TARIFFS GUIDE

As at 31st Dec, 2025

FINANCIAL INSTITUTION	CHARGES
SAVINGS ACCOUNTS	
Minimum Balance-ordinary savings	10,000 ugx
Minimum Balance to earn Interest-Ordinary Savings	10,000 ugx
Minimum Balance Company Accounts	50,000 Ugx
Minimum Balance to earn Interest-Company Accounts	50,000 Ugx
Minimum Balance Savings Individual	500,000 Ugx
Minimum Balance to earn Interest-Savings Individual	500,000 Ugx
Minimum Balance Savings Corporate	1,000,000 Ugx
Minimum Balance to earn Interest-Savings Corporate	1,000,000 Ugx
Penalty below minimum balance	NIL
Ledger fees per month	NIL
Account management/Service fee	NIL
Contract pre-termination penalty	NIL
Statement	Ugx.2,000 Per Page
Interim statement	Ugx.2,000 Per Page
Duplicate statement	Ugx.2,000 Per page
Drawings/Withdrawals	NIL
Withdrawal without passbook/card	NIL
Cash handling charge	NIL up to 20,000,000/- ugx, above that - 2,000/ ugx per millin
Savings card/Pass book	2,000/ UGX
Passbook/ card replacement	3,000/-UGX
Internal Cheque book/per leaf	1000
Dormant Account reactivation	2,000/-UGX
Returned cheque-Insufficient funds	290,000
Returned cheque-Effects not cleared	290,000
Returned cheque-Technical	290,000
Returned cheque by other banks	290,000
Cheque Cancellation	2,000/
EFT & RTGS charge	3,000=,25,000=
SWIFT (Inward Remittance)	NA
SWIFT (Outward Remittance)	NA
Stop Payment orders	Ugx.20,000
Certificate of balance (certificate of accounts)	Ugx.5,000/-
Audit confirmation	Ugx 5,000
Letter of introduction	Ugx.20,000/
Account closure fee- individual within 12 months	Ugx.10,000
Account closure fee- Company within 12 months	Ugx.20,000
Reactivation charge	Ugx.2000
Company search	50,000 Ugx
LOAN RELATED CHARGES	
Advance application fee	Ugx.10,000/
Processing fee	1% OF THE LAON AMOUNT
Administrative charges	2% OF THE LOAN AMOUNT
Monitoring fee	Actual expense
Insurance fee	1% OF THE LOAN AMOUNT
Interest Rates	From 16% PA to 30% PA, flat and reducing, depending on the product.
Penalty Charges/Fine	1% on the defaulted amount on monthly basis
Loan Servicing ratio	NA

Early repayment on redemption	NIL
Restructuring fees	0.5% on the existing amount
Committment fee unutilised amount	N/A
Guarantees	
Processing fee	1% on guarantee Amount
Commission on guarantee	0.75% per quarter
Cooling off max charge on loan amount	NIL
FOREIGN EXCHANGE	
Minimum balance	NA
Account opening balance	NA
Penalty below min	NA
Ledger fees per entry	NA
Minimum ledger fee per month	NA
Account management/Service fee	NA
Cash deposit charge	NA
Drawings/Withdrawals	NA
Statement	NA
Additional Statement	NA
Out foreign transfers-customers	NA
Out foreign transfers-non customers	NA
In foreign transfers-customers	NA
In foreign transfers-non customers	NA
LC Opening/Advising commission(cash covered)	NA
LC Opening/Advising commission(no cash covered)	NA
LC Arrangement fees	NA
LC Payment/Settlement commission	NA
LC Amendments	NA
ATM TRANSACTIONS	
ATM Card (first issue) fee	FREE
subsequent issue	FREE
Uncollected Cards Destroyed	FREE
Replacement ATM Card (faulty)	NIL
Replacement ATM Card(Lost)	FREE
ATM Withdrawals	1,725 shillings per transaction
ATM Deposits fee	NA
E-Banking Services	
Mobile Phone banking registration	N/A
Account Transfers(internal)	N/A
Balance inquiry	NIL
Mini statement	NIL
Utility Payments by mobile phone & Internet platform	NIL
INTEREST ON DEPOSITS ACCOUNT	
Savings Deposit	3% TO 6% PA
Fixed Deposit	8% TO 13% PA
Taxes on Interest Paid (With Holding Tax)	15%
Excise Duty Tax on Bank Charges	15%

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