

DEPOSIT PRODUCTS CHARGES

SAVINGS ACCOUNTS				
ORDINARY SAVINGS ACCOUNT				
Opening Balance	UGX 8,000		Interest to be earned	On Balances ≥ 10m
Minimum Balance	UGX 8,000		Below min balance	Nil
Management Fee	UGX 3,000		BUSINESS SAVINGS ACCOUNT	
Free Withdrawals	n/a		Opening Balance	UGX 100,000
Interest to be earned	On Balances ≥ 10m		Minimum Balance	UGX 100,000
Below min balance	Nil		Management Fee	UGX 8,000
Free Withdrawals	n/a		Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 15m		Interest to be earned	On Balances ≥ 15m
Below min balance	Nil		Below min balance	Nil
DIASPORA SAVINGS ACCOUNT				
Opening Balance	UGX 35,000/USD 10/EUR 10		Opening Balance	UGX 20,000/USD 50/KES 5,000,EUR/GBP 30
Minimum Balance	UGX 35,000/USD 10/EUR 10		Minimum Balance	Nil
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	n/a		Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 5m		Interest to be earned	On Balances ≥ 5m
Below min balance	Nil		Below min balance	Nil
CAMPUS LIFE ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	n/a		Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 0.1m		Interest to be earned	On Balances ≥ 0.1m
YOUTH SAVE ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	UGX 3,000		Management Fee	UGX 3,000
Free Withdrawals	n/a		Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 0.1m		Interest to be earned	On Balances ≥ 0.1m
Below min balance	Nil		Below min balance	Nil
FOREIGN CURRENCY ACCOUNTS				
Opening Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent		Opening Balance	Personal - UGX 200,000 Business - UGX 500,000
Minimum Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent		Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000
Management Fee	USD/EUR 5 or GBP 4		Management Fee	UGX 30,000
Free Withdrawals	n/a		Free Withdrawals	10 Free per month
Interest to be earned	n/a		Interest to be earned	On Balances ≥ 5m
Below min balance	Nil		Below min balance	Nil
EARLY START ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 50,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 50,000
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	4 free per year		Free Withdrawals	1 Free per Quarter
Interest to be earned	On Balances ≥ 0.2m		Extra withdrawals	UGX 20,000 Each
Below min balance	Nil		Management Fee	Nil
SUMMIT ACCOUNT				
Opening Balance	Personal - UGX 200,000 Business - UGX 500,000		ATM Card	n/a
Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000		Interest to be earned	On Balances ≥ 0.2m
Management Fee	UGX 30,000		Below min balance	Nil
Free Withdrawals	10 Free per month			
Interest to be earned	On Balances ≥ 5m			
Below min balance	Nil			
POST SAVE ACCOUNT				
Opening Balance	UGX 50,000		Opening Balance	UGX 50,000
Minimum Balance	UGX 50,000		Minimum Balance	UGX 50,000
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	1 Free per Quarter		ATM Card	n/a
Extra withdrawals	UGX 20,000 Each		Interest to be earned	On Balances ≥ 0.2m
Management Fee	Nil		Below min balance	Nil
ATM Card	n/a			
Interest to be earned	On Balances ≥ 0.2m			
Below min balance	Nil			
SMART WOMAN ACCOUNT				
Opening Balance	UGX 25,000		Opening Balance	Nil
Minimum Balance	UGX 25,000		Minimum Balance	UGX 10,000
Management Fee	UGX 3000		Management Fee	Nil
Free Withdrawals	n/a		1 Free Withdrawal p.q	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 0.2m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
VSLA ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	UGX 3,000		Management Fee	Nil
Free Withdrawals	4 free per month		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
SACCO ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	UGX 8,000		Management Fee	Nil
Free Withdrawals	1 free per month		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 0.5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
PARISH MODEL SAVINGS ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	UGX 8,000		Management Fee	Nil
Free Withdrawals	1 free per month		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 0.5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
CURRENT ACCOUNTS				
PERSONAL CURRENT ACCOUNT				
Opening Balance	UGX 50,000/USD 50/KES 5,000,EUR/GBP 30		Opening Balance	UGX 10,000
Minimum Balance	UGX 20,000/USD 25/KES 2,500,EUR/GBP 15		Minimum Balance	UGX 10,000
Management Fee	UGX 8,000		Management Fee	Nil
Free Withdrawals	1 free per month		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 0.5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
BUSINESS CURRENT ACCOUNT				
Opening Balance	UGX 100,000/USD 100/KES 10,000,EUR/GBP 60		Opening Balance	UGX 10,000
Minimum Balance	UGX 50,000/USD 50/KES 5,000,EUR/GBP 30		Minimum Balance	UGX 10,000
Management Fee	UGX 5,000		Management Fee	Nil
Free Withdrawals	n/a		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
SALARY CURRENT ACCOUNT				
Opening Balance	UGX 20,000/USD 50/KES 5,000,EUR/GBP 30		Opening Balance	UGX 10,000
Minimum Balance	Nil		Minimum Balance	UGX 10,000
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	n/a		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	On Balances ≥ 5m		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
PARISH MODEL CURRENT ACCOUNT				
Opening Balance	UGX 10,000		Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000		Minimum Balance	UGX 10,000
Management Fee	Nil		Management Fee	Nil
Free Withdrawals	UGX 3,000 For extra		Free Withdrawals	UGX 3,000 For extra
Interest to be earned	Refer to Wendi Tariff		Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil		Below min balance	Nil
TERM DEPOSIT ACCOUNTS				
FIXED DEPOSIT ACCOUNT			CALL DEPOSIT ACCOUNT	
Opening Balance	UGX 1,000,000		Opening Balance	UGX 10,000,000
Minimum Balance	UGX 1,000,000		Minimum Balance	UGX 10,000,000
Management Fee	Nil		Management Fee	Nil
Interest to be earned	Negotiable		Interest to be earned	Negotiable
Below min balance	n/a		Below min balance	n/a

GENERAL SERVICES & LOAN RELATED CHARGES

DEPOSIT CHARGES		
Over The Counter Ugx	Nil	
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	Nil	
BOUNCED CHEQUES CHARGES (INWARD)		
Insufficient Funds	UGX 100,000	
Effects not cleared	UGX 40,000	
Technical Reasons	UGX 20,000	
BOUNCED CHEQUES CHARGES (OUTWARD)		
Insufficient Funds	Nil	
Effects not cleared	Nil	
Technical Reasons	Nil	
GENERAL SERVICES		
E-statement to valid customers email	Nil	
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)	Nil	
ATM cash deposit on PostBank ATM	Nil	
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	Nil	
Union Pay Card POS Purchase	Nil	
OTHER SERVICES		
E-Statement to valid customers email	Nil	
Interim/Duplicate Statement Printed(per page)	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 Administration Verification	UGX 40,000	
Other Document Verification	UGX 40,000	
Retreival of Vouchers/Camera/Footage upon request by customer	UGX 50,000	
SMS Alerts	Nil	
Account Reactivation	Nil	
Dormancy on Account	UGX 10,000	
Salary Handling	UGX 2,500	
Student Allowance handling	UGX 2,500	
OVER THE COUNTER UTILITY PAYMENTS		
National Water Deposits-Over The Counter	Nil	
Umeme Payments-Over The Counter	Nil	
OVER THE COUNTER COLLECTIONS		
School Fees	UGX 2,000	
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	UGX 15,000	
Draft Charge to PostBank Customers	UGX 10,000	
Draft Cancellation/Repurchase	UGX 10,000	
Stop Payment	UGX 20,000	
FOREIGN FUNDS TRANSFERS		
Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	
Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent	
	(*Excludes Correspondent Bank Fees)	
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	
STANDING ORDER PAYMENTS		
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 SAVE and Early Start Account	UGX 2,000	
ONLINE BANKING SERVICES (MOBILE & INTERNET)		
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		
≤ UGX 5,000	Nil	
UGX 5,001 - UGX 60,000	Nil	
UGX 60,001 - UGX 125,000	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		
TRANSACTION BANDS	WITHDRAW 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
AGENCY BANKING UTILITY PAYMENTS		
URA Payment		UGX 2,000
NWSC Payment		UGX 1,000
Umeme Payment		UGX 1,000
School Fees		UGX 2,000
LOAN RELATED CHARGES		
Personal Loan Application Fees		UGX 20,000 - UGX 50,000
Other Loan Application Fees		UGX 50,000
Loan Arrangement/Processing Fees (% of Loan)		1-9%
INTEREST CHARGES		
Micro Business Loans		PLR + Up to 5% p.a.
SME Business Loans		PLR + Up to 4% p.a.
Micro Agriculture Loans		PLR + Up to 4% p.a.
SME Agriculture Loans		PLR + Up to 4% p.a.
Contract Financing		PLR + Up to 5% p.a.
Green Financing		PLR + Up to 3% p.a.
Personal Loans		PLR +/- Up to 5% p.a.
Asset Financing		PLR +/- Up to 4% p.a.
Wash Loans		PLR +/- Up to 3% p.a.
Other Loans		PLR +/- Up to 4% p.a.
Community Banking Loans		PLR +/- Up to 4% p.a.
Quick Loans		5% p.m
INSURANCE PREMIUM RATES		
Agriculture Loans for crops (% of Loan)		3.2%
Agriculture Loans for animals (% of Loan)		2.7%
All other Loans - Life Insurance (% of Loan)		0.8%-1%
OTHER LOAN CHARGES		
Restructuring Fees(% of Loan)		1-2%
Early Settlement Fees(% of Loan)		Nil
Penalty Fees	Up to 3.5% per month of amount overdue	
CRB Card/Replacement		UGX 30,000
CRB Inquiry /Report		UGX 8,000 -UGX 15,000
GUARANTEES		
Arrangement Fees(% of Value)		0.5% minimum UGX 100,000
Commission		1% Per quarter min UGX 100,000
Amendment		UGX 50,000
Bank Sealed Endorsement		UGX 50,000
LETTERS OF CREDIT		
Arrangement Fees		0.5% minimum UGX 100,000
Commission		0.75%(Cash Covered) 1% per qtr(Collateral Covered)
Amendment		UGX 50,000
SECURITY PERFECTION (MORTGAGE FEES)		
≤ 200m		UGX 380,000
200m-400m		UGX 1,000,000
>400m-600m		UGX 1,500,000
>600m-1bn		UGX 2,000,000
>1bn-2bn		UGX 4,000,000
>2bn		UGX 5,000,000
MONEY TRANSFER SERVICES		
Western Union Comission Abroad,		UGX 6,000- UGX 65,000
Western Union Commission Within East Africa		
MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000,2% of value for >5.4m transactions	
Transfast (Cash Out)		Nil
POSTAL PAY		
Over the Counter Cash Out		Nil
Direct to Account Credit		Nil
CHIPPER CASH		
Direct to Account Credit		Nil