

PostBank Uganda Ltd Tariff Guide Effective 20th March 2018



FEES AND COMMISSION DETAILS	PERSONAL ACCOUNTS			
	Transaction Account	Early Start Account	YouthSave Account	Save As You Earn Account (SAYE)
Opening balance	25,000	25,000 and this includes a children's savings coin bank	5,000	20,000
Minimum balance	8,000	10,000	10,000	10,000
Penalty below minimum balance	2,000	5,000	2,000	5,000
Monthly account management fees	3,000	N/A	N/A	N/A
Penalty for withdrawal without savings card/Passbook	N/A	N/A	N/A	N/A
Withdrawals less than 1 million across the counter	3,300	N/A	1,000	N/A
Cash withdrawal charges over the counter for amounts greater than 1 million	0.2% of amount withdrawn, with a minimum of 3,000 and maximum of 20,000=	N/A	0.2% of amount withdrawn, with a minimum of 1000= and maximum of 10,000=	Free
Statement to valid customer's email	Free	Free	Free	Free
Withdrawal at the Mobile Van (including Alliance one farmers)	4,400	N/A	One free statement per month, 3,000 per page for extra request	One free per month, 3,000 per page for extra request
Interim statement charge	One free statement monthly, 3000 per page for extra request	One free statement per month, and 3,000 per page for extra request	One free statement per month, 3,000 per page for extra request	One free per month, 3,000 per page for extra request
Customized statement charge	N/A	N/A	N/A	N/A
Duplicate statement charge	3,000	3,000	3,000	3,000
Sale of smart saver card	7,000	Free	N/A	1 free for the group
ATM card	15,000	N/A	15,000	N/A
Card replacement (ATM/Smart Saver)	15,000	15,000	15,000	15,000
Closing account charge	20,000	20,000	20,000	20,000
In-house voucher book (50 leaves)	15,000	N/A	15,000	N/A
In-house voucher book (25 leaves)	7,500	N/A	7,500	N/A
Interest paid per annum	0.5% p.a for balances above 10 Million	0.5% p.a for balances above Shs150,000 maintained monthly	0.5% p.a for balances above Shs 500,000 maintained monthly	200,000 - 5,000,000 at 4% 5,000,001 - 50,000,000 at 5% 50,000,001 - 200,000,000 at 6% 200,000,001 and above at 7%
Reactivation of dormant account	Free	Free	Free	Free
Uncleared effects 3% min 10,000	3% of face value	3% of face value	3% of face value	3% of face value
Certificate of accounts	30,000	N/A	N/A	30,000
Retrieval of camera footage upon request by customer	10,000	10,000	10,000	10,000
BUSINESS ACCOUNTS & SUMMIT BANKING				
NON-SUMMIT BUSINESS ACCOUNTS		SUMMIT BUSINESS ACCOUNTS		Fixed Deposit Account
Opening balance	100,000	Opening balance	500,000	1,000,000
Minimum balance	100,000	Minimum balance	500,000	
Penalty for balance below minimum	5,000	Penalty for balance below minimum	20,000	
Monthly fees	7,500	Account management fees (monthly)	30,000	
Cash withdrawal charges	0.2% of amount withdrawn, with a minimum charge of 2,000= and maximum charge of 50,000=	Penalty drawings more than 10 times (monthly)	30,000 for the first 10, extra 3000	
Statement for customers with valid email address	Free	Counter leaf charge	5,000 per leaf	
Interim statement charge per page	One free statement monthly, and Shs 3000 for extra request	Penalty withdrawal at counter less than 1 million	N/A	
Customized statement charge	N/A	Monthly Electronic Statement	Free	
Duplicate statement charge per page	3,000	Interim statement charge per page	One free monthly, 3000 for extra request	
Certificate of accounts	30,000	Customized statement charge per page	3,000	
Interest paid on the accounts	0.5% p.a for balances above 15 Million	Duplicate statement charge per page	3,000	
Deposit book	3,000	Drawings/withdrawal charge	Free up to 10 times	
Smart saver card	7,000	Card replacement	15,000	
In-house voucher-50 leaf	15,000	Closing account charge	20,000	
Cheques from upcountry branch clearing charge	10,000	Reactivation of dormant account	Free	
Cheque collection	12,000	Certificate of deposit	50,000	
Cheque clearing local pricing	10,000	Certificate of accounts	50,000	
Bounced cheques	50,000	Retrieval of old cheques, vouchers	10,000	
Certificate of balance	50,000	Summit Personal Accounts		
Audit confirmation report	50,000	Opening balance	250,000	USD 50 EURO 35 GBP 35
Bankers letter of introduction	50,000	Minimum balance	200,000	USD 10, EURO 10 GBP 10
Retrieval of old vouchers	10,000	Penalty for balance below minimum	10,000	USD 5 EURO 5 GBP 5
Retrieval of camera footage upon request by customer	10,000	Account Management fees	30,000	Free
Closing account charge	20,000	Cash withdraw fees (minimum per month)	First 10 are free, and extra at Shs 3,000	
Cash payment to 3rd party	N/A	N/A	N/A	Free
Cash deposit charge interbranch(Up country branch)	Free	Monthly electronic statement	Free	Free
Bulk cash deposit	Free	Interim statement charge per page	One free monthly, and Shs 3000 for extra request	One monthly free
Bulk cash withdrawal (For Corporate Companies)	0.2% of amount withdrawn, min 2,000= max 50,000=	Customized statement charge	N/A	N/A
Uncleared effects 3% or min 10,000	3% of face value	Duplicate statement charge per page	3,000	N/A
Search fee-for company accounts	80,000	Additional statement per page	3,000	USD 1, EURO 1, GBP 1
Foreign Accounts		Counter in-house voucher leaf	5,000	USD 1, EURO 1, GBP 1
Foreign savings accounts USD, GBP, EUR opening balance	USD, EURO, GBP 50	Deposit book	Free	N/A
Minimum balance USD, GBP, EUR	USD, EURO, GBP 50	In-house Voucher leaf-50 Leaves	15,000	N/A
Ledger fees per month forex accounts	USD 5, EURO 4, GBP 4	Up country cheques collection	12,000	
Withdrawal below minimum balance	USD 5, EURO 5, GBP 4	Cheques collection	10,000	
Change on deposits above USD 20,000	1% of face value	Bounced cheques	50,000	
Change on deposits between USD 3000 to USD 19,999	0.25%	Letter of introduction	20,000	
In-house voucher books	USD 6, EURO 6, GBP 5	Penalty below minimum	10,000	
Additional statement USD (Equivalence)	2	Retrieval of old cheques, vouchers	10,000	
Bank draft foreign currency GBP (UGX)	N/A	Closing account charge	20,000	
Penalty below minimum (per transaction) USD	USD 10	Cash withdrawal at counter interbranch(Up country branch)	Free up to 10 times	
Draft cancellation	UGX 25,000, USD 20, GBP 15	Cash payment to 3rd party	N/A	
Penalty below minimum (per transaction) EUR	EUR 10	Cash deposit charge interbranch(Up country branch)	Free	
Penalty below minimum (per transaction) GBP	GBP 10	Bulk cash withdrawal	Free for Summit Customers, 2,500 for Non-Summit Customers	
Account management fees (monthly) USD	5	Uncleared effects 3% Min 10,000	Uncleared effects 3% of face value	
Account management fees (monthly) EUR	3	Search fee-for company accounts	100,000	
Account management fees (monthly) GBP	4	Cash withdraw charges across the counter	500 is USD 5, EURO 4, GBP 4 per withdraw	
Stop payment	20,000	Stop payment	20,000	
ATM Charges				
ATM card issued	15,000	ATM card issued	15,000	
ATM card replacement charge	15,000	ATM card replacement charge	15,000	
Faulty card	N/A	Faulty card	N/A	
ATM withdrawal charge (per transaction)	50	ATM withdrawal charge (per transaction)	50	
ATM withdrawal charge (Inter-switch)	2,000	ATM withdrawal charge (Inter-switch)	2,000	
Uncollected ATM card (After 6 months)	10,000	Uncollected ATM card	10,000	
ATM deposit charge	Not applicable for now	ATM deposits	N/A	
Mini statement	400	Mini statement	Free	
Balance inquiry	400	Balance inquiry	Free	
PIN change	Free	PIN change	N/A	
Smart saver card	7,000	Smart saver card	7,000	
CASH COLLECTION (FOR FEES)				
5,000-50,000	1,000	Cash Collection Account	2,000	
50,001-100,000	1,500	Monthly account management fees	N/A	
100,001-150,000	2,000	Withdrawal charge	Four free monthly, and a Shs 5,000 for extra withdraw	
150,001-200,000	2,500	Interest	0.5% p.a on balances above 5,000,000	
200,001-400,000	3,500	SMS alerts	Free	
400,001-500,000	4,000	Deposits	Free	
Charges on unpaid cheques				
Cheque clearing - Local Pricing	10,000	Refer to drawer	50,000	
Cheque clearing accounts	12,000	Effects not claimed	50,000	
Bounced Cheque Charges	50,000	Technical reasons	50,000	
Standing order charges				
Standing orders unpaid	10,000	Standing orders unpaid	10,000	
Standing orders/set up charge	N/A	Standing Orders/set up charge	Free	
Standing orders to other banks	10,000	Standing Orders to other banks	10,000	
Standing orders within the bank	5,000 (From PBU A/C to PBU savings is Free)	Standing Orders within the bank	5000 (From PBU A/C to PBU Savings Free)	
Standing order cancellations	3,000	Standing Order cancellations	3,000	
Standing orders to SAYE and Early start Accounts	Free	Standing Orders to SAYE and Early start	Free	
School fees charges				
For all schools	2,000	For all schools	N/A	
School fees deposit at ATM	N/A	School fees deposit at ATM	N/A	
Salary handling charges				
Salary handling	2,800	Salary handling charges	2,800 (negotiable)	
Student allowance handling	1,500	Outgoing salaries by EFT	7,500 per entry	
Safe custody charges				
Small box per quarter	20,000	Small Envelope per quarter	30,000	
Sealed envelope per quarter	15,000	Big Boxes per quarter	40,000	
Per visit	10,000	Per visit	10,000	
URA Collection charges				
URA collection per deposit	2,000	URA Collection charges	2,000	
Local payment systems charges		Local payment systems charges		
Electronic Funds Transfer (EFT) Incoming	2,800	Electronic Funds Transfer (EFT) Incoming	30,000 per month	
Electronic Funds Transfer (EFT) Outgoing (Normal)	7,000	Electronic Funds Transfer (EFT) Outgoing (Normal)	20,000 per transfer	
Outgoing Real Time Gross Settlement (RTGS)	15,000	Electronic Funds Transfer (EFT) Outgoing (Real Time)	7,500 per transfer	
Outgoing Real Time Gross Settlement (RTGS)	2,800	Outgoing Real Time Gross Settlement (RTGS)	20,000 per 50 leaf booklet	
Draft charge to PostBank customers	10,000	Draft charge to PostBank customers	15,000	
Draft charge to non PostBank customers	20,000	Draft charge to non PostBank customers	Other charges	To apply to the normal tariff rates
Cancellation/repurchase of draft	10,000	Cancellation/repurchase of draft	10,000	
Foreign payment systems charges				
Outward Foreign Transfers (TTS)Swift-customers	USD15, GBP 12, EUR 12 or equivalent	Outward Foreign Transfers (TTS)Swift-customers	Western Union	*Providers Prevailing Tariff Rates Structure To Apply To Foreign Payments and may differ from these rates
Outward Foreign Transfers (TTS)Swift-Non-customers	USD 20, GBP 15, EUR 15 or equivalent	Outward Foreign Transfers (TTS)Swift-Non-customers	Western Union commissions abroad, minimum	17,000
Inward Foreign Transfers (TTS)Swift-customers	USD 10, GBP10, EUR10 or equivalent	Inward Foreign Transfers (TTS)Swift-customers	Western Union commissions within East Africa, minimum	11,200
Cancellation of Transfers	USD 25, GBP15, EUR15 or equivalent	Cancellation of Transfers	Western Union commissions within the country 2% minimum	2,500
Outward TTS amendments	USD 10, GBP10, EUR10 or equivalent	Outward TTS amendments	Money Transfer	
Outward TTS funds recalled	USD 10, GBP10, EUR10 or equivalent	Outward TTS funds recalled	Speedie Inter Account transfer	2,000=
Outward TTS any other investigations	USD10, GBP10, EUR10 or equivalent	Outward TTS any other investigations	EFT	7,000=
Inter-account transfers	Free	Inter-account transfers	RTGS	15,000=
Foreign Drafts- charges customers	UGX 25,000 or USD 10	Foreign Drafts- charges customers	Speedie Cash Transfer- Inter-branch	2% min. 3,000 max 100,000
Foreign draft cancellations	USD 15 or equivalent in other currencies	Foreign draft cancellations	Speedie Local Cash Transfers(Proposed)	0 - 100,000 at 3,000
Courier charges	Max USD 200, GBP 150	Courier charges		100,001 - 200,000 at 5,000
Commission on returned cheques	USD 50 or its equivalent	Commission on returned cheques		200,001 - 500,000 at 8,000
Commission on returned GBP cheques	EUR 50 or GBP 25 Max 50	Commission on returned GBP cheques		500,001 - 800,000 at 9,000
				800,001 - 1,000,000 at 10,000
				1% for amounts above 1,000,000
Credit related charges				
Application fees (individuals)	Range from Ugx 10,000 to Ugx 50,000	Application fees (individuals)	Drafts for customers	15,000
Arrangement fees (% of facility amount)	0.9% to 2%	Arrangement fees (% of facility amount)	Drafts for non-customers	25,000
Monitoring fee (For Biz Loans only)	2%	Monitoring fee (For Biz Loans only)	Cancellation of drafts	10,000
Insurance fee on general loans	1.2% to 2%	Insurance fee on general loans		
Insurance fee on agricultural production	3.05% to 4.05%	Insurance fee on agricultural production		
Restructuring fees	2%	Restructuring fees		
Guarantee commission (% per quarter)	3%	Guarantee commission (% per quarter)		
Mortgage registration	0.5% plus stamp duty	Mortgage registration		
Legal fees	1% of loan amount (With a minimum of 380,000)	Legal fees		
E-Banking services				
Mobile phone banking registration	2,500	Mobile phone banking registration	Money Gram commissions rest of the world, minimum	12,000
Balance inquiry / mini statement	400	Balance inquiry / mini statement	Money Gram commissions E.Africa, minimum	9,800
USSD Payments by mobile phone & internet platform	2,500	USSD Payments by mobile phone & internet platform	Money Gram within Uganda	12,000
USD		USD		
Account transfers (internal)	2,000	Account transfers (internal)		
SMS Charges	144= Per sms	SMS Charges		
Air Time Purchasing	99	Air Time Purchasing		
URA Payments (E-Tax)	2,000	URA Payments (E-Tax)		
Withdrawal at PostBank Cash Points (POB)				
UGX 5,000 - UGX 50,000	1,000	UGX 5,000 - UGX 50,000		
UGX 50,001 - UGX 100,000	1,500	UGX 50,001 - UGX 100,000		
UGX 100,001 - UGX 150,000	2,000	UGX 100,001 - UGX 150,000		
UGX 150,001 - UGX 200,000	2,500	UGX 150,001 - UGX 200,000		
UGX 200,001 - UGX 400,000	3,500	UGX 200,001 - UGX 400,000		
UGX 400,001 - UGX 500,000	4,000	UGX 400,001 - UGX 500,000		
Deposit & Mobile Money (EFT) & PULL				
UGX 0 - UGX 100,000	1,900	UGX 0 - UGX 100,000	Mobile Money Float	3,000
UGX 100,001 - UGX 200,000	2,100	UGX 100,001 - UGX 200,000		5,000
UGX 200,001 - UGX 300,000	2,600	UGX 200,001 - UGX 300,000		10,000
UGX 300,001 - UGX 400,000	3,100	UGX 300,001 - UGX 400,000		
UGX 400,001 - UGX 500,000	3,600	UGX 400,001 - UGX 500,000		
UGX 500,001 - UGX 1,000,000	5,100	UGX 500,001 - UGX 1,000,000		
UGX 1000001 - UGX 5,000,000	6,100	UGX 1000001 - UGX 5,000,000		
SME, Micro & Special Accounts				
To Non-Early Start Account holders		To Non-Early Start Account holders		20,000

Note: All charges except loan related fees will be subjected to 10% Excise Duty with the exception of ATM card fee, In-House Vouchers fees, deposit books fees, proxy banks fees. The bank reserves the right to change the tariff rate at anytime and will duly notify customers of the changes through notices in the press, at its branches and ATMs or via other optional medium For VSLA Individual Accounts, account opening plus ATM card is Ugx Shs 20,000. Account opening without ATM card is Ugx Shs 10,000. For more information on the PostBank products and services, please contact the nearest PostBank branch or call Toll Free 0800217200

Fixed deposits accounts that are terminated before the maturity rate forfeit their accumulated interest