#### Licensed Credit Institutions in Uganda as at April 1, 2017



**Opportunity** Bank For your success





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TOP FINANCE

BANK

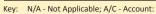
## **CREDIT INSTITUTIONS CHARGES AS AT 31 MARCH 2017**

Number of the sector of the	CHARGE/FINANCIAL INSTITUTION	OPPORTUNITY BANK UGANDA LTD.	MERCANTILE CREDIT BANK LTD.	POST BANK UGANDA LIMITED	TOP FINANCE BANK LIMITED					
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Image and the start start of the start start of the start sta	Contract pre-termination penalty	(c)		10,000 for Fixed Deposit A/C; N/A for other A/C types	N/A					
SummerNumberNum	Statement	(e)	7,500	N/A	1,500 per page for all A/Cs; N/A for Fixed Deposit A/Cs					
SympositionNome </td <td>Interim statement</td> <td>1,500 per page; free for Ordinary Fixed deposit A/C.</td> <td>5,000 per page</td> <td>(f)</td> <td>2,000 per pagefor all A/Cs; N/A for Fixed Deposit A/Cs</td>	Interim statement	1,500 per page; free for Ordinary Fixed deposit A/C.	5,000 per page	(f)	2,000 per pagefor all A/Cs; N/A for Fixed Deposit A/Cs					
Single speciesSpecies of the species of	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					
NormalNormal ControlNormal ControlNormal ControlNormal 	Drawings/Withdrawals		7,000		2,000 for Easy Access A/C; N/A for other A/c types.					
NamberNumberNumberNumberNumberNumberNumberNumberCompanyNumber <td>Savings card/Passbook</td> <td></td> <td>N/A</td> <td>(j)</td> <td>N/A</td>	Savings card/Passbook		N/A	(j)	N/A					
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Char and set of the set of	Passbook/ card replacement		N/A	N/A for Fixed deposits; 10,000 for the other A/c types	N/A					
Intern Society of Society o	Closing account		25.000	N/A for Fixed Deposits A/Cs: 20,000 for A/cs	20 000 for all A/Cs: N/A for Eived Deposit A/Cs					
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Normal standsNormal standsNorma	SWIFT (Ipward Remittance)	N/A	35.000	N/A for Fixed Deposit A/C: 0.4% of value (min 10 000) for all other						
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Bits process of the start o	SWIFT (Outward Remittance)	N/A	60,000		55,000 for all A/Cs; N/A for Fixed Deposit A/Cs					
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Index commitment fee         NA         250m         NI           Arrangement fee         15 of Group lanamounts; 3% of individual loans >50m         0.% one off         N/A           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           Insurance fee         1.30% on group & individual loans         0.7% one off         (w)         1.5% on disbursed amount           Penalty Charges/Fine         N/A         24% - 32% per annum         (2)         prime lending rate + or - 5 %, per annum           Barly repayement on redemption         N/A         N/A         N/A         S%         S%           Commitment the sturibilitied         N/A         N/A         N/A         N/A         S%           Constructing fees         N/A         N/A         N/A         N/A         S% for all Loans           Cooling off max charge on loan         N/A         N/A         N/A         N/A         S% for all Loans           Cooling off max charge on loan         N/A         N/A         N/A         N/A         N/A           Uncollected Cards betroyed         1		(20)	NII	(u)	(ad)					
Arrangement fee         1% of Group baa amounts; 3% of individual loans         0.5% one off         N/A           Advance processing/admin fee         N/A         N/A         3% for All loans           Monitoring fee         (a)         0.125% per month         2% p.a. for business loans; N/A for other loans types         3% for All loans           Insurance fee         1.30% on group & individual loans         0.7% one off         (w)         1.5% on disbursement)           Insurance fee         1.30% on group & individual loans         0.7% one off         (w)         1.5% on disbursed amount           Interest Rates         (d)         2.4% - 32% per annum         (g)         1.5% on disbursed amount           Early repayement on redemption         N/A         3%         N/A         N/A           Commitmemt fee undiled amount         N/A         N/A         N/A         1.5% or all Loans           coling off max charge on loan amount         N/A         N/A         N/A         2% for all Loans           downont         N/A         N/A         N/A         S% for all Loans           downont         N/A         N/A         N/A         S% for all Loans           downont         N/A         N/A         N/A         S% for all Loans           downont         N/A										
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Instruce fee         1.3% on group & individual loans         0.7% one off         (w)         1.5% on disbursed amount           Interest Rates         (x)         24% - 32% per annum         (y)         prime lending rate + or - 5%, per annum           Penalty Charges/Fine         N/A         3%         N/A         5%           Early repayement on redemption         N/A         N/A         N/A         5%           Early repayement on redemption         N/A         N/A         N/A         5%           Committment fee untilled         N/A         N/A         N/A         N/A           Committment fee untilled         N/A         N/A         N/A         N/A           Guarantes         N/A         N/A         N/A         N/A           cooling off max charge on loan         N/A         N/A         N/A           amount         N/A         N/A         N/A         N/A           Colong off max charge on loan         N/A         N/A         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 Card (first tissue) 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           Replacement ATM Card(loatt	Advance processing/admin fee	N/A	N/A	N/A	3% for All loans					
Interest Bates         (c)         24% - 32% per annum         (c)         prime lending rate + or - 5 %, per annum           Penalty Charges/Frine         N/A         3%         N/A         N/A         S%           Early repayement on redemption         N/A         N/A         N/A         N/A         S%           Commutitizent fee unullisd         N/A         N/A         N/A         N/A         S% for all Loans           Commutitizent fee unullisd         N/A         N/A         N/A         Z% for all Loans         Z% for all Loans           Commutitizent fee unullisd         N/A         N/A         N/A         Z% for all Loans         Z% for all Loans           Couling off max charge on loan amount         N/A         N/A         N/A         Z% for all Loans           Attor Edition off field pen loan amount         N/A         N/A         N/A         Z% for all Loans           Attor first issue) fee         10,000         N/A         N/A         N/A         S% for all Loans           Attor first issue/ fee         10,000         N/A         N/A         10,000; N/A for Fixed Deposit A/Cs           Incontext 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	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)					
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Irestructuring fees         N/A         N/A         N/A         N/A         N/A         1% for all Loans           committmment fee unutilsed amount         N/A         N/A         N/A         2% for all Loans         2%           Guarantees         N/A         N/A         N/A         3% for both Non cash covered and Cash covered           Cooling off mac charge on loan amount         N/A         N/A         N/A         5% for all Loans           Cooling off mac charge on loan amount         N/A         N/A         N/A         S% for all Loans           ATTM TEANSACTIONS         Test Status         For all Loans         5% for all Loans           ATTM Card (first issue) fee         10.000         N/A         N/A         N/A           Uncollected Cards Destroyed         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 (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           ATM Deposits fee         N/A         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 Deposits fee         N/A         N/A         700 for Transaction and Student A/c; N/A										
committment 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 amount         3% for both Non cash covered and Cash covered and Cash covered and Cash covered and Cash covered amount           cooling off max charge on loan amount         N/A         N/A         N/A         5% for all Loans           ATTM TRANSACTIONS         N/A         N/A         N/A         5% for all Loans           ATTM Card (first issue) fee         10,000         N/A         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           IDecleted Cards Destroyed         10,000         N/A         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           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 Deposits fee         N/A         N/A         700 for Transaction and Student A/c; N/A to all other A/cs.         N/A           Balance Inquiry         N/A<										
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ATM Withdrawals1,200N/A700 for Transaction & Student A/cs; N/A for other A/cs1,000; N/A for Fixed Deposit A/CsATM Deposits feeN/AN/AFreeN/AMini statementN/AN/A400 for Transaction and Student A/c; N/A to other A/csN/ABalance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/AShs.400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/A0.5%-8% p.aN/AN/ABolance InquiryN/AN/A0.5%-8% p.a1% -6% per annumFixed Deposit1% -8% p.a.1% -15% p.a.0%-11% p.a, negotiableNegotiableTaxes on Interest Paid (With Holding Tax)15%15%15%15%Excise Duty Tax on Bank Charges10%10%10%10%10%										
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Mini statementN/AN/A400 for Transaction and Student A/c; N/A to other A/csN/ABalance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/AShs.400 for Transaction and Student A/cs; N/A to all other A/cs.N/AINTEREST ON DEPOSITS ACCUUTSavings Deposit1% - 8% p.a.N/AFixed Deposit2% - 10% p.a.1% - 15% p.a.0% - 11% p.a, negotiable1% - 6% per annumFixed Deposit15%15%15%15%15%Holding Tax)10%10%10%10%10%										
Balance InquiryN/AN/A400 for Transaction and Student A/cs; N/A to all other A/cs.N/ABalance InquiryN/AN/AShs.400 for Transaction and Student Account; N/A to all other A/cs.N/AINTEREST ON DEPOSITS ACCUUTSavings Deposit1% - 8% p.a.N/A0.5%-8% p.a1% - 6% per annumFixed Deposit2% - 10% p.a.1% - 15% p.a.0%-11% p.a, negotiableNegotiableTaxes on Interest Paid (With Holding Tax)15%15%15%15%Excise Duty Tax on Bank Charges10%10%10%10%										
Balance InquiryN/AN/AShs.400 for Transaction and Student Account; N/A to all other A/CsN/AINTEREST ON DEPOSITS ACCUUTSavings Deposit1% - 8% p.a.N/A0.5%-8% p.a1% - 6% per annumFixed Deposit2% - 10% p.a.1% - 15% p.a.0% -11% p.a, negotiableNegotiableTaxes on Interest Paid (With Holding Tax)15%15%15%15%Excise Duty Tax on Bank Charges10%10%10%10%										
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% - 15% p.a.         0% - 11% p.a, negotiable         Negotiable           Taxes on Interest Paid (With Holding Tax)         15%         15%         15%         15%           Excise Duty Tax on Bank Charges         10%         10%         10%         10%										
Savings Deposit         1% - 8% p.a.         N/A         0.5% - 8% p.a         1% - 6% per annum           Fixed Deposit         2% - 10% p.a.         1% - 15% p.a.         0% - 11% p.a, negotiable         Negotiable           Taxes on Interest Paid (With Holding Tax)         15%         15%         15%         15%           Excise Duty Tax on Bank Charges         10%         10%         10%         10%			IN/A	Sils.400 for Transaction and Student Account; N/A to all other A/Cs	N/A					
Fixed Deposit         2% - 10% p.a.         1% - 15% p.a.         0% - 11% p.a, negotiable         Negotiable           Taxes on Interest Paid (With Holding Tax)         15%         15%         15%         15%           Excise Duty Tax on Bank Charges         10%         10%         10%         10%		1	AL (A	0.5% 0%	10/ 50/					
Taxes on Interest Paid (With Holding Tax)         15%         15%         15%           Excise Duty Tax on Bank Charges         10%         10%         10%										
Holding Tax)Image: Constraint of the second sec										
Excise Duty Tax on Bank Charges     10%     10%     10%		10/0	13/0	15/0	15/0					
		10%	10%	10%	10%					

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
- Forfeiture of all interest accrued for Ordinary Fixed deposit, Target Savings & Business Fixed term deposit A/cs; N/A for other A/cs 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. 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 san
- 2,600 per page for Transaction & Student A/cs; One free per month, thereafter 2,600 per page for BusinessA/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 depositsavings; Ordinary fixed deposit and Target fixed deposit - only possible by
- terminating the contract; 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 Depo N/A or Forfeiture of Interest on premature withdrawals. Transaction A/cs: 0.2% of amount withdrawn (min of 2,300, max 50,000)
- N/A to Ordinary Fixed deposits, Target Savings & Business fixed term deposit A/cs;5,000 for All other A/cs
   Certificate of Deposit 25,000 for Fixed Deposits: N/A for Transaction A/C:7.000 for the
- (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
- 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 ) 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. for loans > 20m 50m; 4.0% p.a for loans Above 50m
- 2.000 for Business. Transaction & Student A/Cs: N/A to other A/cs
   N/A to other A/cs
   For all A/cs:30,000 per Quarter for Small envelopes; 40,000 per Quarter for Big Boxes;
- and 10,000 per Visit.
   10,000 for Transaction, Early Start, Student & Save As You Earn A/Cs; 20,000 for Business A/C; Iv/A for Fixed Deposit A/C
- ) Business Loans;30,000 for loans < 50m and 50,000 for loans of 50m and above: Agric Loans; 20,000; Solar, Kyaapa & 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. k) 24%p.a. reducing balance for individual loan
- 36% p.a. flat for group loans up to 2m; and 33% p.a. flat for group loans >2m 1% on Solar, Quick & Agriculture loans; 1% on Business or Kyappa loans up to 200m; 1%-1.5%
- on personal loans 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;
- (ae) 5000 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.
- for Individual Ioan 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 Partneship & Group A/Cs; N/A to Fixed Deposits A/C
   (a) 2,000 for Easy Access A/C; 5,000 for Group A/C;
- 15,000 for Partneship 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**



37/45 Kampala Road. P.O. BOX 7120 Kampala

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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

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 Haanda Shillings unloss otherwise stated

Amounts are in Uganda Shillings unless otherwise stated.																							
BANK	ABC	Bank of	Bank of	Barclave	Barada	Cairo	CBAU	Contonary	DFCU	Diamond	Ecobonk	Fauity	Finance	GTBank	Housing	EXIM	КСВ	NC Bank	Oriont	Stanbic	Standard	Tropical	UBAU
RATE/CHARGE	Capital	Africa	India	Barclays	Baroda	Cairo	CDAU	Centenary	DFCO	Diamonu	Ecobank	Equity	Trust	GIBAIIK	Housing	EAIIVI	NCD	INC Dallk	Orient	Stalibit	Standard	Tropical	UBAU
INTEREST RATES			00(	00(					201			I										N/ (0	2011
Current accounts - Minimum Current accounts - Maximum	Nil 5%	0% 4%	0% 2.5%	<u>0%</u> 5%	Nil	0% 4%	N/A N/A	N/A N/A	2% 2%	1% 1%	Nil 5%	- 5%	N/A N/A	- 5%	-	- 5%	N/A 6%	0% 3%	N/A 7%	0% 4%	0%	N/A N/A	2% 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 Lending rate - Maximum	14% 30%	Base-4% Base+6%	16% PLR+4%	21% 28%	PLR PLR+4%	22% 37%	20% 28%	10% 42%	PLR PLR+7%	22.5% 22.5%	PLR-3% PLR+3%	18% 28%	19% 30%	10% 34.5%	17.5% PLR+6%	16.5% 24.5%	PLR PLR+3%	PLR PLR+5%	19% PLR+4%	CBR PLR+8%	21% PLR+4%	12% 28.5%	N/A 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%	22%	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														1									
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 Fixed deposits	10,000 500,000	5,000	25,000 200,000	1,000,000	20,000	30,000 1,000,000	50,000	5,000 N/A	5,000	5,000,000	100,000 5,000,000	Nil 5,000,000	2,000	20,000	Nil 1,000,000	20,000	50,000	100,000 Nil	10,000 5,000,000	Nil(r) 1,000,000	50,000	10,000	15,000 5,000,000
BANK CHARGES ON ACCOUNT	500,000	2,500,000	200,000	1,000,000	100,000	1,000,000	1,000,000		1,000,000	5,000,000	3,000,000	3,000,000	1,000,000		1,000,000	1,000,000	1,000,000		3,000,000	1,000,000	10,000,000	1,000,000	3,000,000
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 Minimum ledger fees per month	1,100 Nil	1,500 11,500	Nil	-	220	N/A 11,000	1,500 10,000	1,000	Nil 750	1,000	N/A 13,000	N/A N/A	Nil 200	2,500 10,000	Nil	1,000	1,500 15,000	Free 15,000	1,500 1,500	0% 1,500	2,500	1,500 12,000	N/A 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(al)	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	5,000	2,500	5,000	5,000(d)	15,000(ao)	10,000	3,000	5,000
Closing account	15,000 Nil	20,000 Eroo	20,000	22,000	27,500	22,000	20,000 Nil	10,000		25,000; USD 10	20,000 Eroo	20,000	10,000	25,000	20,000	20,000 Eroo	20,000 Eroo	20,000	25,000 Eroo	20,000	Free	15,000	20,000
Dormant account reactivation Savings card/Passbook	Nil	Free 5,000	5,000 N/A	Free N/A	Nil N/A	22,000 3,300	Nil N/A	10,000 N/A	Free N/A	Free N/A	Free N/A	6,000 N/A	Nil N/A	N/A N/A	5,000 N/A	Free N/A	Free N/A	N/A N/A	Free N/A	N/A N/A	Free N/A	10,000 N/A	20,000 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 Returned cheque - technical	120,000 30,000	55,000 55,000	50,000 50,000	33,000 33,000	55,000 55,000	55,000-110,000 22,000	120,000 25,000	40,000 20,000	150,000 20,000	200,000 20,000	200,000 25,000	3.5%(a) 50,000	0.2%	- 30,000	100,000 30,000	100,000	50,000 20,000	100,000 25,000	25,000 25,000	Nil 25,000	250,000	50,000 50,000	100,000 50,000
Returned cheque by other banks	30,000	15,000	20,000	55,000	55,000	22,000	25,000 N/A	20,000	25,000	25,000	25,000	15,000	20,000	25,000	15,000	15,000	20,000	23,000 Nil	25,000	23,000 N/A		0,000-60,000	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 Draft cancellation	12,500 12,500	17,000 30,000	10,000 10,000	1%(i) N/A	0.27%(t) 11,000	22,000 11,000	10,000 30,000	20,000	20,000	10,000(ac) 10,000	5,000 15,000	10,000	10,000 10,000	15,000 25,000	15,000 10,000	15,000 5,000	15,000 5,000	20,000	10,000 10,000	25,000 20,000	20,000	20,000	10,000(au) 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(av)	Nil	Free	Free	Nil	Free	Free
Bulk cash deposit	Nil	Free	Nil	N/A	0.11%	-	Free	N/A	Nil	Free	Free	Nil	Nil	Free	Free	Free	Free	Nil	Free	Free	Nil	Free	Free
Bulk cash withdrawal	Nil 2,500	N/A 3,000	Nil 3,000	N/A 13,200(c)	0.11%	- 3,300(ay)	Free 3,000	N/A 2000	N/A 3,500	Free 2,000	N/A 2,500(e)	Nil 5,000(e)	Nil 20,000(e)	Free 3,000	10,000	Free 3,000	N/A 3,000	5,000	Free 5,000	0.25%(ap) 5,000	0.25%(aq) 12,000	Free 5,000(e)	0.25%(h) 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			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	16,500 110,000	Nil	11,000	2,000 50,000	10,000	10,000	10,000	10,000 120,000	12,000	10,000	10,000	20,000	20,000	5,000	15,000 150,000	15,000	20,000	12,000 120,000	5,000	15,000
Standing orders unpaid Certificate of balance	15,000 20,000	40,000	50,000 20,000	11,000	Nil 33,000	22,000 22,000	10,000	10,000	125,000 30,000	150,000 25,000	25,000	60,000 25,000	100,000	25,000 25,000	30,000	50,000 20,000	30,000	20,000	25,000 50,000	65,000 20,000	120,000 Nil	80,000	50,000 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	3,300	1,000(ah)	2,000	2,000	Free	2,000	2,500	2,000	2,000	2,500	2,000	3,000	2,500	2,000	4,000(x)	5,000	2,500-3,000	2,500
School fees URA collection	2,500 2,500	2,000 2,500	Nil 2,200	3,000 3,000	2,200 2,750	2,200-2,750 2,200	2,000 2,000	2,000	2,000	2,000 2,000	2,000	2,500 2,200	2,000 2,000	2,000 2,000	2,000	N/A 2,000	2,000	2,500 2,000	2,000 2,000	2,500 2,500	2,500 Nil	2,500 2,000	2,000
Utilities collection	N/A	Free	2,200	3,000	Nil	Nil	2,000 N/A	Free	Free	Free	Free	2,200	2,000 Nil	Free	N/A	N/A	Free	Free	Free	2,000	N/A	Free	Free
Safe custody	265,000(b)	25,000(g)	50,000	71,500(l)	55,000	55,000(g)	30,000	15,000	150,000(o)	N/A	100,000(g)	N/A	15,000(g)	N/A	35,000(g)	300,000	15,000	N/A	75,000(g)	N/A		0,000-50,000	N/A
Safe custody access	Nil	12,000	N/A	11,000	Nil	Nil	20,000	Free	20,000	N/A	50,000	N/A	10,000	N/A	10,000(bc)	Free	10,000	N/A	10,000	N/A	N/A	15,000	N/A
LOAN RELATED CHARGES	50,000	65,000(ar)	Nil	30,000	Nil	30.000-50.000	Nil	20,000	20,000	N/A	Free	1%-4%	Nil	200,000	0.25%	200,000	Free	Nil	Free	N/A	N/A	N/A	N/A
Loan/Advance commitment fee	1%	1%(aj)	0.5%(g)	Free	0.5%(g)	0.5%-1%	Nil	20,000	N/A	1%	Free	N/A	Nil	N/A	N/A	1%	Free	1%(aj)	N/A	N/A	N/A	2%	N/A
Loan/Advance arrangement fee	2%	2%	N/A	3%(m)	Nil	Nil	1%-3%	N/A	2%-3%	NIL	2%	N/A	3-4%	N/A	1.25%	2%	2%(bg)	2%	2-3%	1.5%-2%(u)	3%(q)	N/A	Min 2%
Loan/Advance processing/admin fee	Nil	N/A	1%	Free	1%	2%-3%	Nil	N/A	20,000	-	2%	Nil	N/A	2.5%	N/A	-	Free	Nil	Free	N/A	N/A	35,000- 60,000	Min 2%
Loan/Advance monitoring fee	Nil	5,000	Actual	N/A	Nil	0.5%-1%	Nil	N/A	1%	-	Free	N/A	0.5%(ad)	0.5%	0.25%	N/A	1.05%	Nil	Free	20,000	5,000(ao)	N/A	Free
Insurance fee	Actual	Actual	Actual	Free	Actual	1%-5%	Actual	0.45% – 1%	1%	Actual	2%	2%	1-1.5%(ag)	Actual	1.5%(ak)	Actual	Actual	Actual	1.3%	N/A	Nil	1.1%	1.2%
Legal fee	Actual	Actual	Actual	(n)	Actual	Actual	0.5%-3%	Actual	Actual	Actual	Actual	-	Actual	Actual	N/A	Actual	Actual	Actual	Actual	N/A	0.5%-1%	2%	N/A
Loan/Advance facility renewal Loan/Advance facility restructuring	1% 1%	2% 2%	1% 1%	N/A N/A	1% Nil	2% 1%	1%-3% 1%	2% 1%	2% 1%	1.5% 1.5%	2% 2%	1%-4% 1%	N/A 1%	2.5% 2.5%	2% 1%	1%	2% 2%	1% 2%	1-2% 1-2%	1.5%-2% N/A	1%-2%	N/A 1%	Min 2% Min 2%
Discharge of security documents	Nil	50,000	Actual	50,000	Actual	22,000	N/A	N/A	N/A	50,000	N/A	Free	Free	30,000	N/A	N/A	5,000(af)	Actual	Nil	N/A	N/A	Free	N/A
ATM TRANSACTIONS		.,					,																
ATM card issue	N/A	6,000	N/A	10,000	Free	11,000	15,000	5,000	5,000	10,000	15,000	15,000	5,000	10,000	10,000	10,000	15,000	15,000	5,000	5,000	15,000(aa)	15,000	10,000
Uncollected ATM card destroyed	N/A	12,000	N/A	Free	5,500	6,600	Nil	10,000	10,000	N/A	25,000	Nil	N/A	10,000	10,000	10,000	Free	10,000	15,000	Nil	Nil	10,000	10,000
Replacement lost ATM card Replacement faulty ATM card	N/A N/A	12,000 Free	N/A N/A	20,000	27,500	11,000 11,000	15,000 15,000	10,000 N/A	15,000 15,000	10,000 Free	15,000 15,000	15,000 Nil	10,000 5,000	10,000 10,000	10,000 Free	10,000 Free	15,000 Free	15,000 Free	15,000 Free	16,900	15,000(aa) 15,000(aa)	20,000	Free 15,000
ATM withdrawals	N/A	600	N/A N/A	1,100	660	770	600	600	600	600	600	700	800	800 - 1000	700 - 900	500	600	1,000	600	- Free(z)	1,000	800	600
ATM deposits	N/A	300	N/A	Free	Free	N/A	N/A	N/A	2,000	600	N/A	N/A	N/A		Free	N/A	Free	N/A	Free	Free	Nil	1,000	N/A
MANAGEMENT April 1, 2017																							

April 1, 2017

#### Notes:

- (a) Min 50,000
- (b) Per annum for small size locker; 400,000 for medium size locker & 530,000 for large size locker
- (c) Outward, 3,000 inward
- (d) Per page
- (e) Outward; 2,000 inward
- (f) Min 7,150, Max 33,000
- (g) Per quarter
- (h) Max 25,000
- (i) Min 11,000, Max 33,000
- (j) Outward; 2,500 inward
- (k) Min 55,000; Max 110,000 (I) Sealed: 77,000 for small box and 110,000 for large box
- (m) Min 300,000
- (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 more than 6 months old
- (w) Max 10,000
- (x) Stanbic; 2,000 online; 5,000 Non Stanbic
- (y) 3M & below
- (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; 15,000 for non customers
- (ad) Per month: Min 2,000, Max 50,000
- (ae) Min \$27.5
- (af) 20,000 for mortgages
- (ag) 1 yr & below; 1.5% above 1 yr
- (ah) 1,000 online; 2,500 Manual
- (ai) Outward; 5,000 inward
- (aj) Of unutilised amount
- (ak) Of insurance value (al) Previous month
- (am) Below 1M; 3,500 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 \$10, Max \$100
- (at) Local; \$110 International
- (au) School fees; 20,000 other (av) 1% for foreign cash desposits
- (aw) 0.2% for non-Kampala branches
- (ax) Min 30,000, Max 120,000
- (ay) Incoming; 5,500-11,000 outward
- (az) For UGX; 4% for USD
- (ba) Outward; 3,300 inward
- (bb) For UGX; 0.5% for USD
- (bc) Per visit
- (bd) Below 5M; 0.25% above 5M: Max 25,000
- (be) For amounts below 3M; Others 0.15% Max 10,000
- (bf) Inward; 20,000 outward
- (bg) Min 100,000