



PRODUCTS

TRANSACTION ACCOUNT	
Minimum Opening Balance - Individual	25,000
Minimum Opening Balance - Refugee	15,000
Account Minimum Balance	8,000
Below Account Minimum Balance Charge	Free
Monthly Account Management Fee- Individual	3,000
Monthly Account Management Fee- Refugee	Free
Interest To be earned - Individual	0.5% p.a.(Above 10m)
Interest to be earned - Refugee	0.5% p.a.(Above 10m)
OTC Cash Withdrawal Charge	3,000
SAYE	
Minimum Opening Balance - Individual	25,000
Minimum Opening Balance - Refugee	10,000
Account Minimum Balance	10,000
Below Account Minimum Balance Charge	Free
Monthly Account Management Fee- Individual	Free
Monthly Account Management Fee- Refugee	Free
Interest To be earned - Individual	Up to 6% p.a
Interest to be earned - Refugee	Up to 4% p.a
OTC Cash Withdrawal Charge	3,000
EARLY START	
Minimum Opening Balance - Individual	25,000
Account Minimum Balance	10,000
Below Account Minimum Balance Charge	Free
Monthly Account Management Fee- Individual	Free
Interest To be earned - Individual	Up to 6% p.a
OTC Cash Withdrawal Charge	4 Free per year and 5,000 per extra
YOUTHSAVE	
Minimum Opening Balance - Individual	5,000
Account Minimum Balance	5,000
Below Account Minimum Balance Charge	Free
Monthly Account Management Fee- Individual	Free
Interest To be earned - Individual	0.5% p.a.(Above 500,000)
OTC Cash Withdrawal Charge	2,000

SMART WOMAN	
Minimum Opening Balance - Individual	50,000
Minimum Opening Balance - Group	100,000
Account Minimum Balance	25,000
Below Minimum Balance Charge - Individual	Free
Below Minimum Balance Charge - Group	Free
Monthly Account Management Fee- Individual	Free
Monthly Account Management Fee- Group	Free
OTC Cash Withdrawal Charge-Individual	2,000
OTC Cash Withdrawal Charge-Group	2,000
Interest to be earned - Individual	Up to 6% p.a
Interest to be earned - Group	Up to 6% p.a
VSLA	
Minimum Opening Balance - Individual	20,000
Minimum Opening Balance - Group	20,000
Account Minimum Balance	10,000
Below Minimum Balance Charge - Individual	Free
Below Minimum Balance Charge - Group	Free
Monthly Account Management Fee- Individual	Free
Monthly Account Management Fee- Group	Free
OTC Cash Withdrawal Charge-Individual	3,000
OTC Cash Withdrawal Charge-Group	4 free p.m. & 5000 per extra
Interest to be earned - Individual	0.5% p.a.(Above 50,000)
Interest to be earned - Group	0.5% p.a.(Above 5m)
SUMMIT	
Minimum Opening Balance - Personal	250,000
Minimum Opening Balance - Business	500,000
Account Minimum Balance - Personal	200,000
Account Minimum Balance - Business	500,000
Below Minimum Balance Charge - Personal	Free
Below Minimum Balance Charge - Business	Free
Monthly Account Management Fee	30,000
OTC Cash Withdrawal Charge - LCY	10 free p.m.; 3,000 any extra

GENERAL BUSINESS ACCOUNT	
Minimum Opening Balance - Business	100,000
Account Minimum Balance - Business	100,000
Below Minimum Balance Charge - Business	Free
Monthly Account Management Fee	8,000
OTC Cash Withdrawal Charge - LCY	3,000
DIASPORA	
Minimum Opening Balance - Personal	USD50; EUR/GBP35
Account Minimum Balance - Personal	USD50; EUR/GBP35
Below Minimum Balance Charge - Personal	Free
Monthly Account Management Fee	Free
OTC Cash WDL Charge - FCY(Below USD 500)	Free
OTC Cash WDL Charge - FCY(Above USD 500)	USD/EUR5; GBP4 500)
FCY Cash Deposits- Below USD 5,001 or equivalent	Free
FCY Cash Deposits- Above USD 5,000 or equivalent	0.25% of the value
FOREIGN CURRENCY	
Minimum Opening Balance - Personal	USD50; EUR/GBP50
Minimum Opening Balance - Business	USD50; EUR/GBP50
Account Minimum Balance - Personal	USD50; EUR/GBP50
Account Minimum Balance - Business	USD50; EUR/GBP50
Below Minimum Balance Charge - Personal	Free
Below Minimum Balance Charge - Business	Free
Monthly Account Management Fee	USD/EUR5; GBP4
OTC Cash WDL Charge - FCY(Above USD 500)	USD/EUR5; GBP4
FCY Cash Deposits- Below USD 5,001 or equivalent	Free
FCY Cash Deposits- Above USD 5,000 or equivalent	0.25% of the value

OTHER SERVICES

GENERAL SERVICES	
E-statement to valid customer's email	Free
Interim/ Duplicate statement printed (Per page)	3,000
Account closure charge	20,000
Initial ATM Card Issued	10,000
ATM Card Replacement (Lost/Damaged)	10,000
ATM Card Replacement (Faulty)	Free
Children's Saving Coin Bank	20,000
Certificate of accounts	30,000
Certificate of balance	50,000
Audit confirmation report	50,000
Bankers letter of introduction	50,000
Company Search fee	80,000
ATM withdrawal charge (per transaction)	900
ATM withdrawal charge (Interswitch)	2,000
ATM withdrawal charge other Banks (Union-Pay)	10,000
Balance Inquiry/Mini statement at PBU ATM	400
Retrieval of vouchers/ camera footage/ upon request by customer	50,000
In-house voucher book (50 leaves)	UGX 15,000, USD/EUR 6; GBP 5
SMS Alerts	Free
FUNDS TRANSFERS	
Inter-account transfers	2,000
Incoming EFT	3,000
Incoming RTGS	3,000
Outgoing EFT	5,000
Outgoing RTGS	15,000
Draft charge to PostBank customers	10,000
Draft charge to non-PostBank customers	20,000
Draft Cancellation/ Repurchase	10,000
Stop payment - Per voucher	25,000
STANDING ORDER PAYMENTS	
Standing order set up - (within PBU)	2,500
Standing order set up - (to other banks)	5,000
Standing orders within the bank	2,000
Standing orders to other banks	5,000
Standing order cancellations	5,000
Standing orders to SAYE and Early Start Account	Free
Standing order - Unpaid	10,000
CHARGES ON CHEQUES	
Cheque Clearing	10,000
Post-dated cheque presented	50,000

FOREIGN PAYMENT SYSTEMS CHARGES	
Outward Foreign Transfers (TTs/Swift) -	USD 15, GBP/EUR 12 or equivalent
Inward Foreign Transfers (TTs/Swift)	USD/GBP/EUR 10 or equivalent
Cancellation of Transfers	USD 25, GBP/EUR 15 or equivalent
Outward TTs amendments	USD/GBP/EUR 10 or equivalent
Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent
Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent
MOBILE BANKING SERVICES (*263# AND APP)	
Mobile phone banking registration	2,000
Balance inquiry	400
Mini statement	400
Air Time Purchase	99
MOBILE BANKING (BANK ACCOUNT TO WALLET)	
≤ UGX 5,000	500
UGX 5,001 - UGX 60,000	1,000
UGX 60,001 - UGX 125,000	1,200
UGX 125,001 - UGX 250,000	1,500
UGX 250,001 - UGX 500,000	1,800
UGX 500,001 - UGX 1,000,000	2,000
UGX 1,000,001 - UGX 2,000,000	3,000
UGX 2,000,001 - UGX 5,000,000	5,000
SAFE CUSTODY CHARGES	
Small box - per quarter	20,000
Big Boxes - per quarter	40,000
Sealed envelope - per quarter	15,000
Charge Per visit	10,000
COLLECTIONS	
School Fees	2,000
URA collection per deposit	2,000
National Water Deposits - OTC	Free
UMEME Payments - OTC	Free
Salary handling	2,500
Student allowance handling	2,500
CREDIT RELATED CHARGES	
Loan Application Fees - Group Lending	5,000
Loan Application Fees - Personal Loan	20,000 - 50,000
Loan Application Fees - Other Loans	50,000
Loan Appraisal Fees	Free
Loan Arrangement Fees (% of facility amount)	1 - 2%

Monitoring fee (For Biz Loans only)	1 - 2%
Agric Production (Up to 20m)	3.2%
Agric Non-Production (Up to 20m)	1.2%
Agric Commercial (Above 20m)	1.2%
Group Life Insurance	0.8 - 1%
Group Salary Business Loans	0.8 - 1%
Loan Restructuring/Facility Renewal Fees	1 - 2%
Early Settlement Fee	10% of foregone interest
Penalty Fees on Loan Repayments	5% p.a of amount due
Guarantee Commission (% per quarter)	1.0%
Security Perfection (Statutory Fees)	0.5% of approved loan amount plus stamp duty
Security Perfection (Legal Fees)	1% of approved loan amount Minimum 380,000 100,000 per extra title
CRB Card/Replacement	30,000
CRB Inquiry/Report	15,000

AGENCY BANKING CHARGES

TIERS	Charges for Withdraws, Bill Payments & Transfers
Cash Deposits	Free
500 - 5,000	500
5,001-15,000	700
15,001 - 30,000	800
30,001 - 45,000	1,000
45,001 - 60,000	1,100
60,001 - 125,000	1,300
125,001 - 250,000	2,000
250,001 - 500,000	2,900
500,001 - 1,000,000	3,750
1,000,001 - 2,000,000	5,500
2,000,001 - 4,000,000	10,000
4,000,001 - 5,000,000	12,500

NOTE:

- All charges will be subject to 15% excise duty with the exception of loan-related fees.
- The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or via other optional medium.

For more information on the PostBank products and services, please contact the nearest PostBank branch or call Toll Free 0800217200

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