

Licensed Credit Institutions in Uganda as at April 1, 2017



CREDIT INSTITUTIONS CHARGES AS AT 31 MARCH 2017

CHARGE/FINANCIAL INSTITUTION	OPPORTUNITY BANK UGANDA LTD.	MERCANTILE CREDIT BANK LTD.	POST BANK UGANDA LIMITED	TOP FINANCE BANK LIMITED
SAVINGS ACCOUNTS				
Savings accounts	10,000	20,000	10,000	5,000
Fixed Deposit accounts	100,000	20,000	1,000,000	1,000,000
Minimum Balance to earn Interest	(b)	N/A	20,000 & 1,000,000	(ag)
Penalty below minimum balance	N/A	5,000	(ac)	(ah)
Ledger fees per month	2,000 for ordinary savings, group savings, and business ordinary savings A/Cs; N/A to others	N/A	N/A	(ai)
Account management/Service fee	NIL	(a)	(d)	(aj)
Contract pre-termination penalty	(c)		10,000 for Fixed Deposit A/C; N/A for other A/C types	N/A
Statement	(e)	7,500	N/A	1,500 per page for all A/Cs; N/A for Fixed Deposit A/Cs
Interim statement	1,500 per page; free for Ordinary Fixed deposit A/C.	5,000 per page	(f)	2,000 per page for all A/Cs; N/A for Fixed Deposit A/Cs
Duplicate statement	N/A	5,000 per page	(N/A)	3,000 per page for all A/Cs; N/A for Fixed Deposit A/Cs
Drawings/Withdrawals	(g)	7,000	(h)	2,000 for Easy Access A/C; N/A for other A/C types.
Savings card/Passbook	2,000 for Agro Save Individual and Extra Save A/Cs; N/A to others A/Cs	N/A	(j)	N/A
Passbook/ card replacement	2,000 for Agro Save Individual and Extra Save A/Cs; N/A to others A/Cs	N/A	N/A for Fixed deposits; 10,000 for the other A/c types	N/A
Closing account	(i)	25,000	N/A for Fixed Deposits A/Cs; 20,000 for A/Cs	20,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Internal Cheque book/per leaf	N/A	N/A	25 leaf at 10,000 and 50 leaf at 15,000	600 for Partnership A/C; N/A for other A/Cs
Dormant Account reactivation	(k)	25,000	N/A to fixed deposit A/Cs; 15,000 for Business A/Cs; Free other A/Cs	10,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Bank Cheque/Drafts-customer	N/A	25,000	N/A to fixed deposit A/Cs; 10,000 for other A/Cs	N/A for Early Savers & Fixed Deposit A/Cs; 10,000 for other A/Cs
Bank Cheque/Drafts-non customer	N/A	30,000	N/A to fixed deposit A/Cs; 20,000 for all other A/Cs	N/A for Early Savers & Fixed Deposit A/Cs; 10,000 for other A/Cs
Draft Cancellation	N/A	15,000	N/A	N/A
Deposit book	N/A	20,000	3,000 for Business A/C; N/A to other A/C types	1,500 for Partnership & Group A/Cs; 10,000 for Emerald A/Cs; N/A for Fixed Deposit A/Cs
Local Cheques collection/Clearing	(v)	NIL	Free for Early start A/C; N/A for Fixed Deposit A/C; 10,000 all other A/Cs	3,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Upcountry cheques collection/clearing	(v)	N/A	Free for Early start A/C; N/A for Fixed Deposit A/C; 12,000 all other A/Cs	5,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Returned cheque-Insufficient funds	(ab)	150,000	N/A for Fixed Deposit A/C; 50,000 for all other A/Cs	50,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Returned cheque-Effects not cleared	(ab)	2%, minimum 50,000	N/A for Fixed Deposit A/C; 50,000 for all other A/Cs	50,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Returned cheque-Technical	(ab)	75,000	N/A for Fixed Deposit A/C; 50,000 for all other A/Cs	50,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Returned cheque by other banks	N/A for Target Savings A/Cs; 60,000 for all other A/Cs	N/A	N/A for Fixed Deposit A/C; 50,000 for all other A/Cs	25,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Cheque Cancellation	N/A	N/A	N/A	25,000 for all A/Cs; N/A for Fixed Deposit A/Cs
EFT & RTGS charge	EFT 15,000; RTGS 25,000	20,000	EFT; 7,000, RTGS; 15,000	EFT: Outward; 3,000, Inward; 2,000; RTGS: Outward; 20,000, Inward; 5,000
SWIFT (Inward Remittance)	N/A	35,000	N/A for Fixed Deposit A/C ; 0.4% of value (min 10,000) for all other A/C types	55,000 for all A/Cs; N/A for Fixed Deposit A/Cs
SWIFT (Outward Remittance)	N/A	60,000	(m)	55,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Stop Payment orders	N/A	50,000	N/A	10,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Standing orders (within bank)	N/A	N/A	(n)	3,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Standing orders (to other banks)	N/A	10,000	(o)	10,000 for all A/Cs; N/A for Fixed Deposit A/Cs. Cancelling standing Order; 10,000
Certificate of balance	N/A	12,500	50,000 for Fixed Deposit, Business & Transaction A/Cs; N/A to other A/Cs	20,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Audit confirmation	N/A	25,000	50,000 for Business A/Cs; N/A to other A/Cs	20,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Letter of introduction	N/A	15,000	50,000 for all A/Cs	20,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Salary handling	N/A	N/A	(p)	2,000 for all A/Cs; N/A for Fixed Deposit A/Cs
School fees	2,000 for Ordinary savings A/Cs; N/A for other A/Cs	N/A	(r)	2,500 for all A/Cs; N/A for Fixed Deposit A/Cs
URA collection	N/A	N/A	(aa)	N/A
Safe custody charges	N/A	200,000	(s)	50,000 for all A/Cs; N/A for Fixed Deposit A/Cs; 10,000 for Safe custody access
Account closure fee	(ak)	10,000.00	(t)	20,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Reactivation charge	N/A for Ordinary Fixed, Target Savings and Business Fixed term A/Cs; 5000 for all other A/Cs	20,000.00	N/A	N/A
Customer ID card fee	1,500 for Ordinary savings and Group Savings A/Cs; N/A to other A/Cs	10,000.00	N/A	N/A
Replacement Card fee	1,500 for Ordinary savings and Group Savings A/Cs; N/A to other A/Cs	10,000.00	N/A	N/A
Uncleared effects	N/A	50,000 per transaction.	N/A	10,000 + 2% for all A/Cs; N/A for Fixed Deposit A/Cs
Voucher Query/search	N/A	10,000 per item	N/A	10,000 for all A/Cs; N/A for Fixed Deposit A/Cs
Document photocopy	N/A	2,000 per item	N/A	N/A
Company search	N/A	N/A	N/A	100,000 for Partnership & Group A/C; N/A to other A/Cs
Coin handling fee	N/A	N/A	N/A	7% for all A/Cs. N/A for Fixed Deposit A/Cs.
Company search	N/A	N/A	N/A	Shs.100,000 for Partnership & Group A/C; N/A to other A/Cs
Coin handling fee	N/A	N/A	N/A	7% for all accounts. N/A for Fixed Deposit Accounts.
LOAN RELATED CHARGES				
Advance application fee	(ae)	NIL	(u)	(ad)
Advance commitment fee	N/A	2% one off	(w)	NIL
Arrangement fee	1% of Group loan amounts; 3% of individual loans > 50m	0.5% one off	N/A	NIL
Advance processing/admin fee	N/A	N/A	N/A	3% for All loans
Monitoring fee	(q)	0.125% per month	2% p.a. for business loans; N/A for other loans types	3% for All loans (one off, at disbursement)
Insurance fee	1.30% on group & individual loans	0.7% one off	(w)	1.5% on disbursed amount
Interest Rates	(x)	24% - 32% per annum	(z)	prime lending rate + or - 5%, per annum
Penalty Charges/Fine	N/A	3%	N/A	5%
Early repayment on redemption	N/A	N/A	N/A	5% for all Loans
restructuring fees	N/A	N/A	N/A	1% for all Loans
commitment fee unutilised amount	N/A	N/A	N/A	2% for all Loans
Guarantees	N/A	N/A	N/A	3% for both Non cash covered and Cash covered
cooling off max charge on loan amount	N/A	N/A	N/A	5% for all Loans
cooling off max charge on loan amount	N/A	N/A	N/A	5% for all Loans
ATM TRANSACTIONS				
ATM Card (first issue) fee	10,000	N/A	10,000 for Transaction and Student A/C; N/A to all other A/Cs.	10,000; N/A for Fixed Deposit A/Cs
Uncollected Cards Destroyed	10,000	N/A	N/A	10,000; N/A for Fixed Deposit A/Cs
Replacement ATM Card (faulty)	10,000	N/A	10,000 for Transaction and Student A/C; N/A to all other A/Cs.	10,000; N/A for Fixed Deposit A/Cs
Replacement ATM Card (Lost)	10,000	N/A	10,000 for Transaction and Student A/C; N/A to all other A/Cs.	10,000; N/A for Fixed Deposit A/Cs
ATM Withdrawals	1,200	N/A	700 for Transaction & Student A/Cs; N/A for other A/Cs	1,000; N/A for Fixed Deposit A/Cs
ATM Deposits fee	N/A	N/A	Free	N/A
Mini statement	N/A	N/A	400 for Transaction and Student A/C; N/A to other A/Cs	N/A
Balance Inquiry	N/A	N/A	400 for Transaction and Student A/Cs; N/A to all other A/Cs.	N/A
Balance Inquiry	N/A	N/A	Shs.400 for Transaction and Student Account; N/A to all other A/Cs	N/A
INTEREST ON DEPOSITS ACCOUNT				
Savings Deposit	1% - 8% p.a.	N/A	0.5%-8% p.a	1% - 6% per annum
Fixed Deposit	2% - 10% p.a.	1%	1% - 15% p.a.	0%-11% p.a., negotiable
Taxes on Interest Paid (With Holding Tax)	15%	15%	15%	15%
Excise Duty Tax on Bank Charges	10%	10%	10%	10%

Key: N/A - Not Applicable; A/C - Account;

NOTES

- (a) 7,000 per withdraw; Monthly Management fee of 7,000 per month
- (b) 10,000 for Ordinary savings A/Cs; 50,000 for Agro save individual, Extra save & Child Savings A/Cs; 100,000 for Agro Save Group, Target savings, Group savings, Business Ordinary Savings and Ordinary Fixed Deposits A/Cs; 1,000,000 for Business Fixed term Deposit
- (c) Forfeiture of all interest accrued for Ordinary Fixed deposit, Target Savings & Business Fixed term deposit A/Cs; N/A for other A/Cs
- (d) Transaction A/C; 3,000 per month; Business A/C; 7,500 per month. N/A to Early Start, Student, Save As You Earn & Fixed Deposit A/Cs.
- (e) Free for Ordinary Fixed deposit A/Cs; For all other A/C types - free for the 1st statement during the month and then 1,500 per page of the additional statement during the same month.
- (f) 2,600 per page for Transaction & Student A/Cs. One free per month, thereafter 2,600 per page for Business A/C, Early Start A/C, & Save As You Earn A/C. N/A for Fixed Deposit A/Cs
- (g) 2,000 per withdrawal on Ordinary savings, Group savings, Extra save, Agro save individual, Agro save Group & Business ordinary savings A/Cs; 3,000 per withdrawal on Child savings A/C; N/A for Business Fixed term deposits; Ordinary fixed deposit and Target fixed deposit - only possible by terminating the contract;
- (h) Business & Student A/Cs: 0.2% of amount withdrawn (min of 2,000, max 50,000) Early Start A/C & Save As You Earn A/C: 4 free withdrawals per annum, then a charge of 5,000 for each extra withdrawal. Fixed Deposit: N/A or Forfeiture of interest on premature withdrawals. Transaction A/Cs: 0.2% of amount withdrawn (min of 2,300, max 50,000)
- (i) N/A to Ordinary Fixed deposits, Target Savings & Business Fixed term deposit A/Cs; 5,000 for all other A/Cs
- (j) Certificate of Deposit 25,000 for Fixed Deposits; N/A for Transaction A/C; 7,000 for the other A/C types
- (k) 5,000 for Ordinary savings A/C, Group Savings A/C, Agro Save Individual, Agro save Group, Business Ordinary Savings and Extra Save A/Cs; N/A to other A/C types.
- (m) N/A for Fixed Deposits A/C; PostBank(U) Ltd A/C holders 50,000 for all other A/C types; and 60,000 for Non-PostBank(U) Ltd A/C holders
- (n) 3,000 for Business, Transaction and Students A/Cs; Free for all standing orders to Early Start & Save As You Earn A/Cs; N/A to Fixed Deposits A/C
- (o) 5,000 for Business, Transaction, Students A/Cs; N/A to Early Start A/C, Save As You Earn A/C & Fixed Deposit A/Cs
- (p) 2,800 for Business & Transaction A/C; 1,500 for Student A/C; N/A to all other A/Cs
- (q) Applicable to individual loans only: 1.0% p.m for loans of > 10m - 20m; 1.5% p.m for loans > 5m - 10m; 2.0% p.m for loans up to 5m. 8% p.a for loans > 20m - 50m; 4.0% p.a for loans Above 50m
- (r) 2,000 for Business, Transaction & Student A/Cs; N/A to other A/Cs
- (s) For all A/Cs: 30,000 per Quarter for Small envelopes; 40,000 per Quarter for Big Boxes; and 10,000 per Visit.
- (t) 10,000 for Transaction, Early Start, Student & Save As You Earn A/Cs; 20,000 for Business A/C; N/A for Fixed Deposit A/C
- (u) Business Loans; 30,000 for loans < 50m and 50,000 for loans of 50m and above; Agric Loans: 20,000; Solar, Kyappa & Quick loans; 10,000; Personal loans 30,000
- (v) N/A for Ordinary fixed, Target savings & Business Fixed term deposits A/Cs; 4,000 for all other A/Cs;
- (w) 0.5% for Agric Loans; 1% for Kyappa Loans; 2% for Business, Solar, Quick and Personal loans.
- (x) 24% p.a. reducing balance for individual loans; 36% p.a. flat for group loans up to 2m; and 33% p.a. flat for group loans > 2m
- (y) 1% on Solar, Quick & Agriculture loans; 1% on Business or Kyappa loans up to 200m; 1%-1.5% on personal loans
- (z) Business Loans: 1.5% per month on loans up to 10m; 18% - 27% p.a. on loans > 10m Quick Loans: 4% flat rate, per month Solar loans: 16% - 24% p.a.; Agric loans: 12% p.a. Personal loans: 18% - 27% p.a. Kyappa loans: 20% p.a.
- (aa) 2,000 for Business, Transaction & Save As You Earn A/Cs; N/A to other A/Cs
- (ab) N/A for Ordinary fixed, Target Savings & Business Fixed term deposits A/Cs; 60,000 for all other A/Cs;
- (ac) 20,000 for Business A/C; 5,000 for Save as You Earn A/C; 2,000 for Transaction A/C; N/A to other A/Cs
- (ad) 20,000 for Salary, Business, Construction, Real Estate, School fees & Trade Finance loans; 50,000 for Commercial & corporate loans
- (ae) 5000 for Group loan amounts up to 2m; and 10,000 for Group loans above 2m; 20,000 for Individual loan amounts up to 50m; and 50,000 for Individual loan amounts > 50m.
- (ag) 10,000 for Easy Access A/C; 50,000 for Early Savers A/C; 200,000 for Save As You Earn A/C; 500,000 for Student A/C; 1,000,000 for Fixed Deposit A/C. N/A for other A/Cs
- (ah) 5,000 for Early Savers A/C; 2,000 for Easy Access A/C; 10,000 for Save as you Earn A/C; N/A to other A/Cs;
- (ai) 1,000 for Save As You Earn & Students A/Cs; 3,000 for Partnership & Group A/Cs; N/A to Fixed Deposits A/C
- (aj) 2,000 for Easy Access A/C; 5,000 for Group A/C; 15,000 for Partnership A/Cs; 30,000 for Emerald A/C.
- (ak) 5,000 for Ordinary savings, Child savings, Group Savings, Agro Save Individual, Agro save Group and Extra Save A/Cs; N/A to other A/Cs.

BANK OF UGANDA



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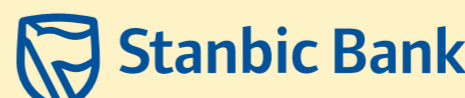
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INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT APRIL 1, 2017

Bank of Uganda is publishing these Commercial Bank Interest rates and charges to promote transparency and enhance competition in the provision of banking services. 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.

Licensed Commercial Banks in Uganda as at April 1, 2017



INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT APRIL 1, 2017

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BANK	ABC Capital	Bank of Africa	Bank of India	Barclays	Baroda	Cairo	CBAU	Centenary	DFCU	Diamond	Ecobank	Equity	Finance Trust	GTBank	Housing	EXIM	KCB	NC Bank	Orient	Stanbic	Standard	Tropical	UBAU
RATE/CHARGE																							
INTEREST RATES																							
Current accounts - Minimum	Nil	0%	0%	0%	Nil	0%	N/A	N/A	2%	1%	Nil	-	N/A	-	-	-	N/A	0%	N/A	0%	0%	N/A	2%
Current accounts - Maximum	5%	4%	2.5%	5%	Nil	4%	N/A	N/A	2%	1%	5%	5%	N/A	5%	-	5%	6%	3%	7%	4%	0%	N/A	3.5%
Savings accounts - Minimum	2.5%	0.25%	2%	0.25%	1.997%	3%	1%	2%(g)	2.5%	0.5%	0.1%	-	2%	5%	0%	2.5%	2.5%	1.5%	1%	1%	1%	2.5%	1.5%
Savings accounts - Maximum	6%	6%	3%	9%	1.997%	5%	7%	N/A	7%	3%	3.5%	5%	5%	5%	4.5%	5%	5%	3.5%	7%	4.5%	3%	5%	5%
Fixed deposits - Minimum	7%	2%	3%	5%	6%	4%	2.25%	4%	5%	3%(bb)	6%	8%	7%	5%	6%	5%	6.5%	4%	6%	2.2%	6%	8%	4%
Fixed deposits - Maximum	18%	12%	17%	14%	12%	16%	11.75%	14%	15%	14%(az)	14%	12.5%	14.5%	13%	13%	15.5%	10.5%	17%	14%	14%	10%	12%	12%
Lending rate - Minimum	14%	Base-4%	16%	21%	PLR	22%	20%	10%	PLR	22.5%	PLR-3%	18%	19%	10%	17.5%	16.5%	PLR	PLR	19%	CBR	21%	12%	N/A
Lending rate - Maximum	30%	Base+6%	PLR+4%	28%	PLR+4%	37%	28%	42%	PLR+7%	22.5%	PLR+3%	28%	30%	34.5%	PLR+6%	24.5%	PLR+3%	PLR+5%	PLR+4%	PLR+8%	PLR+4%	28.5%	PLR+3%
Prime lending rate (PLR)	22.5%	22%	20%	20.25%	21%	22%	23.5%	23%	21%	22.5%	20.5%	22%	23%	21%	21%	22.5%	22%	25%	19.5%	21%	22.5%	20%	
Overdrawn penalty	30%	5%	PLR+5%	27,500	PLR+5%	6%	PLR+15%	PLR+6%	41%	PLR+20%	PLR+15.5%	24%	N/A	34.5%	15%+PLR	36%	PLR+5%	33.5%	PLR+10%	25%	43.5%	34%	PLR+12%
MINIMUM BALANCES																							
Current accounts	50,000	5,000	50,000	15,000	300,000(p)	10,000	0	10,000	-	-	Nil	Nil	10,000	50,000	Nil	Nil	N/A	Nil	Nil	Nil	Nil	50,000	Nil
Savings accounts	10,000	5,000	25,000	-	20,000	30,000	50,000	5,000	5,000	-	100,000	Nil	2,000	20,000	Nil	20,000	50,000	100,000	10,000	Nil(r)	50,000	10,000	15,000
Fixed deposits	500,000	2,500,000	200,000	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	-	1,000,000	1,000,000	1,000,000	Nil	5,000,000	1,000,000	10,000,000	1,000,000	5,000,000
BANK CHARGES ON ACCOUNT																							
Penalty below minimum - savings A/c	2,500	20,000	5,000	16,500	5,500	6,600	0	N/A	16,000	-	N/A	Nil	500	5,000	5,000	Nil	N/A	10,000	5,000(w)	10,000	20,000	N/A	N/A
Penalty below minimum - current A/c	2,500	40,000	10,000	15,000	27,500	Nil	0	N/A	41%	-	N/A	Nil	15,000	N/A	Nil	Nil	Nil	Nil	Nil	N/A	Nil	N/A	N/A
Ledger fee per entry	1,100	1,500	Nil	-	220	N/A	1,500	1,000	Nil	1,000	N/A	Nil	Nil	2,500	Nil	1,000	1,500	Free	1,500	0%	2,500	1,500	N/A
Minimum ledger fees per month	Nil	11,500	Nil	-	11,000	11,000	10,000	10,000	750	1,000-5,000	13,000	N/A	200	10,000	Nil	20,000	15,000	15,000	1,500	1,500	10,000	12,000	N/A
Statement	Free	Free	Nil	Free	3,300	3,300	Free	Free	Free	Free	Free	3,500(d)	1 free(ao)	Free(ao)	Free	Free	Free	Free	Free	Free	Free	3,000	1 Free(g)
Interim statement	3,000(d)	3,500(d)	3,000	25,000 (d)	3,300	3,300	4,000(v)	2,000	5,500	10,000(d)	5,000(d)	3,500(d)	2,000(d)	5,000(d)	2,500	2,000	2,500	3,000	5,000(d)	15,000(ao)	10,000	N/A	5,000
Duplicate statement	3,000(d)	N/A	3,000	25,000 (d)	3,300	3,300	3,000	2,000	5,500	10,000	5,000(d)	3,500(d)	2,000(d)	5,000(d)	2,500	2,000	2,500	5,000	5,000(d)	15,000(ao)	10,000	3,000	5,000
Closing account	15,000	20,000	20,000	22,000	27,500	22,000	20,000	10,000	20,000	25,000; USD 10	20,000	20,000	10,000	25,000	20,000	20,000	20,000	20,000	25,000	20,000	Free	15,000	20,000
Dormant account reactivation	Nil	Free	5,000	Free	Nil	22,000	Nil	10,000	Free	Free	Free	6,000	Nil	N/A	5,000	Free	Free	N/A	Free	N/A	Free	10,000	20,000
Savings card/Passbook	Nil	5,000	N/A	N/A	N/A	3,300	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque book per leaf	600	700	550	990	550	-	1,000	600	800	1,000	750	600	600	600	1,000	500	600	600	800	1,200	1,200	700-1,000	700
Counter cheque leaf	6,000	35,000	10,000	33,000	11,000	-	20,000	15,000	25,000	25,000	20,000	15,000	20,000	15,000	40,000	5,000	20,000	20,000	10,000	30,000	30,000	10,000	30,000
Returned cheque - insufficient funds	120,000	140,000	75,000	200,200	82,500	55,000-110,000	120,000	60,000	150,000	200,000	200,000	120,000	100,000	250,000	150,000	100,000	100,000	150,000	150,000	185,000	250,000	200,000	200,000
Returned cheque - effects not cleared	120,000	55,000	50,000	33,000	55,000	55,000-110,000	120,000	40,000	150,000	200,000	200,000	3.5%(a)	0.2%	-	100,000	100,000	50,000	100,000	25,000	Nil	250,000	50,000	100,000
Returned cheque - technical	30,000	55,000	50,000	33,000	55,000	22,000	25,000	20,000	20,000	20,000	25,000	50,000	20,000	30,000	30,000	10,000	20,000	25,000	25,000	25,000	25,000	50,000	50,000
Returned cheque by other banks	30,000	15,000	20,000	55,000	55,000	22,000	N/A	20,000	25,000	25,000	15,000	20,000	20,000	25,000	15,000	15,000	20,000	Nil	25,000	N/A	N/A	40,000-60,000	10,000
Stop payment orders	25,000	12,000	25,000	55,000	55,000	22,000	15,000	10,000	20,000	25,000	25,000	25,000	20,000	25,000	25,000	20,000	15,000	25,000	25,000	40,000	40,000	50,000	30,000
Post dated cheque	30,000	N/A	20,000	N/A	55,000	11,000-22,000	25,000	20,000	N/A	N/A	25,000	N/A	20,000	25,000	N/A	10,000	20,000	25,000	N/A	35,000	N/A	40,000	N/A
Cheques collection	Nil	N/A	N/A	1%(ae)	0.27%(t)	3,300(at)	N/A	10,000	N/A	Free	1%(an)	Nil	10,000	-	Free	Free	Free	Nil	N/A	N/A	0.45%(ax)	N/A	Min \$100
Drafts - customer	12,500	17,000	10,000	1%(i)	0.27%(t)	22,000	10,000	20,000	20,000	10,000(ac)	5,000	10,000	10,000	15,000	15,000	15,000	15,000	20,000	10,000	25,000	20,000	20,000	10,000(au)
Draft cancellation	12,500	30,000	10,000	N/A	11,000	11,000	30,000	10,000	10,000	10,000	15,000	10,000	10,000	25,000	10,000	5,000	5,000	10,000	10,000	20,000	10,000	20,000	20,000
Cash withdrawal	Nil	Nil	Nil	0.25%(f)	1,100	550-2,200	Free	3,000(y)	5,500(am)	Free	10,000	2,000	500	2,500	2,000	Free	2,000(be)	2,000	Free	10,000(s)	0.25%(aq)	Free	2,500(bd)
Cash deposit	Nil	Nil	Nil	N/A	Nil	-	Free	Free	Free	Free	Free	Nil	Nil	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Bulk cash deposit	Nil	Free	Nil	N/A	0.11%	-	Free	N/A	Nil	Free	Free	Nil	Nil	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Bulk cash withdrawal	Nil	N/A	Nil	N/A	0.11%	-	Free	N/A	N/A	Free	N/A	Nil	Nil	Free	10,000	Free	N/A	5,000	Free	0.25%(ap)	0.25%(aq)	Free	0.25%(h)
EFT	2,500	3,000	3,000	13,200(c)	2,750	3,300(ay)	3,000	2000	3,500	2,000	2,500(e)	5,000(e)	20,000(e)	3,000	5,000	3,000	3,000	5,000	5,000	5,000	12,000	5,000(e)	2,000
TT	25,000	\$15	\$11	0.5%(k)	2,750	0.25%	50,000	25,500	30,000	\$10-\$20	\$30	25,000	30,000	30,000-50,000	\$15	Free	50,000	\$35	30,000-50,000	50,000	50,000	0.25%(as)	30,000
RTGS	15,000	16,700	10,000	23,100(ba)	16,500	11,000-22,000	20,000	15,000(e)	15,000	15,000(ai)	15,000(ab)	15,000(j)	20,000	15,000	20,000	10,000	10,000	15,000	15,000	20,000	20,000	5,000(bf)	15,000(ai)
Standing orders (within bank)	Nil	6,000	5,000	5,500	Nil	5,500	2,000	10,000	5,000	Free	3,000	3,000	5,000	Free	2,500	Free	2,000	Free	Free	5,000	2,000	5,000	2,000
Standing orders (to other banks)	12,000	12,000	10,000	16,500	Nil	11,000	2,000	10,000	10,000	10,000	10,000	12,000	10,000	10,000	20,000	20,000	5,000	15,000	15,000	20,000	12,000	5,000	15,000
Standing orders unpaid	15,000	40,000	50,000	110,000	Nil	22,000	50,000	10,000	125,000	150,000	120,000	60,000	100,000	25,000	20,000	50,000	100,000	150,000	25,000	65,000	120,000	80,000	50,000
Certificate of balance	20,000	30,000	20,000	11,000	33,000	22,000	10,000	10,000	30,000	25,000	25,000	25,000	10,000	25,000	30,000	20,000	30,000	20,000	50,000	20,000	Nil	30,000	30,000
Audit confirmation	20,000	30,000	20,000	33,000	Nil	22,000	10,000	20,000	30,000	25,000	25,000	25,000	10,000	25,000	20,000	50,000	10,000	30,000	50,000	N/A	Nil	40,000	30,000
Letter of introduction	25,000	60,000	Nil	22,000	N/A	22,000	Nil	20,000	20,000	N/A	25,000	15,000	10,000	25,000	20,000	20,000	5,000	N/A	50,000	20,000	Nil	50,000	30,000
Salary	2,500	2,500	Nil	3,000	N/A	3,3																	