutional investor. Nominee applications from bona fide registered nominee corporates will be accepted provided there is a unique account name/number provided for each application. For the avoidance of doubt, Nominee Accounts must be held for the benefit of a 3rd party eligible for applying for Notes in their own right. Any QII or Applicant with a withholding-tax exemption MUST ATTACH A COPY OF THE CERTIFICATE OF EXEMPTION.
  - (v) ALL APPLICANTS MUST COMPLETE THIS SECTION. ONLY ONE ADDRESS MAY BE ENTERED. Please enter your FULL MAILING ADDRESS, including, where applicable, P.O. Box, and the City/Town and Country. A Street Address is optional but encouraged provided a valid mailing address is included. This address will be used for correspondence relevant to your noteholding, and it is vital that details herein are correct and accurate, please also provide us with your mobile number, landline telephone contact (if any) and e-mail address.

## E. RECEIPT OF REFUNDS

- (1) All residents will be refunded by EFT for the Notes not allotted. Please fill out your bank information in the boxes provided. Please note that the new bank details must be confirmed by either attaching a blank cheque that is clearly marked cancelled or provide a bank statement.
- (2) Any refunds paid back to East African Nationals outside Tanzania (with the exception of QII's that submit Letters of Undertaking) and Foreign Applicants will be by swift transfer in Tanzania Shillings, at the cost of the respective Applicant.

## F. ALL APPLICANTS MUST COMPLETE THIS SECTION.

Please read the instructions below carefully:

- Primary Applicants must sign in the box labelled "Signature 1" and Joint Applicants if any, must sign in the box labelled "Signature 2"
- Corporate Investors Applications must be signed by two authorised signatories/officials or one Director and an authorised signatory/official. Where the applicant is a Company registered under the Company's Act the company seal/stamp must be affixed in the space provided.
- Applications signed by thumbprint must have the thumbprint witnessed. The witness must sign next to the thumbprint and write down his/her full names and identification documents number.





**ISSUE OF [Tranche number] [Aggregate Principal Amount of Tranche] [Title of Notes] UNDER THE UP TO  
[insert Aggregate Principal Amount] MEDIUM TERM NOTE PROGRAMME**

This document constitutes the applicable Pricing Supplement relating to the issue of Notes described herein. Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Information Memorandum dated [\*], as updated and amended from time to time. This applicable Pricing Supplement must be read in conjunction with such Information Memorandum. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Information Memorandum, the provisions of this Pricing Supplement shall prevail.

<b>1. Description of the Notes</b>		
1.1	Issuer	[*]
1.2	Status of the Notes	[*]
1.3	Issue:	
	a. Series Number*	[*]
	b. Tranche Number	[*]
*explanation of the Series number		
1.4	Redemption/Payment Basis	[Redemption at par]
1.5	Principal Amount	[*]
1.6	Form of Notes	[Registered] [Book-entry]
1.7	Issue Date	[*]
1.8	Trade Date	[*]
1.9	Business Centre	[*]
1.10	Specified Denomination of the Notes	[*]
1.11	Issue Price	[*]
1.12	Interest Commencement Date	[*]
1.13	Interest Termination Date	[*]
1.14	Redemption Date	[*]
1.15	Specified Currency	[*]
1.16	Applicable Business Day convention	[*]
1.17	Fiscal Agent and Registrar	[*]
1.18	Specified office	
1.19	Of the Fiscal Agent and Registrar	[*]
1.20	Of the Issuer	[*]
1.21	Final Redemption Amount	[*]
1.22	Record Date	[*]
<b>2. Provisions relating to Interest Payable</b>		
2.1	Fixed Rate Note Provisions	[If not applicable delete]
	i. Fixed Rate of Interest	[ ]% per annum payable [semi-annually] in arrear
	ii. Interest Payment Dates	[[ ] and [ ]] in each year up to and including the Maturity Date

	i.	Fixed Rate of Interest	[ ]% per annum payable [semi-annually] in arrear
	ii.	Interest Payment Dates	[[ ] and [ ]] in each year up to and including the Maturity Date
	iii.	Default Rate	Fixed Rate of Interest + [* basis points]
	iv.	Other terms relating to the method of calculating interest for the Fixed Rate Notes	[Not applicable/give details]
2.2	Floating Rate Notes		[If not applicable delete]
	i.	Interest Periods	Each period from and including one Interest Payment Date to, but excluding the next Interest Payment Date provided that the first Interest Period shall commence on the Interest Commencement Date ([ ]) and the last Interest Period shall conclude on, but exclude the last Interest Payment Date ([ ]).
	ii.	Interest Payment Dates	Each [[ ], [ ], [ ] and [ ]] until the Maturity Date, with the first Interest Payment Date being [ ].
	iii.	Interest Determination Date	[*]
	iv.	Interest Rate	[Reference Rate plus the Floating Rate Margin/other (insert details)]
	vi.	Floating Rate Note Margin	[* basis points]
	vii.	Minimum Interest Rate	[*]
	viii.	Maximum Interest Rate	[*]
	ix.	Business Day Convention	[Applicable/Not Applicable]
	x.	Day Count Fraction	[*]
	xi.	Fall back provisions, rounding provisions and any other terms relating to the method of calculating interest for Floating Rate Notes	[*]
	xii.	Other terms relating to the method of calculating interest if different from Condition [*](Interest)	Floating Rate Margin + [* basis points]
2.3	Equity Linked Note provisions		
	i.	Equity linked return formula	[*]
	ii.	Maximum equity linked interest rate	[*]
	iii.	Default rate	[*]
2.4	Earnings Linked Note provisions		
	i.	Earnings linked returns formula	
	ii.	Maximum earnings linked interest rate	
	iii.	Default rate	
	i.	Equity linked return formula	
<b>3. Provisions regarding Redemption</b>			
3.1	Redemption at the option of the Issuer		[Applicable/Not applicable]
	If applicable,		[*]
	a.	Optional Redemption Dates	[*]
	b.	Optional Redemption Amount(s) and method, if any, of calculation of such amount(s)	
	c.	Minimum period of notice (if different from Condition [*] (Redemption and Purchase)	

	d. If redeemable in part	
	i. Minimum Redemption Amount	[*]
	ii. Higher Redemption Amount	[*]
	e. Other terms applicable on Redemption	[*]
<b>GENERAL</b>		
4.	Other terms or special conditions	[*]
5.	Board approval for issuance of the Notes	[*]
6.	Additional Selling Restrictions	[*]
7.	Allotment policy	[*]
8.	Settlement Procedures and Settlement Instructions	[*]
9.	Details of bank account(s) to which payments are to be made in respect of the Notes	[*]
10.	Last Day to Register, which shall mean that the "books closed period" (during which the Register will be closed) will be from each Last Day to Register to the applicable Payment Day until the date of redemption	[*]
11.	Method of Distribution	[Public]/[Private]
12.	Total Notes in issue (excluding the current issue)	[*]
13.	Rights of Cancellation	<p>[The Notes will be delivered to investors on the Issue Date/ Settlement Date by registration in the [CDSC Account as book entry]/[the Register] provided that:</p> <p>no event occurs prior to the settlement process being finalized on the Issue Date/Settlement Date which the Issuer (in its sole discretion) consider to be a force majeure event; or</p> <p>no event occurs which the Issuer (in its sole discretion) considers may prejudice the issue, the Issuer or the Notes, (each a Withdrawal Event).</p> <p>If the Issuer decides to terminate this transaction due to the occurrence of a Withdrawal Event, this transaction shall terminate and no party hereto shall have any claim against any other party as a result of such termination. In such event, the Notes, if listed, will immediately be de-listed.]</p>
14.	Tax	[Interest earned on the Notes is subject to withholding tax at the rate of 10% (ten per cent) for interest payments made to Noteholders. (Attach copy of certificate of exemption where applicable).]
15.	Material Change	[Save as disclosed in the Information Memorandum as read together with this applicable Pricing Supplement, there has been no significant change in the Issuer's financial position since the date of the Issuer's last audited financial statements.]

16.	Responsibility Statement	[The Issuer and the Board of Directors accepts responsibility for the information contained in this Pricing Supplement which, when read together with the Information Memorandum [and the supplemental Information Memorandum] referred to above, contains all information that is material in the context of the issue of the Notes.]
<b>ADDITIONAL INFORMATION</b>		
17.	Additional steps that may be taken following approval of the Extraordinary Resolution (in accordance with the Conditions)	[*]
18.	Specify Agents and Specified Offices if new or other Agents appointed	[*]
Salient Dates		[*]
Offer Opens		[*]
Offer Closes		[*]
Allotment Date		[*]
Notification Date (via email/telephone)		[*]
Payment Date		[*]
Issue Date		[*]
CSD Account upload date		[*]
Authorised Signatories		

## Appendix C: Form of Letter of Undertaking

[ON LETTERHEAD OF CUSTODIAN/QUALIFIED INSTITUTIONAL INVESTOR]

National Microfinance Bank Plc  
Head Office  
Ohio/Ali Hassan Mwinyi Road  
P.O. Box 9213  
Dar es Salaam  
Tanzania  
Email: nmbbond@nmbtz.com

Date: [\*]

Dear Sirs,

UNDERTAKING IN RESPECT OF PAYMENT ON ALLOCATION OF NOTES TO [INSERT NAME OF APPLICANT]

WHEREAS [APPLICANT'S FULL NAME] of [APPLICANT'S ADDRESS] (the "Applicant" or in the case of more than one "Applicants") has by the Application Form No. [INSERT NUMBER] made an application to purchase Notes worth TZS [\*] (the "Notes") in the NMB Bond issue pursuant to the public Offer (the "Application") as set out in the information memorandum dated [\*] (the "Information Memorandum") and the relevant Pricing Supplement. Unless otherwise stipulated herein, capitalized terms used in this document shall have the meaning given to such terms in the Information Memorandum.

NOW in consideration of NMB Plc (the "Issuer") having agreed at our request to permit payment by us of the application amount which we have applied for and are allotted to us on the terms set forth in the relevant Pricing Supplement AND in consideration of you allotting to us the amount we have applied for or such lesser amount as you shall in your absolute discretion determine, we hereby undertake to pay you without cavil or argument, forthwith upon your first written notice specifying how many of the Notes have been provisionally allotted to us, such sum not exceeding Tanzania Shillings [\*] [INSERT AMOUNT IN WORDS AND FIGURES] corresponding to the subscription price of such number of the Notes as you shall have provisionally allotted to us inclusive of any CDS expenses and net of all bank charges.

Should such payment not be made within two business days following the deemed service of such notice then the Issuer shall be entitled without further notice to either: treat our application as having been repudiated and cancel the provisional allotment to us and re-allocate the provisionally allotted Notes on such terms and conditions as it shall think fit without prejudice to any rights to damages for such repudiation, or to allow us further time for payment on such terms and conditions as it shall think fit in which event we shall pay default interest on all sums outstanding at the rate per annum of NMB's prime lending rate plus 5% calculated on daily balances and compounded monthly.

Any notice to be served on us shall be in writing and shall be deemed to have been properly served on us if delivered by hand or sent by fax or email to us at address specified in the Application Form.

Any notice shall be deemed to have been received, if delivered by hand, at the time of delivery or, if sent by fax, on the completion of transmission or if by email receipt of a confirmed delivery notice.

This undertaking shall be governed and construed in accordance with the laws of Tanzania and we irrevocably submit to the non-exclusive jurisdiction of the Courts of Tanzania. If we are not domiciled in Tanzania and in addition to any other permitted means of service, we hereby irrevocably appoint the Authorised Selling Agent that submitted our Application for Notes as our agent for the receipt of any legal process.

IN WITNESS WHEREOF THIS LETTER OF UNDERTAKING HAS BEEN EXECUTED BY US THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2016.

Signed by  
[Authorised signatory]



**CDS 1(a)**

**DAR ES SALAAM STOCK EXCHANGE PLC**

**DEPOSITORY ACCOUNT APPLICATION FORM - INDIVIDUAL**

**Please use CAPITAL LETTERS**

Title (Prof/Dr/Hon/Rev/Mr/Mrs/miss/ms): \_\_\_\_\_

Full Name: \_\_\_\_\_  
(First, Middle, Last Name)

Address: \_\_\_\_\_

Client's Occupation: \_\_\_\_\_

Nationality: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Bank Account Number: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Branch: \_\_\_\_\_

Identity Type: \_\_\_\_\_ Number: \_\_\_\_\_

First Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I/We hereby apply to open and maintain a depository account at the DSE Central Depository System

**JOINT APPLICANTS:**

The first applicant should fill in the above details. Other persons, applying to hold the account jointly with the applicant, should insert their names in **CAPITAL LETTERS** and sign in the box below.

I/We join in this application as joint holder(s).

<b>Title</b>	<b>Full Name</b> (First, Middle, Last Name)	<b>Nationality</b>	<b>Signature</b>

I/We understand that the securities to be deposited in the CDS account to be opened pursuant to this application will be held by Dar es Salaam Stock Exchange in Trust for me (us).

This application was lodged through

\_\_\_\_\_  
**Stamp and Authorized Signature of Authorized CDS Operator**

\_\_\_\_\_  
**Date**

**Subject to the Rules and Practices of the DSE**





CDS 1(b)

**DAR ES SALAAM STOCK EXCHANGE PLC**

**DEPOSITORY ACCOUNT APPLICATION FORM - BODY CORPORATES**

**Please use CAPITAL LETTERS**

We hereby apply to open and maintain a depository account in the DSE Central Depository System

<b>Name:</b>	
<b>Client's Ref:</b>	<b>Postal Address:</b>
<b>* Please Tick:</b>	
<b>Foreign</b> <input type="checkbox"/>	<b>Local</b> <input type="checkbox"/>

<b>Country of Incorporation:</b>	<b>Incorporation Date:</b>
<b>Nature of Business:</b>	<b>Incorporation No:</b>

We understand that the securities to be deposited in the CDS account to be opened pursuant to this application will be held by Dar es Salaam Stock Exchange in Trust for us.

.....  
**Stamp & Authorised Signatures of Body Corporate**

.....  
**Date**

This application was lodged through .....

**Stamp and Authorized Signature of Authorized CDS Operator**

\* Nationality whether local or foreign is determined under the Capital Markets and Securities (Foreign Investors) Regulations

## Appendix E – Contact Information for Authorised Selling Agents

Lead Placing Agents		
<b>EA Capital Limited</b> 6th Floor, IT Plaza Ohio Street P.O. Box 20650, Dar es Salaam Tel +255 779740818/ +255 784461759 EC@EACAPITAL-TZ.COM	<b>Orbit Securities Limited</b> 4th Floor, Golden Jubilee Tower, PSPF Building Ohio Street, Dar es Salaam Tel: +255 22 211 1758 Fax: +255 22 211 3067 orbit@orbit.co.tz	
Placing Agents – Licensed stockbrokers/dealing members		
<b>ARCH Financial &amp; Investment Advisory Limited</b> 2nd Floor, Wing C, NIC Life House Sokoine Drive/Ohio Street P.O. Box 38028 Dar es Salaam Tel. +255 22 732922396 Fax +255 22 732928489	<b>CORE securities Ltd</b> 4th Floor, Elite City Tower Samora Avenue, Dar es Salaam Tel: +255 22 212 3103 Fax: +255 22 218 2521 info@coresecurities.co.tz	<b>TIB Rasilimali Limited</b> P.O. Box 9373, DAR ES SALAAM Offices; 7th Floor, Samora Tower, Samora Avenue/Mansfield Street, Tel: 255 22 2111711 Fax: 255 22 2122883 Mob: +255 713 777818 / +255 784 777818 / +255 754 283185 E-mail: rasilimali@africaonline.co.tz
<b>Tanzania Securities Ltd</b> 7th Floor, IPS Building Samora Avenue/ Azikiwe Street, Dar es Salaam Tel: +255 22 211 2807 Fax: +255 22 211 2809 info@tanzaniasecurities.co.tz	<b>Vertex International Securities Ltd</b> Annex Building-Zambia High Commission Sokine/Ohio Street, Dar es Salaam Tel: +255 22 211 6382 Fax: +255 22 210387 vertex@vertex.co.tz	<b>Solomon Stockbrokers Co. Ltd</b> Ground Floor, PPF House Samora Avenue/ Morogoro Road, Dar es Salaam Tel: +255 22 211 2874 Fax: +255 22 213 1969 solomon@simbanet.net
<b>Optima Corporate Finance Limited</b> P.O. Box 4441, Dar es Salaam Offices: Plot No. 565 "B" Mikocheni, Senga Street Mob: +255 (0)684 856648 E-mail: info@optimacorporate.co.tz	<b>ZAN Securities Ltd</b> VIVA Towers, Ali hassan mwinyi Road, Dar es Salaam, P.O. Box 2138 1st Floor, Muzammil Centre, Malawi Road Zanzibar Tel +255 22 2126415 Fax: +255 22 2126414 info@zansec.com	

## Appendix F: NMB Branches

DAR ES SALAAM ZONE					
Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Head Office	Head Office	P.O. Box 9213, Dar es Salaam		022 2322000	022 2112148
	Government Business	P.O. Box 9213, Dar es Salaam	022 2161 157	022 2161168	
	Foreign Exchange	P.O. Box 4887, Dar es Salaam	022 2322020		022 2112149
	Money Markets	P.O. Box 4887, Dar es Salaam	022 2322010		022 2112149
	Business Banking	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	Corporate Banking	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	Personal Banking	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	CSR & Public Relations	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	Institutional Banking	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	Transactional Banking	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	Alternative Channels	P.O. Box 4887, Dar es Salaam		022 2322000	022 2112148
	DSM Zonal Office	P.O. Box 4887, Dar es Salaam	022 2128684	022 2128685	022 2128687
	Bank House	P.O. Box 9031, Dar es Salaam	022 2115054	023 2116924	022 2116487
DSM	Ilala	P.O. Box 25431, Dar es Salaam	022 2203194	022 2203195	022 2128542
	Kariakoo	P.O. Box 15195, Dar es Salaam	022 2180149	022 2180034	022 2180090
	Magomeni	P.O. Box 10930, Dar es Salaam	022 2171173	022 2170070	022 2170622
	Morogoro Road	P.O. Box 9064, Dar es Salaam	022 2116947/ 2113585	022 2138945	022 2128542
	Muhimbili	P.O. Box 65589, Dar es Salaam		0222152055	
	Mwenge	P.O. Box 31597, Dar es Salaam	022 2700927	022 2700931	022 2700928
	Temeke	P.O. Box 45075, Dar es Salaam	022 2856852	022 2856181	022 2856915
	University	P.O. Box 35199, Dar es Salaam	022 2410183	022 2410183	022 2410183
	Mbagala	P.O. Box 45067, Dar es Salaam	073 2990191	073 2990192	073 2990193
	Msasani	P.O. Box 33841, Dar es Salaam	022 2668871	022 2666191	022 2668872
	NMB House	P.O. Box 2653, Dar es Salaam	022 2161005	022 2161024/36	022 2161006
	Ubungu	P.O. Box 10930, Dar es Salaam	022 2461849	022 2461847	022 2461849
	Tegeta	P.O. Box 66787, Dar es Salaam	022 2926300	022 2926301	022 2926302
	Congo Street	P.O. Box 15195, Dar es Salaam	022 2181812	022 2181814	022 2181813
	Kurasini	P.O. Box 9031, Dar es Salaam	022 2850981	022 2850984	022 2850985
	Sinza	P.O. Box 31597, Dar es Salaam	022 2773426	022 2773553	022 2773430
	Mandela Road	P. O BOX 8918, Dar es Salaam	022 80808097	022 808098	022 808099
	Maktaba Square	P.O. Box 2653, Dar es Salaam	022 2129234/	00 2129234 /5	
	Mbezi	P.O. Box 60167, Dar es Salaam	022 2926332	022 2926333	022 2926334
	Mlimani City	P.O. Box 34115, Dar es Salaam	022 2411182	022 2411181	022 2411183
	Airport	P.O. Box 40951, Dar es Salaam	022 2844384	022 2844385	022 2844387
	Oysterbay	P.O. Box 162409 Dar es Salaam		022 2161582	
	Tandika	P.O. Box 45075 Dar es Salaam	022 2856141	022 2161582	
	Gongolamboto			022 2842226	
Zanzibar	Mwanakerekwe	P.O. Box 4608 Pemba	024 2234693	024 2234692	024 2234693
	Chake Chake	P.O. Box 153, Pemba	024 2452052	024 2452954	024 2452433
	Zanzibar Town	P.O. Box 4608, Zanzibar	024 2239402	024 2239403	024 2239404

## EASTERN ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Morogoro	Eastern Zonal Office	P.O. Box 1066, Morogoro	023 2613479	023 2613601	023 2613600
	Ifakara	P.O. Box 33, Ifakara	023 2625033		023 2625094
	Kilombero	P.O. Box 142, Kidatu	023 2626053	023 2626273	023 2626225
	Kilosa	P.O. Box 3, Kilosa	023 2623017	023 2623233	023 2623073
	Mahenge	P.O. Box 61, Mahenge	0787965304/ 0715965304	0787035333/ 0755424408	
	Turiani	P.O. Box 167, Turiani	023 2931101	023 2931102	023 2931100
	Mvomero	P.O. Box 478, Morogoro	023 2628734	023 2628735	023 2628733
	Wami	P.O. Box 84, Morogoro	023 2613534	023 2613177	023 2613849
	Mt. Uluguru	P.O. Box 81, Morogoro	023 2614407	023 2614408	023 2614406
	Gairo	P.O. Box 12, Gairo	022 2161527	022 2161528	
Coast	Bagamoyo	P.O. Box 76, Bagamoyo	023 2440128	023 2440071	023 2440055
	Chalinze	P.O. Box 34, Chalinze	023 2402922	023 2402923	023 2402922
	Kibaha	P.O. Box 30430, Kibaha	023 2402833	023 2402832	023 2402832
	Kibiti	P.O. Box 5, Kibiti	023 2010922	023 2010081	023 2010912
	Kisarawe	P.O. Box 28053, Kisarawe	023 2402335	0732932356	023 2402176
	Mafia	P.O. Box 30, Mafia	023 2011331	023 2010172	023 2010171
	Mkuranga	P.O. Box 51, Mkuranga	023 2402792	023 2402793	023 2402794
	Mlandizi	P.O. Box 30430 Kibaha	022 022 2161592/93		

## CENTRAL ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Dodoma	Zonal Office	P.O. Box 888, Dodoma	026 2322117	026 2322260/026 2323544	026 2323544
	Kondoa	P.O. Box 95, Kondoa	026 2360306	026 2360020	026 2360306
	Kongwa	P.O. Box 200, Kongwa	026 2320431	026 2320477	026 2320477
	Kibaigwa	P.O. Box 29, Kibaigwa			
	Mpwapwa	P.O. Box 77, Mpwapwa	026 2320633	026 2320782	026 2320797
	Dodoma	P.O. Box 1482, Dodoma	026 2322067	026 2322405	026 2322219
	Bunge	P.O. Box 1482, Dodoma	026 2320010		
	UDOM	P.O. Box 277, Dodoma	026 2310107		026 2310108
	Mazengo	P.O. Box 2591 Dodoma	026 2321185	026 2321186	026 2321189
Singida	Kiomboi	P.O. Box 44, Kiomboi	026 2532296	026 2532650	026 2532159
	Manyoni	P.O. Box 47, Manyoni	026 2540328	026 2540145	026 2540328
	Singida	P.O. Box 1040, Singida	026 2502100	026 2502104/5	026 2502100
	Itigi	P.O. Box 116, Itigi	026 2540327	026 2540304	026 2540104
Manyara	Mbulu	P.O. Box 33, Mbulu	027 2533090	027 2533064	027 2533090
	Babati	P.O. Box 70, Babati	027 2531113	027 2531027	027 2531113
	Kibaya	P.O. Box 53, Kibaya	027 2555433	027 2552030	027 2555433
	Katesh	P.O. Box 82, Katesh	027 2531697	027 2530077	027 2530076
	Simanjiro	P.O. Box 9527, Simanjiro	0272555692	027 2555693	027 2555693

## NORTHERN ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Arusha	Northern Zonal Office	P.O. Box 1256, Arusha	027 2508079	027 2508516	027 2548275
	Clock Tower	P.O. Box 3093, Arusha	027 2502599	027 2508521	027 2545184
	Karatu	P.O. Box 50, Karatu	027- 2534037	027 2534030	027 2534024
	Ngarenaro	P.O. Box 15741 Arusha	027 2548457	027 2548854	027 2548573
	Monduli	P.O. Box 20, Monduli	027 2538069	027-2538031	027 2538069
	Loliondo	P.O. Box 60, Loliondo	027 2535207	027 2535070	027 2535207
	Namanga	P.O. Box 8500, Namanga	027 2539503	027 2539505	027 2539504
	Arusha Market	P.O. Box 11168, Arusha	027 2547331	027 2547332	027 2547330
	Arusha Business Centre	P.O. Box 632, Arusha	027 2545741	027 2545740	027 2545743
	Usa River	P.O. Box 131, Arusha	027 2541085	027 2541086	027 2541087
Kilimanjaro	Hai	P.O. Box 129, Hai	027 2756129	027 2756129	027 2750649
	Mwanga	P.O. Box 93, Mwanga	027 2750115	027 2757747	027 2757689
	Nelson Mandela	P.O. Box 1121, Moshi	027 2752421	027 2755199	027 2751546
	Rombo	P.O. Box 25, Mkuu-Rombo	027 2757114	027 2757147	027 2757114
	Same	P.O. Box 74, Same	027 2758138	027 2758136	027 2750002
	Mawenzi	P.O. Box 1825, Moshi	027 2751063	027 2751061	027 2751081
	Tarakea	P.O. Box 11 Tarakea	027 2757566	027 2757566	027 2757826
	Himo	P.O. Box 183 Himo	027 2757605	027 2757605	027 2757608
	Siha	P.O. Box 28 Sanya Juu	022 2161668	022 2161669	
Tanga	Handeni	P.O. Box 123, Handeni	027 2641761	027 2641740	027 2641761
	Korogwe	P.O. Box 165, Korogwe	027 2650068	027 2646364	027 2650095
	Lushoto	P.O. Box 24, Lushoto	027 2640097	027 2640024	027 2640149
	Madaraka	P.O. Box 1396, Tanga	027 2646452	027 2644371	027 2643793
	Mkwakwani	P.O. Box 5056, Tanga	027 2646484	027 2646485	027 2646483
	Mombo	P.O.Box 140Mombo	027 2641540	027 2641576	027 2641518
	Muheza	P.O. Box 414, Muheza	027 2641480	027 2641177	027 2641480
	Pangani	P.O. Box 90, Pangani	027 2630055	027 2630307	027 2630092
	Kilindi	P.O. Box 46, Kilindi	0788 800404	0788 800405	

## HIGHLANDS ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Mbeya	Highland Zonal Office	P.O. Box 792, Mbeya	025 2502527	025 2504347	025 2502853
	Chunya	P.O. Box 65, Chunya	025 2520019	025 2520048	025 2520019
	Ileje	P.O. Box 17, Ileje	025 2570021	025 2570234	025 2570021
	Kyela	P.O. Box 74, Kyela	025 2540023	025 2540094	025 2540023
	Mbalizi Road	P.O. Box 282, Mbeya	025 2500890	025 2502547	025 2502413
	Mbarali	P.O. Box 75, Rujewa	025 2590196	025 2590052	025 2590051
	Mbozi	P.O, Box 4, Mbozi	025 2580022	025 2580041	025 2580022
	Mount Loleza	P.O. Box 922, Mbeya	025 2502879	025 2502880	025 2502879
	Mwanjelwa	P.O. Box 1768, Mbeya	025 2502826	025 2502462	025 2500070
	Tukuyu	P.O. Box 180, Tukuyu	025 2552149	025 2552253	025 2552149
	Tunduma	P.O. Box 140, Tunduma	025 2530665	025 2530049	025 2530665
	Usongwe	P.O. Box 4623, Mbeya	025 2560120	025 2560121	025 2560122

Iringa	Mafinga	P.O. Box 90, Mafinga	026 2772108	026 2772011	026 2772108
	Kilolo	P.O. Box 2332, Kilolo	026 2968012	026 2968011	
	Mkwawa	P.O. Box 52, Iringa	026 2702036	026 2702038	026 2702054
Njombe	Makete	P.O. Box 24, Makete	026 2740027	026 2740028	026 2740101
	Njombe	P.O. Box 413, Njombe	026 2782785	026 2782778	026 2782785
	Makambako	P.O. Box 1030, Makambako	026 2730388	026 2730006	
	Ludewa	P.O. Box 10, Ludewa	026 2790102	026 2790019	026 2790102
Katavi	Mpanda	P.O. Box 55, Mpanda	025 2820315	025 2820034	025 2820315
Rukwa	Nkasi	P.O. Box 12, Namanyere	025 2830010	025 2830007	025 2830010
	Sumbawanga	P.O. Box 37, Sumbawanga	025 2800256	025 2800258	025 2800256

## LAKE ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Mwanza	Lake Zonal Office	P.O. Box 1580, Mwanza	028 2501050	028 2500867	028 2500691
	Geita	P.O. Box 10, Geita	028 2520442	028 2520021	028 2520442
	Kenyatta Road	P.O. Box 1444, Mwanza	028 2500387	028 2502592	028 2501736
	Magu	P.O. Box 12, Magu	028 2530056	028 2530109	028 2530057
	Misungwi	P.O. Box 122, Misungwi	0732 980747		073 2980747
	Nansio	P.O. Box 61, Nansio	028 2515051	028 2515091	028 2515091
	Ngudu	P.O. Box 68, Ngudu	073 2980919	073 7100202	073 2980919
	Regional Drive	P.O. Box 537, Mwanza	028 2541106	028 2541107	028 2541108
	Sengerema	P.O. Box 96, Sengerema	028 2590075	028 2590248	028 2590025
	PPF Agency	P.O. Box 1444 Mwanza	028 2506030	028 2506030	028 2506030
Mara	Bunda	P.O. Box 53, Bunda	028 2621152	028 2621039	028 2621153
	Mugumu	P.O. Box 4, Mugumu		732985970	
	Musoma	P.O. Box 561, Musoma	028 2620807	028 2620806	
	Tarime	P.O. Box 108, Tarime	028 2690918	028 2690062	028 2690100
	Rorya	P.O. Box 68, Shirati			
	Buzuruga	P.O. Box 1450, Mwanza	028 2570482	028 2570482	028 2570484
Kagera	Biharamulo	P.O. Box 27, Biharamulo	028 2225017	028 2225017	028 2225155
	Bukoba	P.O. Box 1552, Bukoba	028 2220176	028 2220154	028 2220417
	Kayunga	P.O. Box 69, Karagwe	028 2227111	028 2227162	028 2227111
	Muleba	P.O. Box 8, Muleba	028 2224170	028 2224012	028 2224020
	Ngara	P.O. Box 92, Ngara	028 2226049	028 2226223	028 2226013
	Chato	P.O. Box 68, Chato	028 2982532	028 2982541	028 2982542
	Misenyi	P.O. Box 56, Misenyi	0732 983453	028 2222323	028 2222331

## WESTERN ZONE

Region	Branch/Unit	Contact Address	Direct Telephone	General Telephone	Fax No.
Tabora	Western Zonal Office	P.O. Box 681, Tabora	026 2606423	026 2606424	026 2606425
	Igunga	P.O. Box 80, Igunga	026 2650054	026 2650027	026 2650024
	Mihayo	P.O. Box 211, Mihayo	026 2604158	026 2604376	026 2604925
	Nzega	P.O. Box 163, Nzega	026 2692340	026 2692322	026 2692340
	Sikonge	P.O. Box 32, Sikonge	073 2988362	0732 988362	073 2988483
	Urambo	P.O. Box 156, Urambo	0732 988259	0732 988336	073 2988256



Kigoma	Kasulu	P.O. Box 70, Kasulu	028 281 0111	028 2810026	028 2810345
	Kibondo	P.O. Box 69, Kibondo	028 2820216	028 2820023	028 2820216
	Kigoma	P.O. Box 1067, Kigoma	028 2803328	028 2804705	028 2804586
Simiyu	Bariadi	P.O. Box 2, Bariadi	028 2700533	028 2700004	028 2700175
	Maswa	P.O. Box3, Maswa	028 2750372	028 2750321	028 2750372
	Mwanhuzi	P.O. Box 48, Meatu	028-2795292	028-2795080	028 2795292
Shinyanga	Manonga	P.O. Box 811, Manonga	028 2763629	028 2763439	028 2763441
	Mwadui	P.O. Box 324, Mwadui	028 2763461		028 2763461
	Kahama	P.O. Box 183, Kahama	028 2710063	028 2710083	028 2710103
Geita	Bukombe	P.O. Box 134, Bukombe	028 2520702	028 2520703	028 2520702
Mtwara	Southern Zonal Office	P.O. Box 625, Mtwara	023 2333329	023 2334020	023 2333667
	Masasi	P.O. Box 105, Masasi	023 2510024	023 2510058	023 2510024
	Mtwara	P.O. Box 508, Mtwara	023 2333951	023 2333946	023 2333983
	Ndanda	P.O. Box 7, Ndanda		0717 407538	
	Nanyumbu	P.O . Private Bag, Nanyumbu	025 2675005	025 2675003	
	Newala	P.O. Box 60, Newala	023 2410561	023 2410261	023 2410221
	Tandahimba	P.O. Box 15, Tandahimba	023 2410090	023 2410089	023 2410091
Lindi	Kilwa	P.O. Box 13, Kilwa-Masoko	023 2013072	023 2013056	023 2013072
	Lindi	P.O. Box 1021, Lindi	023 2202188	023 2202474	023 2202018
	Liwale	P.O. Box 82, Liwale	073 2933304		073 2933123
	Nachingwea	P.O. Box 102, Nachingwea	0732 933139	073 2933297	073 2933139
	Ruangwa	P.O. Box 100, Ruangwa	0788 800403	0788 800406	0732 933136
Ruvuma	Litembo	Private Bag, Litembo	073 2950567	073 2950540	0732 950567
	Mbinga	P.O. Box 4, Mbinga	025 2640072	025 2640466	025 2640306
	Songea	P.O. Box 641, Songea	025 2602466	025 2602486	025 2602469
	Tunduru	P.O. Box 24, Tunduru	025 2680067	025 2680086	025 2680186
	Namtumbo	P.O.Box 66 Namtumbo	025 2602848	025 2602890	025 2602858

