

TARIFF GUIDE

Effective 13th April 2025



PostBank

DEPOSIT PRODUCTS

	OPENING BALANCE					MINIMUM BALANCE					MONTHLY MANAGEMENT FEE				FREE WITHDRAWALS	INTEREST TO BE EARNED	BELOW MIN BALANCE
	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP			
CURRENT ACCOUNTS																	
ZeroFlex Account	20,000					20,000					NIL				1 Free per quarter	N/A	
VSLA Account	50,000					NIL					NIL				4 free per year	N/A	
SACCO Account	50,000					NIL					NIL				1 free per month	N/A	
Investment Club Account	50,000					NIL					NIL				NIL	N/A	
Personal Current Account	50,000	50	30	30	5,000	25,000	25	15	15	2,500	3,000				N/A	N/A	
Business Current Account	100,000	100	60	60	10,000	50,000	50	30	30	5,000	5,000				N/A	N/A	
Salary Current Account	20,000	50	30	30	5,000	NIL					NIL				N/A	N/A	
Government Current Account	100,000					50,000					30,000				N/A	Up to 0.5% p.a. for balances of UGX 5,000,000 and above	
SAVINGS ACCOUNTS																	
Ordinary Savings Account	8,000					8,000					3,000					On Balances ≥ 10m	NIL
Business Savings Account	100,000					100,000					8,000				N/A	On Balances ≥ 15m	NIL
Diaspora Savings Account	35,000	10	10	10		35,000	10	10	10		NIL				N/A	On Balances ≥ 5m	NIL
Campus Life Account	10,000					10,000					N/A				N/A	On Balances ≥ 0.1m	NIL
Youth Save Account	10,000					10,000					3,000				N/A	On Balances ≥ 0.1m	NIL
Early Start Account	10,000					10,000					NIL				4 free per year	On Balances ≥ 0.2m	NIL
Summit Personal Account	200,000					200,000					30,000				10 free per month	On Balances ≥ 5m	NIL
Summit Business Account	500,000					500,000					30,000				10 free per month	On Balances ≥ 5m	NIL
Post Save Account	50,000					50,000					NIL				1 free per quarter	On Balances ≥ 0.2m	NIL
															UGX 20,000 extra		
Smart Woman Account	25,000					25,000					3,000				N/A	On Balances ≥ 0.2m	NIL
INVESTMENT ACCOUNTS																	
Fixed Deposit Account	1,000,000					1,000,000					NIL					Negotiable	N/A
Call Deposit Account	10,000,000					10,000,000					NIL					Negotiable	N/A
NOTE: Foreign currency amounts shall be subjected to their equivalent value in UGX																	

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GENERAL SERVICES AND LOAN RELATED CHARGES

DETAILS	CHARGES	DETAILS	CHARGES
DEPOSIT CHARGES		STANDING ORDER PAYMENTS	
Over-the-counter Ugx	NIL	Standing order set up(within PBU)	UGX 2,000
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.	Standing orders within the bank	UGX 2,000
OVER THE COUNTER WITHDRAW CHARGES		Standing orders to other banks	UGX 5,000
Savings and Current Accounts(Ugx)	UGX 7,000 For amounts below UGX 3,500,000	Standing order cancellations	UGX 5,000
	0.2% Capped at UGX 20,000 For amounts above UGX 3,500,000	Standing order - Unpaid	UGX 10,000
Savings and Current Accounts(Fcy)	USD/EUR 5,GBP 4	Standing orders to SAYE and Early Start Accounts	UGX 2,000
CHEQUE BOOK		INTERNET AND MOBILE BANKING SERVICES	
Cheque Book	UGX 1,000 per leaf.	Onboarding and Registration	NIL
Counter leaf(Ugx)	UGX 20,000	Balance Inquiry	NIL
Counter leaf(Fcy)	EUR/GBP 3,USD 5	Mini Statement	NIL
Cheque Clearing	NIL	Airtime Purchase	UGX 300
STOP PAYMENTS - INWARD		Utility Payments	UGX 1,000
Returned Cheques - Insufficient Funds	UGX 150,000	Outgoing RTGS	UGX 10,000
Returned Cheques - Effects not cleared	UGX 50,000	Outgoing EFT	UGX 3,000
Returned Cheques - Technical Reasons	UGX 20,000	BANK TO WALLET	
STOP PAYMENTS - OUTWARD		≤ UGX 5,000	UGX 1,700
Returned Cheques - Insufficient Funds	NIL	UGX 5,001 - UGX 60,000	UGX 2,200
Returned Cheques - Effects not cleared	NIL	UGX 60,001 - UGX 125,000	UGX 2,400
Returned Cheques - Technical Reasons	NIL	UGX 125,001 - UGX 250,000	UGX 2,700
GENERAL SERVICES		UGX 250,001 - UGX 500,000	UGX 3,000
E-statement to valid customers email	NIL	UGX 500,001 - UGX 1,000,000	UGX 3,200
Interim/Duplicate statement printed (per page)	UGX 3,000	UGX 1,000,001 - UGX 2,000,000	UGX 4,200
Account closure charge	UGX 20,000	UGX 2,000,001 - UGX 5,000,000	UGX 6,200
ATM SERVICES		AGENCY BANKING	
Initial ATM Card Issuance	UGX 15,000	Balance Inquiry (POS)	UGX 500
ATM Card replacement(Lost/Damaged/Expired)	UGX 15,000	Mini Statement (POS)	UGX 500
ATM Card replacement(Faulty)	NIL	TRANSACTION BANDS	
ATM cash deposit on PostBank ATM	NIL	UGX 500-UGX 5,000	UGX 500
ATM Cardless withdraw	UGX 2,000	UGX 5,001 - UGX 15,000	UGX 700
ATM cash withdrawal on PostBank ATM	UGX 1,000	UGX 15,001 - UGX 30,000	UGX 800
Balance Inquiry at PostBank ATM	UGX 500	UGX 30,001 - UGX 45,000	UGX 1,000
Mini statement at PostBank ATM	UGX 500	UGX 45,001 - UGX 60,000	UGX 1,100
ATM cash withdrawal - Interswitch	UGX 2,400	UGX 60,001 - UGX 125,000	UGX 1,300
Interswitch ATM Balance Inquiry	UGX 600	UGX 125,001- UGX 250,000	UGX 2,000
Interswitch ATM Mini statement	UGX 600	UGX 250,001- UGX 500,000	UGX 2,900
Union Pay Card ATM withdraw charge	UGX 10,000	UGX 500,001- UGX 1,000,000	UGX 3,750
Union Pay Card ATM Balance Inquiry	NIL	UGX 1,000,001 - UGX 2,000,000	UGX 5,500
Union Pay Card POS Purchase	NIL	UGX 2,000,001 - UGX 4,000,000	UGX 10,000
OTHER SERVICES		UGX 4,000,001 - UGX 5,000,000	UGX 12,500
E-Statement to valid customers email	NIL	UGX 5,000,001 - UGX 20,000,000	N/A
Interim/Duplicate Statement Printed per page	UGX 3,000 or FX Equivalent	AGENCY BANKING UTILITY PAYMENTS	
Account Closure Charge	UGX 20,000 or FX Equivalent	URA	UGX 2,000
Children's Savings Coin Bank	UGX 20,000	NWSC	UGX 1,000
Certificate of Accounts	UGX 30,000	UEDCL	UGX 1,000
Certificate of Balance	UGX 50,000	School Fees	UGX 2,000
Audit Confirmation Report	UGX 50,000	LOAN RELATED CHARGES	
Bankers Letter of Introduction	UGX 50,000	Personal Loan Application Fees	UGX 20,000 - UGX 50,000
Company Search Fees	UGX 70,000 or FX Equivalent	Others Loan Application Fees	UGX 50,000 - UGX 100,000
Group search Fees - SACCO VSLA & Investment Club	UGX 40,000 or FX Equivalent	Loan Arrangement/Processing/ Licensing Fees(% of Loan)	1-9%
Letters of Administration Verification	UGX 40,000	INTEREST CHARGES	
Other Document Verification	UGX 40,000	Micro Business Loans	PLR + Up to 5% p.a.
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	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
OVER-THE-COUNTER UTILITY PAYMENTS		OTHER LOAN CHARGES	
NWSC	NIL	Restructuring Fees(% of Loan)	1-2%
UEDCL	UGX 1,000	Early Settlement Fees(% of Loan)	NIL
OVER-THE-COUNTER COLLECTIONS		Digital Loan setup fee	upto 10%
School Fees	UGX 2,000	Penalty Fees	Up to 10% per month of amount overdue
URA Collection per deposit	UGX 2,000	CRB Card/Replacement	UGX 30,000
NSSF	NIL	CRB Inquiry /Report	UGX 8,000 -UGX 15,000
LOCAL FUNDS TRANSFERS		GUARANTEES	
Inter-account transfers	UGX 2,000 or FX Equivalent	Arrangement Fees(% of Value)	0.5% minimum UGX 100,000
Incoming EFT	UGX 4,000 or FX Equivalent	Commission	1% Per quarter min UGX 100,000
Outgoing EFT	UGX 5,000 or FX Equivalent	Amendment	UGX 50,000
Incoming RTGS	UGX 3,500 or FX Equivalent	Bank Sealed Endorsement	UGX 50,000
Outgoing RTGS	UGX 20,000 or FX Equivalent	LETTERS OF CREDIT	
Draft Charge to PostBank Customers	UGX 10,000 or FX Equivalent	Arrangement Fees	0.5% minimum UGX 100,000
Draft Cancellation/Repurchase	UGX 10,000 or FX Equivalent	Commission	0.75%(Cash Covered), 1% per qtr(Collateral Covered)
Stop Payment	UGX 25,000 or FX Equivalent	Amendment	UGX 50,000
FOREIGN FUNDS TRANSFERS		SECURITY PERFECTION (MORTGAGE FEES)	
Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	≤ 200m	UGX 380,000
Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)	200m-400m	UGX 1,000,000
	USD/GBP/EUR 10 or equivalent	>400m-600m	UGX 1,500,000
Inward Foreign Transfers (TTs/Swift)	USD 25, GBP/EUR 15 or equivalent	>600m-1bn	UGX 2,000,000
Cancellation of Transfers	USD/GBP/EUR 10 or equivalent	>1bn-2bn	UGX 4,000,000
Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent	>2bn	UGX 5,000,000
Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent	MONEY TRANSFER SERVICES	
BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)		Western Union Commission abroad / Within East Africa	UGX 6,000- UGX 65,000
MOTOR FOR BUSINESS		MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000, 2% of value for >5.4m transactions
Saloon, station wagon, pick-up (For commercial use)	Indicative rate*	Transfast(Cash Out)	NIL
Saloon, station wagon, pick-up (For private use)	5%	CHIPPER CASH	
Lorries, prime movers, tractor heads, trailers, etc	4%	Direct to Account Credit	NIL
Petrol/Gas/Chemical Tankers	7.5%	DOCUMENTARY COLLECTIONS PROCESSING FEE	
All Other tankers	6%	Export Handling/Collection	0.2% all in Min. USD 150 (Includes courier charges, SWIFT & PBU commission)
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV	7.5%	Import Handling/Collection	0.2% (Min UGX 150,000)
PMO/Corporate and school buses	5%	Avalisation	0.5% per quarter (Min UGX 150,000)
* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms)		NOTE:	
Business Combined Insurance		All charges will be subject to 15% excise duty with the exception of loan-related fees.	
Business Combined to cover various business risks (property, equipment, business and liability risks)	Rate dependent on selection of risks covered	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.	
Retail Individual Life products		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 other optional medium.	
Protection/Savings and investment plans	Rate depends on age, period on cover and premium payment plans		

WALLET TRANSACTIONS		
CASH DEPOSITS	FREE	
WENDI TO POSTBANK ACCOUNT	FREE	
TRANSACTION LIMITS	MIN	MAX
DEPOSITS (Per transaction)	500	7,000,000
WITHDRAWALS (Per transaction)	500	5,000,000
INTEREST ON SAVINGS		
Wendi Individual Savings	Up to 10% p.a	
Wendi PDM Group Savings	Up to 2% p.a	
Wendi Other Group Savings	Up to 5% p.a	
Wendi Agent and Enterprise Savings	Up to 5% p.a	

Transaction Bands	Cash Withdraw	Send to Wendi Customer	Utility Bills / Buy Goods	School Fees	URA and Other Gov't Payments	Send to MoMo and Airtel Money	Send to Other Bank Account	Send Cash Voucher	ATM Withdraw	Bulk Payments
501 - 2,500	250	200	0	650	2,000	N/A	1,000	N/A	N/A	200
2,501 - 5,000	300	200	300	700	2,000	500	1,000	N/A	500	200
5,001 - 15,000	700	500	800	750	2,000	750	1,000	1,000	1,000	200
15,001 - 30,000	800	500	800	800	2,000	1,200	1,000	1,200	1,000	200
30,001 - 45,000	1,000	500	1,000	800	2,000	1,500	1,000	1,800	1,000	200
45,001 - 60,000	1,100	500	1,000	850	2,000	1,700	1,100	2,000	1,000	200
60,001 - 125,000	1,300	500	1,500	1,000	2,000	2,000	1,300	2,800	1,500	400
125,001 - 250,000	2,000	500	1,700	1,300	2,000	2,500	2,000	3,000	1,500	400
250,001 - 500,000	2,900	500	2,500	1,700	2,000	3,000	2,900	6,800	2,000	400
500,001 - 1,000,000	3,750	800	4,000	2,050	4,000	4,000	3,750	10,000	3,500	600
1,000,001 - 2,000,000	5,500	800	5,000	2,650	7,000	5,000	5,500	15,000	3,500	1,000
2,000,001 - 5,000,000	10,000	800	10,000	4,700	10,000	10,000	10,000	N/A	5,000	1,000
5,000,001 - 10,000,000	12,000	800	15,000	5,500	15,000	15,000	15,000	N/A	5,000	1,000

Transaction Bands	PBU Bank Deposit at Wendi Agent
501 - 2,500	N/A
2,501 - 5,000	N/A
5,001 - 15,000	300
15,001 - 30,000	300
30,001 - 45,000	300
45,001 - 60,000	300
60,001 - 125,000	500
125,001 - 250,000	700
250,001 - 500,000	1,000
500,001 - 1,000,000	1,000
1,000,001 - 2,000,000	2,000
2,000,001 - 4,000,000	3,000
4,000,001 - 20,000,000	3,500

For more information on the PostBank products and services, please contact the nearest **PostBank branch** or **call** Toll Free Line: **0800 217 200** Whatsapp: **+256 707 993 930** Email: **customerservice@postbank.co.ug**