

TARIFF GUIDE

Effective 03rd October 2024



DEPOSIT PRODUCTS CHARGES

SAVINGS ACCOUNTS		CAMPUS LIFE ACCOUNT		EARLY START ACCOUNT		SMART WOMAN ACCOUNT		SACCO ACCOUNT		SALARY CURRENT ACCOUNT	
ORDINARY SAVINGS ACCOUNT		Opening Balance	UGX 10,000	Opening Balance	UGX 10,000	Opening Balance	UGX 25,000	Opening Balance	UGX 50,000	Opening Balance	UGX 20,000/USD 50/KES 5,000, EUR/GBP 30
Minimum Balance	UGX 8,000	Minimum Balance	UGX 10,000	Minimum Balance	UGX 10,000	Minimum Balance	UGX 25,000	Minimum Balance	Nil	Minimum Balance	Nil
Management Fee	UGX 8,000	Management Fee	Nil	Management Fee	Nil	Management Fee	UGX 3,000	Management Fee	Nil	Management Fee	Nil
Free Withdrawals	UGX 3,000	Free Withdrawals	n/a	Free Withdrawals	4 free per year	Free Withdrawals	n/a	Free Withdrawals OTC	1 free per month	Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 10m	Interest to be earned	On Balances ≥ 0.1m	Interest to be earned	On Balances ≥ 0.2m	Interest to be earned	On Balances ≥ 0.2m	Interest to be earned	No	Interest to be earned	n/a
Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil
BUSINESS SAVINGS ACCOUNT		YOUTH SAVE ACCOUNT		SUMMIT ACCOUNT		PARISH MODEL SAVINGS ACCOUNT		PERSONAL CURRENT ACCOUNT		PARISH MODEL CURRENT ACCOUNT	
Opening Balance	UGX 100,000	Opening Balance	UGX 10,000	Opening Balance	Personal - UGX 200,000 Business - UGX 500,000	Opening Balance	Nil	Opening Balance	UGX 50,000/USD 50/KES 5,000, EUR/GBP 30	Opening Balance	Nil
Minimum Balance	UGX 100,000	Minimum Balance	UGX 10,000	Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000	Minimum 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	UGX 3,000	Management Fee	UGX 30,000	Management Fee	Nil	Management Fee	UGX 3,000 For extra Refer to Wendi Tariff	Management Fee	Nil
Free Withdrawals	n/a	Free Withdrawals	n/a	Free Withdrawals	1 Free Withdrawal p.q	Free Withdrawals	1 Free Withdrawal p.q	Free Withdrawals	UGX 3,000	Free Withdrawals	1 Free Withdrawal p.q
Interest to be earned	On Balances ≥ 15m	Interest to be earned	On Balances ≥ 0.1m	Interest to be earned	10 Free per month	Interest to be earned	On Balances ≥ 5m	Interest to be earned	n/a	Interest to be earned	UGX 3,000 For extra Refer to Wendi Tariff
Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil
DIASPORA SAVINGS ACCOUNT		FOREIGN CURRENCY ACCOUNTS		POST SAVE ACCOUNT		CURRENT ACCOUNTS		BUSINESS CURRENT ACCOUNT		TERM DEPOSIT ACCOUNTS	
Opening Balance	UGX 35,000/USD 10/EUR 10	Opening Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	Opening Balance	UGX 50,000	VSIA ACCOUNT		Opening Balance	UGX 100,000/USD 100/KES 10,000, EUR/GBP 60	FIXED DEPOSIT ACCOUNT	
Minimum Balance	UGX 35,000/USD 10/EUR 10	Minimum Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	Minimum Balance	UGX 50,000	Opening Balance	UGX 50,000	Minimum Balance	UGX 50,000/USD 50/KES 5,000, EUR/GBP 5,000	CALL DEPOSIT ACCOUNT	
Management Fee	Nil	Management Fee	USD/EUR 5 or GBP 4	Free Withdrawals	1 Free per Quarter	Minimum Balance	Nil	Management Fee	UGX 5,000	Opening Balance	UGX 1,000,000
Free Withdrawals	n/a	Free Withdrawals	n/a	Management Fee	UGX 20,000 Each	Management Fee	Nil	Free Withdrawals	UGX 5,000	Minimum Balance	UGX 1,000,000
Interest to be earned	On Balances ≥ 5m	Interest to be earned	n/a	ATM Card	Nil	Free Withdrawals OTC	4 free per year	Interest to be earned	n/a	Management Fee	Nil
Below min balance	Nil	Below min balance	Nil	Interest to be earned	On Balances ≥ 0.2m	Interest to be earned	No	Below min balance	Nil	Interest to be earned	Negotiable
				Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Negotiable

GENERAL SERVICES & LOAN RELATED CHARGES

DEPOSIT CHARGES		OTHER SERVICES		STANDING ORDER PAYMENTS		INTEREST CHARGES	
Over The Counter Ugx	Nil	E-Statement to valid customers email	Nil	Standing order set up(within PBU)	UGX 2,000	Micro Business Loans	PLR + Up to 5% p.a.
Over The Counter Foreign Currency	≤ 5,000 USD deposits or equivalent in foreign currency - Free per day 0.35 % for > 5,000 USD deposits or equivalent in foreign currency.	Interim/Duplicate Statement Printed(per page)	UGX 3,000	Standing orders within the bank	UGX 2,000	SME Business Loans	PLR + Up to 4% p.a.
OVER THE COUNTER WITHDRAW CHARGES		Account Closure Charge	UGX 20,000	Standing orders to other banks	UGX 5,000	Micro Agriculture Loans	PLR + Up to 4% p.a.
Savings and Current Accounts(Ugx)	Below 3M - UGX 6,000	Children's Savings Coin Bank	UGX 20,000	Standing order cancellations	UGX 5,000	SME Agriculture Loans	PLR + Up to 4% p.a.
Savings and Current Accounts(Fcy)	3M and Above - UGX 5,000 USD/EUR 5,GBP 4	Certificate of Accounts	UGX 30,000	Standing order - Unpaid	UGX 10,000	Contract Financing	PLR + Up to 5% p.a.
CHEQUE BOOK		Certificate of Balance	UGX 50,000	Standing orders to SAYE and Early Start Account	UGX 2,000	Green Financing	PLR + Up to 3% p.a.
Cheque Book	UGX 1,000 per leaf.	Audit Confirmation Report	UGX 50,000	ONLINE BANKING SERVICES (MOBILE & INTERNET)			
Counter leaf(Ugx)	UGX 20,000	Bankers Letter of Introduction	UGX 50,000	Mobile Phone Banking Registration	Nil	Personal Loans	PLR +/- Up to 5% p.a.
Counter leaf(Fcy)	EUR/GBP 3,USD 5	Company Search Fees	UGX 70,000	Balance Inquiry	Nil	Asset Financing	PLR +/- Up to 4% p.a.
Cheque Clearing	Nil	Other Registered Entity Search Fees	UGX 40,000	Mini Statement	Nil	Wash Loans	PLR +/- Up to 3% p.a.
BOUNCED CHEQUES CHARGES (INWARD)		Letters of Administration Verification	UGX 40,000	Airtime Purchase	UGX 300	Other Loans	PLR +/- Up to 4% p.a.
Insufficient Funds	UGX 100,000	Other Document Verification	UGX 40,000	Utility Payments	UGX 1,000	Community Banking Loans	PLR +/- Up to 4% p.a.
Effects not cleared	UGX 40,000	Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	Outgoing RTGS	UGX 10,000	Quick Loans	5% p.m
Technical Reasons	UGX 20,000	SMS Alerts	Nil	Outgoing EFT	UGX 3,000	INSURANCE PREMIUM RATES	
BOUNCED CHEQUES CHARGES (OUTWARD)		Account Reactivation	Nil	BANK TO WALLET			
Insufficient Funds	Nil	Dormancy on Account	UGX 10,000	≤ UGX 5,000	UGX 1,700	Agriculture Loans for crops (% of Loan)	3.2%
Effects not cleared	Nil	Salary Handling	UGX 2,500	UGX 5,001 - UGX 60,000	UGX 1,200	Agriculture Loans for animals (% of Loan)	2.7%
Technical Reasons	Nil	Student Allowance handling	UGX 2,500	UGX 60,001 - UGX 125,000	UGX 2,400	All other Loans - Life Insurance (% of Loan)	0.8%-1%
GENERAL SERVICES		OVER THE COUNTER UTILITY PAYMENTS		UGX 125,001 - UGX 250,000	UGX 2,700	OTHER LOAN CHARGES	
E-statement to valid customers email	Nil	National Water Deposits-Over The Counter	Nil	UGX 250,001 - UGX 500,000	UGX 3,000	Restructuring Fees(% of Loan)	1-2%
Interim/Duplicate statement printed (per page)	UGX 3,000	Umeme Payments-Over The Counter	Nil	UGX 500,001 - UGX 1,000,000	UGX 3,200	Early Settlement Fees(% of Loan)	Nil
Account closure charge	UGX 20,000	OVER THE COUNTER COLLECTIONS		UGX 1,000,001 - UGX 2,000,000	UGX 4,200	Penalty Fees	Up to 3.5% per month of amount overdue
ATM SERVICES		School Fees	UGX 2,000	UGX 2,000,001 - UGX 5,000,000	UGX 6,200	CRB Card/Replacement	UGX 30,000
Initial ATM Card Issuance	UGX 15,000	URA Collection per deposit	UGX 2,000	AGENCY BANKING			
ATM Card replacement(Lost/Damaged/Expired)	UGX 15,000	NSSF	Nil	TRANSACTION BANDS			
ATM Card replacement(Faulty)	Nil	LOCAL FUNDS TRANSFERS		WITHDRAW CHARGE			
ATM cash deposit on PostBank ATM	Nil	Inter-account transfers	UGX 2,000	UGX 500-UGX 5,000	UGX 500	DEPOSIT CHARGE	
ATM Cardless withdraw	UGX 2,000	Incoming EFT	UGX 4,000	UGX 5,001 - UGX 15,000	UGX 700	UGX 300	
ATM cash withdrawal on PostBank ATM	UGX 1,000	Incoming RTGS	UGX 3,500	UGX 15,001 - UGX 30,000	UGX 800	UGX 300	
Balance Inquiry at PostBank ATM	UGX 500	Outgoing EFT	UGX 5,000	UGX 30,001 - UGX 45,000	UGX 1,000	UGX 300	
Mini statement at PostBank ATM	UGX 500	Outgoing RTGS	UGX 15,000	UGX 45,001 - UGX 60,000	UGX 1,100	UGX 300	
ATM cash withdrawal (Interswitch Network)	UGX 2,000	Draft Charge to PostBank Customers	UGX 10,000	UGX 60,001 - UGX 125,000	UGX 1,300	UGX 500	
Interswitch ATM Balance Inquiry	UGX 600	Draft Cancellation/Repurchase	UGX 10,000	UGX 125,001 - UGX 250,000	UGX 2,000	UGX 700	
Interswitch ATM Mini statement	UGX 600	Stop Payment	UGX 20,000	UGX 250,001 - UGX 500,000	UGX 2,900	UGX 1,000	
Union Pay Card ATM withdraw charge	UGX 10,000	FOREIGN FUNDS TRANSFERS		UGX 500,001 - UGX 1,000,000	UGX 3,750	UGX 1,600	
Union Pay Card ATM Balance Inquiry	Nil	Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	UGX 1,000,001 - UGX 2,000,000	UGX 5,500	UGX 2,000	
Union Pay Card POS Purchase	Nil	Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)	UGX 2,000,001 - UGX 4,000,000	UGX 10,000	UGX 3,000	
BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)		Inward Foreign Transfers (TTs/Swift)	USD/GBP/EUR 10 or equivalent	UGX 4,000,001 - UGX 5,000,000	UGX 12,500	UGX 3,500	
MOTOR FOR BUSINESS		Cancellation of Transfers	USD 25,GBP/EUR 15 or equivalent	UGX 5,000,001 - UGX 20,000,000	N/A	UGX 3,500	
INDICATIVE RATE*		Outward TTs amendments	USD/GBP/EUR 10 or equivalent	AGENCY BANKING UTILITY PAYMENTS			
Saloons, station wagon, pick-up (For commercial use)		Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent	TRANSACTION BANDS			
Saloons, station wagon, pick-up (For private use)		Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent	WITHDRAW CHARGE			
Lorries, prime movers, tractor heads, trailers, etc				DEPOSIT CHARGE			
Petrol/Gas/Chemical Tankers				UGX 500-UGX 5,000			
All Other tankers				UGX 5,001 - UGX 15,000			
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV				UGX 15,001 - UGX 30,000			
PMO/Coporate and school buses				UGX 30,001 - UGX 45,000			
* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms)				UGX 45,001 - UGX 60,000			
Business Combined Insurance				UGX 60,001 - UGX 125,000			
Business Combined to cover various business risks (property, equipment, business and liability risks)				UGX 125,001 - UGX 250,000			
Retail/Individual Life products				UGX 250,001 - UGX 500,000			
Protection/Savings and investment plans				UGX 500,001 - UGX 1,000,000			
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