



## Find us at:

### Head Office

Investment House  
Plot 4, Wampewo Avenue, Kololo  
Tel: 256-414-259651  
Fax: 256-414-236676  
Tel: 256-414-341429

### Kampala Road Branch

Plot 25, Kampala Road  
256-414-253208/9

### Namuwongo Branch

Plot 38, Kisugu Road  
Tel: 256-414-255692/3

### Ntinda Branch

Plot 1, Kimera Road  
Tel: 256-414-289118

### Nakasero Branch

Plot 34A, Nakasero Road  
Tel: 256-414-236673

### Kikuubo Branch

Muzinge Dry Cleaners Building,  
Plot 54-56 William Street, Kampala  
Tel: 256-414-236163  
Fax: 256-414-236165

### Lira Branch

Plot 4, Bazaar Road  
Tel: 256-473-420237/8  
Fax: 256-473-420240

### Gulu Branch

Plot 26, Labwor Road  
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### Mbarara Branch

Classic Hotel Building  
Plot 57, High Street  
Tel: 256-485-421927/552  
Fax: 256-485-421459

### Mbale Branch

Bugisu Cooperative Union House  
Plot 2, Court Road  
Tel: 256-454-431134/36/45  
Fax: 256-454-431145

### Arua Branch

OB Plaza  
Plot 19/11, Adumi Road  
Tel: 256-476-420375/76  
Fax: 256-476-420372

### Garden City Branch

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### Fort Portal Branch

Plot 4, Kyebambe Road  
Tel: 256-483-422029/37  
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### Ndeeba Branch

Plot 94/95/96, Ndeeba  
Tel: 256-414-271156

### Jinja Branch

Beamteks Plaza, Plot 68, Main Street  
Tel: 256-414-259651/2

### Tororo Branch

Plot 11 Mbale road, Tororo

### Mukono Branch

Plot 51 Kampala road  
Mukono

### Nasana Service Centre

Njovu Estate Head Office Building  
Plot 1158 Hoima Road  
Tel: 0417707621



# Investing in Treasury Bills and Bonds

## Frequently Asked Questions (FAQs)

Contact center Tel: 0417 803 000 / 0200 803 000

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 housingfinanceU

 www.housingfinance.co.ug

Housing Finance Bank is regulated by Bank of Uganda.



Housing  
Finance  
Bank

# FAQs for Investment in Treasury Bills and Bonds

- **What are Treasury Bills?**

Treasury bills are risk-free short term debt instruments for investment regularly issued to the public by Government through Bank of Uganda.

**Investment Period**

Treasury bills are usually issued with maturities of 91days (3 months), 182 days (6 months) and 364days (1 year).

- **What are Treasury Bonds?**

Treasury bonds are risk free long term debt instruments also issued by the Government through Bank of Uganda to the investing public.

**Investment Period**

Treasury Bonds are issued with maturities of 2years, 3years, 5years, 10years, 15 years and 20 years

- **Who can invest in Treasury Bills/Bonds?**

Any member of the public, with a Housing Finance Bank account is eligible to invest in Treasury bills/bonds through Housing Finance Bank.

- **What is the minimum amount to invest/buy Treasury Bills/Bonds?**

The minimum amount is UGX. 100,000.

- **How can I invest in a Treasury Bills/Bonds?**

**3 Steps:**

1. Open/Have an account with Housing Finance Bank.
2. Complete a CSD (Central Securities Depository) account opening form.
3. Complete the HFB Treasury bill/bond purchase form.

- **Can I sell my Treasury Bills or Bonds before its maturity if I need the money and do I refund the interest already earned?**

Yes. Housing Finance Bank will buy the security and credit your account. Your interest will be calculated on a daily basis from purchase date to the date of sale.

- **How much Is Withholding Tax?**

Withholding Tax (WHT) is charged on the interest earned from the T Bill or T Bond. WHT is 20% for T Bills with maturities of 91days (3 months), 182 days (6 months) and 364days (1 year) and T Bonds of maturities of 2years, 3years, and 5years.

However T Bonds of maturity of 10 to 20 years have a WHT of 10%

- **When and how often can I buy TBills /Bonds?**

You can buy/sell at your convenience from Housing Finance Bank. One can invest as many times as possible and as often as possible by only filling in the TBill/Bond Purchase form.

- **Who in Housing Finance Bank can guide me on investing in Treasury Bills/Bonds?**

Visit the nearest Housing Finance Bank branch and ask the **Branch Manager/Customer Service desk** for more information on how to invest in Treasury Bills/Bonds.

You can also contact us on **0417– 707 679/ 619/ 771** for any further assistance during working hours.