

BANK OF UGANDA

OFFICE OF THE DIRECTOR
COMMERCIAL BANKING



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COB.122.4


April 9, 2019

All Chief Executives of Commercial Banks

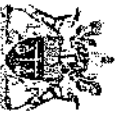
Interest Rates and Bank Charges for Quarterly Publication as at April 1, 2019

Attached, Please find a schedule of the interest rates and bank charges published by Bank of Uganda as at January 1, 2019.

Please advise us of any changes made during the quarter ended March 31, 2019 so that the necessary amendments to the schedule can be made prior to publication of the schedule as at April 1, 2019. Your response should reach the office of the undersigned by the close of business on Friday April 12, 2019.


Hannington Wasswa
Director

BANK OF UGANDA



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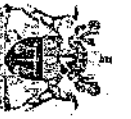
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INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT JANUARY 1, 2019

Bank of Uganda is publishing these Commercial Banks' interest rates and charges to promote transparency and enhance competition in the provision of banking services to the public. These interest rates and charges will be published regularly in the press. Bank customers who are being offered charged differently from what is published are advised to report to Bank of Uganda. Amounts are in Uganda Shillings unless otherwise stated.

BANK	ABC Capital	Bank of Africa	Bank of India	Barclays	Baroda	Cairo	CBAU	Centenary	DFCU	Diamond	Ecobank	Equity	EXIM
INTEREST RATES													
Current accounts - Minimum	Nil	0%	0%	0%	Nil	0%	N/A	0.5%	1%	1%	Nil	Nil	Nil
Current accounts - Maximum	5%	4%	2.5%	0%	Nil	0%	N/A	4%	2%	1%	5%	5% (bn)	4%
Savings accounts - Minimum	2.5%	0.25%	1.75%	0.25%	1.997%	3%	1%	2%(a)	2.5%	0.5%	0.7%	Nil	1.0%
Savings accounts - Maximum	5%	7%	3.50%	5%	1.997%	5%	7%	N/A	7%	3%	3.0%	5%	2.5%
Fixed deposits - Minimum	5%	2%	4%	4%	4.0%	1.5%	2.25%	4%	5%	3%(bb)	5%	5.5%	4.0%
Fixed deposits - Maximum	12%	10.0%	12.50%	10%	9.0%	12%	11.75%	9%	1.2%	14%(b2)	11%	10%	13%
Lending rate - Minimum	16%	Base-4%	16%	18%	PLR	17%	PLR-3%	10%	1.8%	17.0%	PLR-3%	17%	10.0%
Lending rate - Maximum	30%	Base-6%	PLR+4%	28%	PLR+4%	37%	PLR+3%	42%	35%	22.5%	PLR+3%	28%	28%
Prime lending rate (PLR)	22.5%	22%	18%	19.75%	20%	23%	21.5%	21%	21%	22.5%	20.5%	22%	22.5%
Overdrawn penalty	30%	5%	PLR+5%	27.50%	PLR+5%	6%	PLR+5%	PLR+6%	41%	PLR+20%	PLR+15.5%	24%	35%
MINIMUM BALANCES													
Current accounts	50,000	5,000	50,000	15,000	5,750	10,000	0	10,000	5,000	5,000	Nil	Nil	Nil
Savings accounts	10,000	5,000	25,000	20,000	20,000	10,000	100,000	5,000	5,000	5,000	100,000	Nil	20,000
Fixed deposits	500,000	2,500,000	1,000,000	1,000,000	100,000	1,000,000	1,000,000	N/A	1,000,000	5,000,000	5,000,000	5,000,000	1,000,000
BANK CHARGES ON ACCOUNT													
Penalty below minimum - savings account	2,500	22,000	6,000	17,250	5,750	5,000	0	N/A	16,000	-	N/A	Nil	5,000
Penalty below minimum - current account	2,500	40,000	11,500	15,000	28,750	Nil	0	N/A	41%	-	N/A	Nil	20,000
Ledger fee per entry	1,100	2,500	Nil	230	230	Nil	1,500	3,000	Nil	1,000	N/A	N/A	1,000
Minimum ledger fees per month	12,500	13,000	Nil	14,500	11,500	23,000	10,000	11,000(bx)	1,000	1,000-10,000	10,000	N/A	1,000
Interim statement	Free	Free	Nil	Free	3,450	3,450	Free	Free	Free	Free	Free	Free	2,000
Duplicate statement	3,000(d)	4,000(d)	3,500	26,135(d)	5,750	3,450	4,000(y)	2,000	10,000	10,000	5,000(d)	3,700(d)	2,000
Closing account	15,000	21,000	6,000	28,750	23,000	20,000	3,000	10,000	10,000	20,000	20,000	21,000	20,000
Dormant account reactivation	Nil	Free	7,000	Free	Nil	23,000	Nil	5,000	Free	Free	Free	6,300	Free
Cheque book per leaf	1,200	800	1,000	1,035	575	690	1,000	800	1,000	1,000	750	650	600
Counter cheque leaf	15,000	40,000	11,500	33,000	11,500	11,500	20,000	15,000	28,000	25,000	20,000	15,000	10,000
Returned cheque - insufficient funds	120,000	155,000	110,000	201,250	86,250	57,500-115,600	120,000	100,000	180,000	200,000	200,000	125,000	150,000
Returned cheque - effects not cleared	60,000	60,000	60,000	34,500	57,500	57,500-115,600	120,000	40,000	180,000	200,000	200,000	3,500(d)	150,000
Returned cheque - electrical	30,000	60,000	60,000	34,500	57,500	23,000	N/A	20,000	20,000	20,000	25,000	20,000	20,000
Returned cheque by other banks	30,000	17,000	60,000	67,500	57,500	23,000	N/A	20,000	Free	25,000	25,000	20,000	20,000
Stop payment orders	25,000	40,000	60,000	57,500	57,500	15,000	25,000	10,000	20,000	25,000	25,000	26,000	20,000
Post dated cheque	30,000	N/A	60,000	N/A	57,500	23,000	25,000	20,000	N/A	N/A	25,000	60,000	20,000
Cheques collection	Nil	N/A	N/A	1%(ae)	0.28%(h)	3,000(b)	N/A	10,000	N/A	Free	1%(am)	15,000	Free
Debits - customer	12,500	17,000	11,500	1%(i)	0.28%(f)	11,500-23,000	15,000	10,000	20,000	10,000	10,000	10,000	15,000
Debit cancellation	12,500	30,000	11,500	N/A	11,500	11,500	30,000	10,000	10,000	20,000	5,000	10,000	5,000
Cash withdrawal	1,100	N/A	Nil	0.25%(j)	1,150	575-2,300	2,000-5,000	4,000(y)	6,000(am)	Free	5,000(bv)	2,100	Free
Cash deposit	Nil	N/A	Nil	N/A	Nil	-	Free	Free	Free	Free	Free	Nil	Free
Bulk cash deposit	Nil	Free	Nil	N/A	0.12%	-	Free	N/A	Free	Nil	Free	Nil	Free
Bulk cash withdrawal	1,100	N/A	Nil	N/A	1.50(ical)	-	Free	N/A	N/A	5,000-50,000(bw)	5,000(bv)	Nil	Free

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INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT JANUARY 1, 2019

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BANK	ABC Capital	Bank of Africa	Bank of India	Barclays	Baroda	Cairo	CBAU	Centenary	DFCU	Diamond	Ecbank	Equity	EXIM
BANK CHARGES ON ACCOUNT													
BEI	2,500	3,500	11,500	13,250(9)	2,875	3,450(9)	5,000	3,000	3,500	3,000	2,000(9)	5,000	3,000
TT	26,000	\$15	\$11	0.65%(K)	2,875	0.25%	60,000	26,000	35,000	\$15-\$25	\$30	26,000	USD15
RTGS	15,000	16,700	11,500	24,150(9)	17,250	11,500-23,000	20,000	15,000(6)	20,000	20,000	15,000(9)	15,500(1)	10,000
Standing orders (within bank)	Nil	5,000	5,500	5,750	Nil	5,000	5,000	10,000	5,000	Free	3,000	3,100	10,000
Standing orders (to other banks)	12,000	13,000	60,000	17,250	Nil	11,500	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Standing orders unpaid	15,000	45,000	38,000	115,000	Nil	23,000	50,000	10,000	125,000	150,000	120,000	62,000	100,000
Certificate of balance	20,000	30,000	28,000	11,500	Nil	23,000	20,000	20,000	30,000	30,000	25,000	25,000	25,000
Audit confirmation	20,000	30,000	28,000	34,500	Nil	23,000	20,000	20,000	20,000	20,000	25,000	25,000	50,000
Letter of introduction	25,000	30,000	25,000	N/A	N/A	23,000	50,000	20,000	20,000	20,000	N/A	25,000	16,000
Salary	2,500	2,900	Nil	3,135	N/A	3,450	2,500(9)	2,000	2,000	Free	2,000	2,600	2,000
School fees	2,500	2,500	Nil	3,136	2,300	2,300	2,000	2,000	2,000	2,200	2,000	2,800	2,000
URA collection	2,500	2,500	2,300	3,136	2,875	2,300	2,000	2,000	2,000	2,000	2,000	2,800	2,000
Utilities collection	N/A	Free	2,300	3,136	Nil	Nil	Nil	1,000	Free	Free	Free	Free	N/A
Sale custody	265,000(1)	30,000(1)	60,000	N/A	57,500	57,500	30,000	15,000	150,000(1)	100,000(1)	100,000(1)	500,000(1)	Free (1)
Sale custody access	Nil	13,500	N/A	N/A	Nil	Nil	20,000	Free	20,000	N/A	50,000	N/A	Free (1)
LOAN RELATED CHARGES													
Loan/advance application fee	50,000	65,000(9)	Nil	15,000	Nil	30,000-50,000	100,000	20,000-50,000	20,000 (10)	N/A	Free	4% (12)	200,000
Loan/advance commitment fee	1%	1% (9)	0.5% (9)	Free	0.5% (9)	0.5%-1%	Nil	N/A	N/A	1.50%	Free	N/A	N/A
Loan/advance arrangement fee	2%	2%	N/A	3% (10)	Nil	Nil	1%-3%	N/A	2%-3%	Nil	2%	N/A	2%
Loan/advance processing/adm fee	Nil	N/A	1%	Free	1%	2%-3%	Nil	N/A	N/A	1.50%	2%	N/A	N/A
Loan/advance monitoring fee	Nil	5,000	Actual	20,000	Nil	0.5%-1%	Nil	N/A	1%	1%	Free	N/A	N/A
Insurance fee	Actual	Actual	Actual	(1)	Actual	1%-5%	Actual	0.45% - 1.25%	Actual	Actual	1%	2%	Actual
Legal fee	Actual	Actual	Actual	2%	Actual	0.5%-3%	Actual	N/A	Actual	Actual	1%	2%	Actual
Loan/advance facility renewal	1%	2%	1%	N/A	1%	2%	1%-3%	2%	2%	1.5%	2%	1%-(4%)(2)	2%
Loan/advance facility restructuring	1%	2%	1%	N/A	Nil	1%	1%	1%	1%	1.5%	2%	1%-(4%)(2)	2%
Discharge of security documents	Nil	50,000	Actual	52,273	Nil	23,000	N/A	N/A	N/A	50,000	N/A	Free	N/A
ATM TRANSACTIONS													
ATM card issue	20,000	10,000	N/A	10,455	Free	11,500	15,000	15,000	Free	15,000	15,000	15,500	10,000
Uncollected ATM card destroyed	N/A	12,000	N/A	Free	5,750	11,500	10,000	10,000	10,000	10,000	N/A	N/A	10,000
Replacement lost ATM card	20,000	20,000	N/A	20,909	28,750	11,500	15,000	15,000	15,000	15,000	15,000	15,500	20,000
Replacement faulty ATM card	20,000	Free	N/A	20,905	15,500	14,000	15,000	15,000	15,000	Free	15,000	15,000	Free
ATM withdrawal	1,500	600	N/A	1,150	660	1,150	600	1,000	800	650	1,000	750	500
ATM deposits	N/A	N/A	N/A	Free	Free	N/A	N/A	N/A	N/A	650	N/A	N/A	N/A

- Notes:
- (a) Min 50,000
 - (b) Per annum for small size locker; 400,000 for medium size & 530,000 for large size
 - (c) Outward, 3,136 inward
 - (d) Per page
 - (e) Outward: 2,000 Inward
 - (f) Min 7,475, Max 36,591
 - (g) Per quarter
 - (h) Max 30,000
 - (i) Min 11,000, Max 34,500
 - (j) Outward: 2,500 inward
 - (k) Min 57,500; Max 115,000
 - (l) Sealed: 77,000 for small box & 110,000 for large box
 - (m) of loan amount for secured lending, 3% of loan amount for unsecured
 - (n) Min 250,000, Max 6M
 - (o) Small; 200,000 large envelopes - per annum
 - (p) For Kampala, Mukono & Jinja branches; 200,000 for other upcountry branches
 - (q) Min 450,000
 - (r) Contract save; Pure save 100,000; Transactional savings 20,000
 - (s) Below 5M; 0.25% above 5M; Max 35,000
 - (t) Min 10,000, Max 100,000
 - (u) Min 120,000
 - (v) If 6 months old and below; 6,000 if m
 - (w) Max 10,000
 - (x) Stanbic; 2,000 online; 5,000 Non Stanbic
 - (y) Below UGX 2M
 - (z) 1,000 for Transactional Saving Account
 - (aa) For Gold, 25,000 for Visa Platinum & 50,000 for Visa Infinite
 - (ab) Manual; 12,000 online
 - (ac) For customers; UGX 15,000 for non customers
 - (ad) Per month; Min 2,000, Max 50,000
 - (ae) Min \$28.75
 - (af) 20,000 for mortgages
 - (ag) 1 yr & below; 1.5% above 1 yr
 - (ah) 1,000 online; 2,500 Manual
 - (ai) Outward up to UGX100M -Above 100M; 5,000 inward
 - (aj) Of unutilised amount
 - (ak) Of insurance value
 - (al) Previous month
 - (am) Below 1M; 4,000 above 1M
 - (an) Min \$20, Max \$75
 - (ao) Per month
 - (ap) Above 5M; Min 6,500, Max 35,000
 - (aq) Min 10,000, Max 35,000

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BANK	Finance Trust	GTBank	Housing	KCB	NC Bank	Orient	Stanbic	Standard	Tropical	UBAU
INTEREST RATES										
Current accounts - Minimum	N/A	3%	-	N/A	0%	N/A	0%	0%	N/A	1%
Current accounts - Maximum	N/A	3%	-	5%	3.5%	5%	4%	0%	0%	3%
Savings accounts - Minimum	2%	3%	1%	2.5%	0%	1%	1%	1%	2.5%	2%
Savings accounts - Maximum	7.5%	5%	4.5%	5%	8%	5%	4.5%	3%	8%	4%
Fixed deposits - Minimum	3%	5%	9%	5.5%	9%	5.0%	0.91%	4.5%	8%	2%
Fixed deposits - Maximum	13.0%	9%	12.5%	9.5%	Negotiable	8.5%	8.25%	10%	10%	10%
Lending rate - Minimum	19%	11%	17.5%	PLR	Negotiable	8.5%	CBR	17.5%	10%	N/A
Lending rate - Maximum	30%	34.5%	PLR+4%	PLR+5%	Negotiable	20.5%	PLR+8%	PLR+4%	28.5%	PLR+6%
Prime lending rate (PLR)	22%	21%	21%	22%	21.5%	20.5%	18% (b)	19.3%	22.5%	20%
Overdrawn penalty	N/A	34.5%	15%+PLR	PLR+5%	33.5%+FCY15%	PLR+10%	25%	43.5%	PLR+12%	PLR+10%
MINIMUM BALANCES										
Current accounts	10,000	Nil	Nil	N/A	Nil	Nil	Nil	Nil	Nil	20,000
Savings accounts	2,000	Nil	Nil	20,000	50,000	10,000	Nil	50,000	10,000	10,000
Fixed deposits	1,000,000	100,000	1,000,000	10,000,000	Nil	5,000,000	1,000,000	10,000,000	1,000,000	1,000,000
BANK CHARGES ON ACCOUNT										
Penalty below minimum - savings account	2,000	Nil	10,000	N/A	15,000	5,000(w)	10,000	20,000	N/A	N/A
Penalty below minimum - current account	Nil	25,000	Nil	Nil	Nil	Nil	N/A	Nil	N/A	N/A
Ledger fee per entry	Nil	Nil	Nil	Nil	2,000	1,500	0%	Nil	1,500	N/A
Minimum ledger fees per month	500	Nil	Nil	15,000	2,000	1,500	1,500	10,000	2,000	N/A
Statement	1 free(a)	Free(a)	Free	Free	Free	5,000(d)	Free(a)	Free	3,000	1 free(g)
Interim statement	3,000(d)	5,000(d)	5,000	5,000	5,000	5,000(d)	15,000(ae)	10,000	N/A	5,000
Duplicate statement	3,000(d)	5,000(d)	5,000	5,000	5,000	5,000(d)	15,000(ae)	10,000	3,000	5,000
Closing account	10,000	10,000	20,000	20,000	N/A	25,000	20,000	Free	20,000	20,000
Dormant account reactivation	Nil	N/A	Nil	Fees	N/A	Free	N/A	Free	Nil	Nil
Savings card/Passbook	N/A	N/A	N/A	N/A	1,000	N/A	N/A	N/A	N/A	N/A
Check book per leaf	800	600	1,000	800	1,000	800	1,200	1,500	10,000	800
Counter cheque leaf	20,000	15,000	40,000	30,000	20,000	10,000	30,000	30,000	10,000	30,000
Returned cheque - insufficient funds	100,000	250,000	150,000	150,000	150,000	150,000	250,000	250,000	100,000	250,000
Returned cheque - effects not cleared	40,000	-	100,000	50,000	150,000	25,000	Nil	250,000	60,000	100,000
Returned cheque - technical	20,000	30,000	30,000	20,000	25,000	25,000	25,000	25,000	50,000	50,000
Returned cheque by other banks	20,000	25,000	15,000	20,000	Nil	25,000	N/A	N/A	100,000	Nil
Stop payment orders	20,000	25,000	25,000	15,000	25,000	25,000	40,000	40,000	50,000	30,000
Post dated cheque	20,000	25,000	N/A	20,000	25,000	N/A	35,000	N/A	N/A	N/A
Check collection	3,000	-	Free	Free	Nil	N/A	N/A	0.45% (ax)	N/A	N/A
Drafts - customer	10,000	15,000	15,000	15,000	20,000	10,000	25,000	20,000	20,000	10,000 (ax)
Draft cancellation	10,000	25,000	10,000	5,000	10,000	10,000	20,000	10,000	20,000	20,000
Cash withdrawal	500	Nil	2,000	2,000 (be)	2,000	Min. 3,000	10,000 (e)	0.25% (ax)	Free	2,500 (bd)
Cash deposit	Nil	Free	Free	Free (bv)	Nil	Free	Free	Nil	Free	Free
Bulk cash deposit	Nil	Free	Free	Free (bv)	0.5% (b)	Free	Free	Nil	Free	Free
Bulk cash withdrawal	3,000	Free	10,000	N/A	Free	Free	0.25% (ap)	0.25% (aq)	Free	0.25% (b)

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BANK RATE/CHARGE	Finance Trust	GTBank	Housing	KCB	NC Bank	Orient	Stanbic	Standard	Tropical	UBAU
BANK CHARGES ON ACCOUNT										
EFT	2,000(¢)	3,000	3,000	3,000	2,000	5,000	2,000	4,000-20,000	5,000(¢)	5,000(¢)
TT	Max \$100	30,000-50,000	\$10	50,000	USD25	\$10-\$25	30,000	40,000-75,000	0.25%(as)	50,000(¢m)
RTGS	20,000(¢)	15,000	10,000	10,000	15,000	15,000	10,000	10,000-25,000	5,000(¢m)	20,000(¢m)
Standing orders (within bank)	5,000	Free	2,500	2,000	Free	Free	5,000	2,000	5,000	2,000
Standing orders (to other banks)	10,000	14,450(¢m)	20,000	5,000	2,000(¢m)	15,000	20,000	12,000	5,000	15,000
Standing orders unpaid	10,000	25,000	20,000	100,000	Free	25,000	85,000	120,000	80,000	50,000
Certificate of balance	20,000	25,000	30,000	30,000	20,000	50,000	20,000	Nil	30,000	30,000
Audit confirmation	20,000	25,000	20,000	10,000	30,000	50,000	N/A	Nil	40,000	30,000
Letter of introduction	20,000	25,000	20,000	5,000	20,000	60,000	20,000	Nil	50,000	30,000
Salary	2,000	2,000	2,500	3,000	Free	2,000	4,000(¢)	5,000	2,500-3,000	2,500
School fees	2,000	2,000	2,000	2,000	2,000	2,000	2,500	2,500	2,000	2,000
URA collection	2,000	2,000	2,000	2,000	2,000	2,000	2,500	Nil	2,000	2,000
Utilities collection	Free	Free	2,000	Free	Free	Free	2,000	N/A	Free	Free
Safe custody	30,000(¢)	N/A	35,000(¢)	15,000	N/A	75,000(¢)	N/A	N/A	30,000	N/A
Safe custody access	10,000	N/A	10,000(¢)	10,000	N/A	10,000	N/A	N/A	15,000	N/A
LOAN RELATED CHARGES										
Loan/advance application fee	Nil	Nil	30,000	50,000	Nil	Free	N/A	20,000	35,000	50,000
Loan/advance commitment fee	Nil	N/A	N/A	Free	Nil	N/A	N/A	N/A	2%	1%-4%
Loan/advance arrangement fee	3%	N/A	1.5%(¢m)	2%(¢m)	0.5%	2-3%	1.5%-2%(¢)	3%(¢)	N/A	1%-4%
Loan/advance processing/admin fee	N/A	2.5%	N/A	Free	Nil	Free	N/A	N/A	N/A	3%
Loan/advance monitoring fee	0.5%(ad)	0.5%	0.25%	1.05%	Nil	Free	20,000	5,000(¢m)	N/A	N/A
Insurance fee	1%-1.5%(ad)	Actual	1.5%(ad)	Actual	Actual	0.5%-1.5%	N/A	Nil	%in-1.1%max	2%
Legal fee	N/A	Actual	N/A	Actual	Actual	1-2%	N/A	0.5%-1%	N/A	Actual
Loan/advance facility renewal	N/A	2.5%	2%	2%	1%	1-2%	1.5%-2%	1%-2%	N/A	2%
Loan/advance facility restructuring	2%	2.5%	1%	2%	1%	1-2%	N/A	N/A	1%	2%
Discharge of security documents	Free	Free	35,000	5,000(¢m)	N/A	Nil	N/A	N/A	Free	N/A
ATM TRANSACTIONS										
ATM card issue	5,000	10,000	10,000	15,000	15,000	5,000-50,000	5,000	15,000(¢m)	15,000	10,000
Unplaced ATM card destroyed	5,000	Nil	10,000	Free	10,000	15,000-50,000	Nil	Nil	10,000	10,000
Replacement lost ATM card	10,000	10,000	10,000	15,000	15,000	15,000-50,000	16,900	15,000(¢m)	20,000	Free
Replacement faulty ATM card	10,000	10,000	Free	Free	Free	Free	-	15,000(¢m)	20,000	15,000
ATM withdrawals	800	800 - 1000	700 - 800	1,000	1,000	600	Free(¢)	1,000	800	750(¢m)
ATM deposits	N/A	N/A	Free	Free	N/A	Free	Free	Nil	1,000	N/A

- Notes:
- (a) Min 50,000
 - (b) Per annum for small size locker, 400,000 for medium size & 530,000 for large size
 - (c) Outward, 3,136 inward
 - (d) Per page
 - (e) Outward, 2,000 Inward
 - (f) Min 7,475, Max 36,591
 - (g) Per quarter
 - (h) Max 30,000
 - (i) Min 11,000, Max 34,500
 - (j) Outward; 2,500 inward
 - (k) Min 57,500; Max 115,000
 - (l) Sealed: 77,000 for small box & 110,000 for large box
 - (m) of loan amount for secured lending, 3% of loan amount for unsecured
 - (n) Min 250,000, Max 6M
 - (o) Small; 200,000 large envelopes - per annum
 - (p) For Kampala, Mukono & Jinja branches; 200,000 for other upcountry branches
 - (q) Min 450,000
 - (r) Contract save; Pure save 100,000; Transactional savings 20,000
 - (s) Below 5M; 0.25% above 5M; Max 35,000
 - (t) Min 10,000, Max 100,000
 - (u) Min 120,000
 - (v) If 6 months old and below; 6,000 if m
 - (w) Max 10,000
 - (x) Stanbic; 2,000 online; 5,000 Non Stanbic
 - (y) Below UGX 2M
 - (z) 1,000 for Transactional Saving Account
 - (aa) For Gold, 25,000 for Visa Platinum & 50,000 for Visa Infinite
 - (ab) Manual; 12,000 online
 - (ac) For customers; UGX 15,000 for non customers
 - (ad) Per month; Min 2,000, Max 50,000
 - (ae) Min \$28.75
 - (af) 20,000 for mortgages
 - (ag) 1 yr & below; 1.5% above 1 yr
 - (ah) 1,000 online; 2,500 Manual
 - (ai) Outward up to UGX100M -Above 100M; 5,000 inward
 - (aj) Of unutilised amount
 - (ak) Of insurance value
 - (al) Previous month
 - (am) Below 1M; 4,000 above 1M
 - (an) Min \$20, Max \$75
 - (ao) Per month
 - (ap) Above 5M; Min 6,500, Max 35,000
 - (aq) Min 10,000, Max 35,000

- (ar) Individual; 125,000 company
- (as) Min \$15, Max \$200
- (at) Local; \$110 International
- (au) School fees; 25,000 other
- (av) 0.25% for foreign cash deposits
- (aw) upcountry branches over Ugx25M-100M for non domicile
- (ax) Min 30,000, Max 120,000
- (ay) Incoming; 5,750-11,500 outward
- (az) For UGX; 2.5% for USD
- (ba) Outward; 3,450 inward
- (bb) For UGX; 0.5% for USD
- (bc) Per visit
- (bd) Below 5M; 0.25% above 5M; Max 30,000
- (be) For amounts below 2M; Others 0.15% Max 10,000
- (bf) Inward; 20,000 outward
- (bg) Min 100,000
- (bh) For loans upto UGX 30M; others UGX;50,000
- (bi) Small;Medium 900,000; Medium Large 1,200,000; Large 1,500,000
- (bj) upto 4 times in a month; Additional UGX 10,000
- (bk) Local; 15% Foreign
- (bl) >=10,000 USD,GBP, EUR and KES
- (bm) EFT; USD 25 TT; 15,000 RTGS
- (bn) Outward; 30,000 inward
- (bo) of unutilised amt except OD
- (bp) UBA Atms; 1,500 interswitch; 5,000 VISA
- (bq) Effective November 15, 2018
- (br) Only for NGOs
- (bs) 2,500 outward
- (bt) for personal & home loans; 30,000 for other loans
- (bu) upcountry branches over UGX25M - 100M for Non domicile
- (bv) Outward; UGX5000 Inward
- (bw) EFT;UGX28,250 RTGS
- (bx) First 10, Extra 1,000
- (by) Min, 10,000 Max
- (bz) or minimum of Ugx;200,000 whichever is higher
- (ca) Up to 5M, 5,750 for Ugx 5M-50M, 11,500 for Ugx 50M-100M, 28,750 above 100M.
- (cb) up to 3 months
- (cc) upto 100M-Above 100M/5,000 Inward