

# Tariff Guide 2019 - Effective February 01, 2019



## SAVINGS ACCOUNTS

	Classic Savings	Premium Saving	Super savings	Toto's Treasure	Shelter Savings	Collective Savings	Save Plus	U-savers	Easy Account	Investment Club Account	NGO A/C
Opening Balance	20,000	100,000	510,000	30,000	110,000	n/a	50,000	10,000	Nil	UGX 50,000 USD/CBP/EUR 100	200,000 or USD 200, GBP 200, Euro 200
Minimum Balance	UGX 10,000/USD 10/GBP 10/EUR 10	50,000	500,000	UGX 20,000/USD 30/CBP30/EUR30	UGX 100,000/USD50/CBP50/EUR50	n/a	30,000	10,000	Nil	UGX 50,000 USD/CBP/EUR 100	1,000,000 or its equivalent in USD, GBP, ERO
Penalty Below Minimum balance	UGX 5000/USD 2/GBP2/EUR 2	10,000	15,000	UGX5000/USD2/GBP2/EUR2	UGX10,000/USD20/CBP20/EUR20	n/a	10,000	Nil	Nil	UGX 10,000 USD/CBP/EUR 10	10,000 or USD 10, GBP10, EURO 10
Account Management/service fee	UGX 3000/USD 1/CBP1/EUR1	5,000	Nil	Nil	Nil	500	Nil	Nil	Nil	UGX 10,000 USD/CBP/EUR 10	10,000 or USD 10, GBP10, EURO 10 for bal. below 1M
Statement	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Interim statement/Duplicate statement	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Additional statement	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Customised statement		UG 5,000 per page and a Minimum of 20,000									
Over the counter cash withdraw	UGX 2000/USD1/CBP1/EUR1	2,000	free	free	Free	Free	1 free per quarter and 2,000 for additional withdraws	2,000	3,500	1* 3 withdraws free Subsequent withdraws: UGX 5,000 <=USD 2,000 - \$10 >=USD 2,000 - 0.5% of value, Max \$ 5,000	Nil for balances above 1M and 2,000 for bal. below
Cash deposit charge	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Salary Handling	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Closing Account	UGX10,000/USD7/CBP8/EUR10	20,000	20,000	UGX20,000/USD7/CBP8/EUR10	UGX 20,000/USD7/CBP8/EUR10	20,000	20,000	20,000	20,000	UGX 20,000/USD7/CBP8/EUR10	20,000
Cheque book/per leaf	800	800	800	800	800	800	800	800	800	800	800
Bank drafts	20,000	20,000	20,000	10,000	n/a	20,000	20,000	20,000	20,000	20,000	20,000
Penalty for withdrawing beyond restrictions											
Bulk cash withdraw (UGX 20M and above)	10,000	10,000	10,000	10,000	UGX 10,000/USD10/CBP10/EUR10	UGX10,000/USD10/CBP10/EUR10	10,000	10,000	10,000	10,000	10,000
Forex deposits charge											
Draft cancelling fees	10,000	10,000	10,000	10,000	n/a	10,000	10,000	10,000	10,000	10,000	10,000
Pearl Lounge Monthly management fee	30,000										
Pearl access for non-pearl customers per visit	10,000										
Uncollected cheque book-destruction charge		10,000									
Account reactivation fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Counter leaf charge	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Standing order to other banks for savings accounts	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cancellation of standing orders	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Returned cheques-technical		50,000									
Returned cheques by other banks	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000

## CURRENT ACCOUNTS

	Personal UGX	Corporate UGX	Personal USD	Corporate USD	Personal GBP	Corporate GBP	Personal current single fee	Salary A/C	Personal Euro	Corporate Euro	Comments
Opening balance	50,000	100,000	100	200	100	200	50,000	20,000	100	200	
Minimum balance	Nil	Nil	10	50	10	25	Nil	10,000	10	35	
Penalty below minimum	Nil	Nil	20	20	13	13	Nil	10,000	16	16	
Ledger fees per entry	Free	2,000	Free	1	Free	1	n/a	n/a	Free	1	
Minimum ledger fee per month	N/A	10,500	n/a	5	n/a	n/a	n/a	n/a	n/a	3	
Account management/service fee	10,000	Nil	3	2	2	25,000	Nil	2,500	1	n/a	
Salary handling	2,500	Free	1	n/a	1	Nil	2,500	1	n/a	n/a	
Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Monthly for Corporate A/Cs and Quarterly for personal A/Cs
Interim statement/Duplicate	5,000	5,000	1	1	1	1	1	1	1	1	
Additional statement	2,500	2,500	1	1	1	1	1	1	1	1	per page
Customised statement	UGX5,000 per page and a Minimum of 20,000	5	5	5	3	3	UGX5,000 per page and a Minimum of 20,000	4	4	4	
Overdrawn penalty	15%+ prime Rate	15%+ prime Rate	5%+prime	5%+prime	5%+prime	5%+ prime	15%+prime rate	n/a	5%+prime	5%+ prime	
Closing account	20,000	20,000	10	10	7	7	20,000	20,000	8	8	
Drafts customer	15,000	15,000	5	10	3	5	15,000	15,000	4	5	
Drafts-non customer	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Draft cancellation charge	10,000	10,000	5	5	3	3	10,000	10,000	4	4	
Cheque book/per leaf	1,000	1,200	0.5	0.5	0.5	0.5	1 free cheque book, additional 1,000 per leaf	n/a	0.5	0.5	
Counter cheque leaf	40,000	40,000	5	5	3	3	20,000	n/a	4	4	
Cheques collection (local)	Free	Free	n/a	n/a	n/a	n/a	Free	n/a	n/a	n/a	
Upcountry cheques collection	15,000	15,000	n/a	n/a	n/a	n/a	15,000	n/a	n/a	n/a	
Returned cheque-Insufficient funds	150,000	150,000	50	50	35	35	150,000	n/a	40	40	
Returned cheque-Effects not cleared	100,000	100,000	40	40	25	25	100,000	n/a	30	30	
Returned cheques-Technical	30,000	50,000	10	10	7	7	30,000	n/a	8	8	
Returned cheques other banks	15,000	15,000	5	5	5	5	Free	n/a	5	5	
Cash Withdrawal at counter	2,000	Nil	Nil	Nil	Nil	Nil	2,000	2,000	Nil	Nil	
Cash deposit charge	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Forex deposits charge			0.5% charge for amounts above 20,000,000								
Bulk cash deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Bulk cash withdraw (UGX 20M and above)	10,000	10,000	N/A	N/A	N/A	N/A	5,000	5,000	N/A	N/A	Above 20,000,000 or its equivalent
Retrieval of old cheques and vouchers	20,000	20,000	10	10	7	7	20,000	20,000	8	8	
Stop payment order	25,000	25,000	10	10	7	7	25,000	25,000	8	8	Per Instruction
Standing order-within bank	2,500	2,500	1	1	1	1	2,500	2,500	1	1	To all accounts except to loan repayment account
Standing order-to other bank	20,000	20,000	5	5	3	3	20,000	20,000	4	4	
Standing order-setup charge	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	
Standing order unpaid	20,000	50,000	10	20	7	7	20,000	20,000	8	8	To all accounts except to loan repayment account
Pearl Lounge Monthly management fee	30,000		15		10				10		
Uncollected cheque book-destruction charge	10,000	10,000	5	5	3	3	10,000	n/a	4	4	Cheque book not collected after three months from application date
Cancellation of standing orders	20,000	20,000	10	10	5	5	20,000	20,000	5	5	

## TRADE FINANCE CHARGES

Import Letters of credit	
LC establishment (Cash covered)	0.75% per quarter Min USD 100
LC establishment (non cash covered)	1.5% @ quarter min USD 250
Usance (after 1st quarter)	0.5% @ quarter min USD 250
LC Transmission charge (swift)	UGX 100,000
LC Advising Charge	As per correspondent bank advise via swift
LC Bill handling/Acceptance	UGX 100,000 + USD 15 SWIFT CHARGE + correspondent bank handling fee
LC amendment	USD 100 + ADVISING BANK CHARGE
LC cancellation	UGX 100,000 + ADVISING BANK CHARGE
Discrepancy fee	USD 100
<b>Export Letters of Credit</b>	
LC ADVISING	UGX 100,000
LC ADVISING ADVISE	UGX 100,000
Export LC Bill handling	0.25% of Bill value, Min UGX 150,000
CONFIRMATION	1% (CASH COVERED) 1.5% @ qtr (NON CASH COVERED) MIN USD 250
<b>Documentary Collections</b>	
Import Bill Handling	0.25% per quarter + USD 15 (SWIFT)
Export Bill Handling	0.25% per quarter + USD 70 ( Courier charge)
Letter of Comfort	UGX 50,000
<b>Guarantees</b>	
<b>Unsecured Guarantees</b>	
Establishment fees	1.5%, Min UGX 200,000
Amendment fees	0.25%, Min UGX 50,000
Quarterly fees	0.5%, Min UGX 50,000
<b>Cash covered guarantees</b>	
Establishment fees	0.25%, Min UGX 50,000
Amendment fees	0.25%, Min UGX 50,000
Quarterly fees	0.5%, Min UGX 50,000
<b>Secured Guarantees</b>	
Establishment fees	1.5%, Min UGX 200,000
Amendment fees	0.25%, Min UGX 50,000
Quarterly fees	0.5%, Min UGX 50,000

## LOAN RELATED CHARGES

<b>Secured Lending</b>	
Application fees	UGX 30,000
Arrangement fees	1.5% loan amount
Application/Arrangement fees for loans secured by FDs	0.5% of loan amount applied for FDs
Arrangement fees (Construction facilities)	1.5% of loan amount
Penalty fees (More than 3 days in default)	3% of arrears
Annual Monitoring fees (Business loans)	0.25% on the outstanding loan amount
Re inspection fees (Kampala)	UGX 100,000/=
Re Inspection fees (Up country)	UGX 100,000/= plus transport
Advance against Uncleared effects	Min UGX 50,000 & 2% of amount applied for
Loan statements - Interim	2,500 per page
Letters of undertaking to other banks	UGX 50,000
Certificate of loan balance	UGX 35,000 per account
Retrieval of loan documents, titles etc (initial one fee)	UGX 35,000
Loan restructuring fee	1% of loan amount
Facility renewal fees	2% of loan amount
Loan Variation fees	UGX 50,000
Full loan early settlement	1% of outstanding loan amount
Loan buyouts	10% of outstanding principal amount
Non utilisation of overdraft limit facility	0.5% of the O/D limit per quarter
Partial Redemption	1% of the redeemed amount
<b>Unsecured Lending</b>	
Application fees	UGX 30,000
Arrangement fees	3% of loan amount
Full loan early settlement	5% of outstanding amount
Partial Redemption	5% of partial amount
Loan buyouts	10% of outstanding principal amount
Redemption Statement Charge	UGX 35,000 per loan account
Letters of undertaking to other banks	UGX 35,000 each
<b>Incremental Housing Loan</b>	
Loan arrangement fees	3% of loan amount
Partial redemption	1% of amount being redeemed
Full redemption	1% of amount being redeemed
Loan buyout	10% of outstanding amount
Late payment penalty	3% of amount in default
Valuation fees	UGX 450,000 for loans above UGX 20M
Boundary Opening	UGX 150,000 for loans above UGX 20M
Title search	UGX 30,000

## ATM TRANSACTIONS

	UGX
<b>HFB Machine</b>	
<b>Cash withdraw</b>	
UGX 5,000 to 250,000	UGX 700
UGX 250,001 to 750,000	UGX 800
UGX 750,001 and above	UGX 900
Balance Inquiry	UGX 300
Internal bank transfer	UGX 700
Cash/cheque deposit	Nil
Mini statement	UGX 300
<b>Airtime purchase</b>	
UGX 5,000 to 250,000	UGX 100
UGX 250,001 to 750,000	UGX 200
UGX 750,001 and above	UGX 500
Cheque book request	UGX 300
<b>Interswitch</b>	
Cash withdraw	1,600
Balance Inquiry	600
Mini Statement	UGX 300
Cash deposit	1,400
POS purchase	1,400
Card holder account transfer	1,400
Bill payment	1,400

NOTE: Charges for transacting at other bank's ATMs are determined by the respective banks

## INVESTOR AND CUSTODIAL SERVICES

Management fee	0.25% p.a of the value of the securities on the last day of the month (or UGX 250,000/= per month whichever is higher)
Transaction fees	UGX 20,000/= per investment instruction
<b>MOBILE BANKING CHARGES</b>	
<b>Bank to Wallet</b>	
UGX 5,000 - 30,000	UGX 500
UGX 30,001 - 60,000	UGX 1,000
UGX 60,001 - 125,000	UGX 1,000
UGX 125,001 - 250,000	UGX 1,500
UGX 250,001 - 500,000	UGX 2,000
UGX 500,001 - 1,000,000	UGX 2,500
UGX 1,000,001 - 2,000,000	UGX 3,000
UGX 2,000,001 - 5,000,000	UGX 5,000
<b>Airtime Purchase</b>	Free
<b>Utility payments</b>	UGX 1,000
Balance Inquiry	Nil
Mini Statement	Free
Cheque book request	UGX 100
Stop payment	UGX 1,000
PIN change	Nil

NOTE: Wallet to bank charges are determined by the respective telecom companies