

## DEDOCIT PRODUCTS CHARGES

OVER THE COUNTER COLLECTIONS

School Fees

SAVINGS ACCOUNTS		Interest to be earned	On Balances ≥
ORDINARY SAVINGS ACCOU	NT	Below min balance	
Opening Balance	UGX 8,000	FOREIGN CURRENCY ACCO	
Minimum Balance	UGX 8,000	Opening Balance	Personal- USD 50 or equiv Business - USD100 or equiv
Management Fee	UGX 3,000	Minimum Balance	Personal- USD 50 or equiv
Free Withdrawals	n/a		Business - USD100 or equiv
Interest to be earned	On Balances ≥ 10m	Management Fee	USD/EUR 5 or
Below min balance	Nil	Free Withdrawals	
BUSINESS SAVINGS ACCOU	NT	Interest to be earned	
Opening Balance	UGX 100,000	Below min balance	
Minimum Balance	UGX 100,000	EARLY START ACCOUNT	
Management Fee	UGX 8,000	Opening Balance	UGX 1
Free Withdrawals	n/a	Minimum Balance	UGX 1
Interest to be earned	On Balances ≥ 15m	Management Fee	
Below min balance	Nil	Free Withdrawals	4 free pe
DIASPORA SAVINGS ACCOU	NT	Interest to be earned	On Balances≥
Opening Balance	UGX 35,000/USD 10/EUR 10	Below min balance	
Minimum Balance	UGX 35,000/USD 10/EUR 10	Opening Release	Personal - UGX 20
Management Fee	Nil	Opening Balance	Business - UGX 50
Free Withdrawals	n/a	Minimum Balance	Personal - UGX 20
Interest to be earned	On Balances ≥ 5m		Business - UGX 50
(Only on UGX accounts)		Management Fee	UGX 3
Below min balance	Nil	Free Withdrawals	10 Free per n
CAMPUS LIFE ACCOUNT		Interest to be earned	On Balances
Opening Balance	UGX 10,000	Below min balance	
Minimum Balance	UGX 10,000	POST SAVE ACCOUNT	
Management Fee	Nil	Opening Balance	UGX 5
Free Withdrawals	n/a	Minimum Balance	UGX 5
Interest to be earned	On Balances ≥ 0.1m	Free Withdrawals	1 Free per Qu
YOUTH SAVE ACCOUNT		Extra withdrawals	UGX 20,000
Opening Balance	UGX 10,000	Management Fee	
Minimum Balance	UGX 10,000	ATM Card	
Management Fee	UGX 3,000	Interest to be earned	On Balances≥

SMART WOMAN ACCOUNT	
Opening Balance	UGX 25,000
Minimum Balance	UGX 25,000
Management Fee	UGX 3000
Free Withdrawals	n/a
nterest to be earned	On Balances≥0.2m
Below min balance	Nil
/SLA ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 3,000
Free Withdrawals	4 free per month
nterest to be earned	On Balances ≥ 5m
Below min balance	Nil
SACCO ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 8,000
Free Withdrawals	1 free per month
nterest to be earned	On Balances ≥ 0.5m
Below min balance	Nil
PARISH MODEL SAVINGS	ACCOUNT
Opening Balance	Nil
Minimum Balance	UGX 10,000
Management Fee	Nil
L Free Withdrawal p.q	UGX 3,000 For extra
nterest to be earned	Refer to Wendi Tariff
Below min balance	Nil
CURRENT ACCOUNTS	
PERSONAL CURRENT ACC	OUNT
Opening Balance	UGX 50,000/USD 50/KES 5,000,EUR/ GBP 30
Minimum Balance	UGX 20,000/USD 25/KES 2,500,EUR/ GBP 15

UGX 2,000

Management Fee		UGX 3000
Free Withdrawals		n/a
Interest to be earned		n/a
Below min balance		Nil
BUSINESS CURRENT A	CCOUNT	
Opening Balance		UGX 100,000/USD 100/KES
W: : D. I	1107.50	10,000,EUR/GBP 60
Minimum Balance	UGX 50,0	00/USD 50/KES 5,000,EUR/ GBP 30
Management Fee		UGX 5,000
Free Withdrawals		n/a
Interest to be earned		n/a
Below min balance		Nil
SALARY CURRENT ACC	COUNT	
Opening Balance	UGX 20,0	00/USD 50/KES 5,000,EUR/
Minimum Balance		GBP 30 Nil
Management Fee		Nil
Free Withdrawals		n/a
Interest to be earned		n/a
Below min balance		Nil
PARISH MODEL CURR	ENT ACCOUNT	
Opening Balance		Nil
Minimum Balance		UGX 10,000
Management Fee		Nil
1 Free Withdrawal p.q.		UGX 3,000 For extra
Interest to be earned		Refer to Wendi Tariff
Below min balance		Nil
TERM DEPOSIT ACC	OUNTS	
FIXED DEPOSIT ACCOU	JNT	CALL DEPOSIT ACCOUNT
Opening Balance	UGX 1,000,000	UGX 10,000,000
Minimum Balance	UGX 1,000,000	UGX 10,000,000
Management Fee	Nil	Nil
Interest to be earned	Negotiable	Negotiable
Below min balance	n/a	n/a
CEC		

## SERVICES & LOAN RELATED

DEPOSIT CHARGES	
Over The Counter Ugx	Ni
Over The Counter Foreign Currency	0.25 % for > 5,000 USD deposits or equivalent in Fcy
OVER THE COUNTER WITHDRAW CHARGES	
Savings and Current Accounts(Ugx)	Below 3M - UGX 6,000
	3M and Above - UGX 5,000
Savings and Current Accounts(Fcy)	USD/EUR 5,GBP 4
CHEQUE BOOK	
Cheque Book	UGX 1,000 per leaf
Counter leaf(Ugx)	UGX 20,000
Counter leaf(Fcy)	EUR/GBP 3,USD 5
Cheque Clearing	Ni
BOUNCED CHEQUES CHARGES (INWARD)	
Insufficient Funds	UGX 100,000
Effects not cleared	UGX 40,000
Technical Reasons	UGX 20,000
BOUNCED CHEQUES CHARGES (OUTWARD)	A12
Insufficient Funds	Ni
Effects not cleared	Ni
Technical Reasons	Ni
GENERAL SERVICES E-statement to valid customers email	Ni
Interim/Duplicate statement printed (per page)	UGX 3,000
Account closure charge	UGX 20,000
ATM SERVICES	
Initial ATM Card Issuance	UGX 15,000
ATM Card replacement(Lost/Damaged)	UGX 15,000
ATM Card replacement(Faulty)	Ni
ATM cash deposit on PostBank ATM	Ni
ATM Cardless withdraw	UGX 2,000
ATM cash withdrawal on PostBank ATM	UGX 1,000
Balance Inquiry at PostBank ATM	UGX 500
Mini statement at PostBank ATM	UGX 500
ATM cash withdrawal (Interswitch Network )	UGX 2,000
Interswitch ATM Balance Inquiry	UGX 600
Interswitch ATM Mini statement	UGX 600
Union Pay Card ATM withdraw charge	UGX 10,000
Union Pay Card ATM Balance Inquiry	Ni
Union Pay Card POS Purchase	Ni
OTHER SERVICES	
E-Statement to valid customers email	NI:
Interim/Duplicate Statement Printed(per page)	Ni UGX 3,000
Account Closure Charge	UGX 20,000
Children's Savings Coin Bank	UGX 20,000
Certificate of Accounts	UGX 30,000
Certificate of Balance	UGX 50,000
Audit Confirmation Report	UGX 50,000
Bankers Letter of Introduction	UGX 50,000
Company Search Fees	UGX 70,000
Other Registered Entity Search Fees	UGX 40,000
Letters of Adminstration Verification	UGX 40,000
Other Document Verification	UGX 40,000
Retreival of Vouchers/Camera/Footage upon	UGX 50,000
request by customer	·
SMS Alerts	Ni
Account Reactivation	Ni
Dormancy on Account	UGX 10,000
Salary Handling	UGX 2,500
Student Allowance handling	UGX 2,500

URA Collection per deposit	UGX 2,000
NSSF	Nil
LOCAL FUNDS TRANSFERS	
Inter-account transfers	UGX 2,000
Incoming EFT	UGX 4,000
Incoming RTGS	UGX 3,500
Outgoing EFT	UGX 5,000
Outgoing RTGS Draft Charge to PostBank Customers	UGX 15,000
Draft Cancellation/Repurchase	UGX 10,000 UGX 10,000
Stop Payment	UGX 20,000
FOREIGN FUNDS TRANSFERS	3 3.1.21,333
	LICENTE CERTEUR 12 en environtent
Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent USD15, GBP/EUR 12 or equivalent
Outward (TTs/Swift)(OUR)	•
Inward Foreign Transfers (TTs/Swift)	(*Excludes Correspondent Bank Fees) USD/GBP/EUR 10 or equivalent
Cancellation of Transfers	•
	USD 25,GBP/EUR 15 or equivalent
Outward TTs amendments Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent
	USD/GBP/EUR 10 or equivalent
Outward TTs any other investigations  STANDING ORDER PAYMENTS	USD/GBP/EUR 10 or equivalent
Standing order set up(within PBU)	UGX 2,000
Standing orders within the bank	UGX 2,000
Standing orders to other banks	UGX 5,000
Standing order cancellations	UGX 5,000
Standing order - Unpaid	UGX 10,000
Standing orders to SAYE and Early Start Account	UGX 2,000
ONLINE BANKING SERVICES (MOBILE & INTERN	
Mobile Phone Banking Registration	UGX 2000
Balance Inquiry	Nil
Mini Statement	Nil
Airtime Purchase	UGX 300
Utility Payments	UGX 1,000
Outgoing RTGS	UGX 10,000
Outgoing EFT	UGX 3,000
BANK TO WALLET	ALL
≤ UGX 5,000	Nil Nil
UGX 5,001 - UGX 60,000 UGX 60,001 - UGX 125,000	Nil Nil
UGX 125,001 - UGX 250,000	Nil
UGX 250,001 - UGX 500,000	Nil
UGX 500,001 - UGX 1,000,000	Nil
UGX 1,000,001- UGX 2,000,000	Nil
UGX 2,000,001- UGX 5,000,000	Nil
AGENCY BANKING	
	W CHARGE DEPOSIT CHARGE
UGX 500-UGX 5,000	UGX 500 UGX 300
UGX 5,001 - UGX 15,000	UGX 700 UGX 300
UGX 15,001- UGX 30,000	UGX 800 UGX 300
UGX 30,001 - UGX 45,000	UGX 1,000 UGX 300
UGX 45,001 - UGX 60,000	UGX 1,100 UGX 300
UGX 60,001 - UGX 125,000	UGX 1,300 UGX 500
UGX 125,001- UGX 250,000	UGX 2,000 UGX 700
UGX 250,001- UGX 500,000	UGX 2,900 UGX 1,000
UGX 500,001- UGX 1,000,000	UGX 3,750 UGX 1,600
UGX 1,000,001- UGX 2,000,000	UGX 5,500 UGX 2,000
UGX 2,000,001- UGX 4,000,000	UGX 10,000 UGX 3,000
UGX 4,000,001- UGX 5,000,000	UGX 12,500 UGX 3,500
UGX 5,000,001- UGX 20,000,000	N/A UGX 3,500
BANCASSURANCE PRODUCT RATES (Pleas	e note rate does not include Tax)

AGENCY BANKING UTILITY PAYMENTS	Waya
URA Payment NWSC Payment	UGX 2,0
Umeme Payment	UGX 1,0 UGX 1,0
School Fees	UGX 2,0
LOAN RELATED CHARGES	00X 2,
Personal Loan Application Fees	UGX 20,000 - UGX 50,0
Other Loan Application Fees	UGX 50,
Loan Arrangement/Processing Fees (% of Loan)	1-
INTEREST CHARGES	
Micro Business Loans	PLR+Upto 5%;
SME Business Loans	PLR + Up to 4% p
Micro Agriculture Loans	PLR + Up to 4% p
SME Agriculture Loans	PLR + Up to 4% p
Contract Financing	PLR+Up to 5% p
Green Financing	PLR + Up to 3% p
Personal Loans	PLR +/- Up to 5%
Asset Financing	PLR +/- Up to 4%
Wash Loans	PLR +/- Up to 3%
Other Loans Community Banking Loans	PLR +/- Up to 4%   PLR +/- Up to 4%
Quick Loans	5% p
INSURANCE PREMIUM RATES	370
Agriculture Loans for crops (% of Loan)	3.
Agriculture Loans for animals (% of Loan)	2.
All other Loans - Life Insurance (% of Loan)	0.8%-
OTHER LOAN CHARGES	
Restructuring Fees(% of Loan)	1-
Early Settlement Fees(% of Loan)	-
Penalty Fees	Up to 3.5% per month of amount over
CRB Card/Replacement	UGX 30,0
CRB Inquiry /Report	UGX 8,000 -UGX 15,0
GUARANTEES	
Arrangement Fees (% of Value)	0.5% minimum UGX 100,0
Commission	1% Per quarter min UGX 100,0
Amendment	UGX 50,0
Bank Sealed Endorsement	UGX 50,0
Arrangement Fees	0.5% minimum UGX 100,0
Commission	0.75%(Cash Cover
	1% per qtr(Collateral Cover
Amendment	UGX 50,0
SECURITY PERFECTION (MORTGAGE FEES)	LICV 200 (
≤ 200m 200m-400m	UGX 380,0
>400m-600m	UGX 1,000,0 UGX 1,500,0
>600m-1bn	UGX 2,000,0
>1bn-2bn	UGX 4,000,0
>2bn	UGX 5,000,0
MONEY TRANSFER SERVICES	
Western Union Comission Abroad,	UGX 6,000- UGX 65,0
Western Union Commission Within East Africa MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000,2% of value >5.4m transaction
Transfast (Cash Out)	7 J. TIII (I alisactit
POSTAL PAY	
Over the Counter Cash Out	
Over the Counter Cash Out	
Direct to Account Credit	

## NOTE:

OVER THE COUNTER UTILITY PAYMENTS National Water Deposits-Over The Counter

Umeme Payments-Over The Counter

- All charges will be subject to 15% excise duty with the exception of loan-related fees.
- All payments to non residents who derive any income from sources in Uganda will attract a withholding tax at a rate of 15% of the gross payment.

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.

ANCASSURANCE PRODUCT RATES	(Please note rate does not include Tax)
OTOR FOR BUSINESS	
aloons, station wagon, pick-up (For con	nmercial use)

Saloons, station wagon, pick-up (For private use) Lorries, prime movers, tractor heads, trailers, etc Petrol/Gas/Chemical Tankers

2,000,001 - 5,000,000 10,000 800

5,000,001 - 10,000,000 12,000 800

**CASH DEPOSITS:** 

Nil

Nil

All Other tankers Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV PMO/Coprorate and school buses

\* Final rate will factor in number of vehicles, extent of cover required and car tracking and alar **Business Combined Insurance** 

Business Combined to cover various business risks (property, equipment, business and liability risks) Rate dependent on selection of risks covered Retail /Individual Life products Protection/Savings and investment plans

	Indicative rate*
rms)	
	5%
	7.5%
	6%
	7.5%
	6%
	7/0

Rate depends on age, period on cover and premium payment plans

10,000

15,000

N/A

N/A

5,000

5,000

25,000

25,000

25,000

25,000

INDICATIVE RATE\*

WALLET TRANSACTIONS

up to 9%

Wendi		
TRANSACTION LIMITS	MIN	MAX
DEPOSITS (Per transaction)	500	5,000,00
WITHDRAWALS (Per transaction)	500	5,000,00
INTEREST ON DEPOSITS		
Wendi Current	0%	
Wendi Individual Savings	up to 9%	
Wendi PDM Group Savings	up to 9%	
Wendi Other Group Savings	up to 9%	

**Wendi Agent and Enterprise Savings** 

Transaction Bands	Cash Withdraw	Send to Wendi Customer	Utility Bills / Buy Goods	School Fees	URA & Other Govt Payments	Send to MoMo & Airtel Money	Send to Other Bank Account		ATM Withdraw	•	Bulk Payments (Un-registered
501 - 2,500	250	200	0	500	2,000	N/A	1,000	N/A	N/A	1,000	1,000
2,501 - 5,000	300	200	300	500	2,000	500	1,000	N/A	N/A	1,000	1,000
5,001 - 15,000	700	500	800	500	2,000	750	1,000	1,000	1,000	1,000	1,000
15,001 - 30,000	800	500	800	500	2,000	1,200	1,000	1,200	1,000	1,000	1,000
30,001 - 45,000	1,000	500	1,000	500	2,000	1,500	1,000	1,800	1,000	1,000	1,000
45,001 - 60,000	1,100	500	1,000	500	2,000	1,700	1,100	2,000	1,000	1,000	1,000
60,001 - 125,000	1,300	500	1,500	500	2,000	2,000	1,300	2,800	1,500	1,000	1,000
125,001 - 250,000	2,000	500	1,700	500	2,000	2,500	2,000	3,000	1,500	1,000	1,000
250,001 - 500,000	2,900	500	2,500	2,000	2,000	3,000	2,900	6,800	2,000	1,000	1,000
500,001 - 1,000,000	3,750	800	4,000	2,000	4,000	4,000	3,750	10,000	2,000	25,000	25,000
1,000,001 - 2,000,000	5,500	800	5,000	2,000	7,000	5,000	5,500	15,000	3,000	25,000	25,000

10,000

15,000

FREE

10,000

15,000

10,000 5,000

15,000 5,000