

# TARIFF GUIDE

EFFECTIVE 1<sup>ST</sup> JULY 2019

## F) SAVINGS ACCOUNTS

### 1. PERSONAL SAVINGS ACCOUNT

Minimum balance: UGX 50,000

#### Service charges

Cash deposits (over the counter)	UGX	Free
Over the counter withdraw UGX 2 Million and below	UGX	8,000
Over the counter withdraw above UGX 2 Million	UGX	5,000
Monthly management fee	UGX	2,000
Maisha charge (If applicable)	UGX	2,000 per month

### 2. ACCESS ACCOUNT

Minimum balance UGX 10,000

#### Service charges

Cash deposit (over the counter)		Free
Over the counter withdraw UGX 2 Million and below	UGX	8,000
Over the counter withdraw above UGX 2 Million	UGX	5,000
Monthly management fee	UGX	2,000
Maisha charge (If applicable)	UGX	2,000 per month

### 3. INSTITUTIONAL SAVINGS ACCOUNT

Minimum balance UGX 50,000

#### Service charges

Cash deposit (over the counter)		Free
Over the counter withdrawal UGX 5 Million and below	UGX	5,000
Over the counter withdrawal above UGX 5 Million	UGX	10,000

## G) CURRENT ACCOUNTS

### 1. INDIVIDUAL CURRENT ACCOUNT

Account opening balance UGX 200,000  
 Monthly management fee UGX 10,000  
 Account minimum balance 200,000

#### Service Charges

Cash deposit (Over the counter)	UGX	Free
Over the counter withdrawal UGX 2 Million and below	UGX	8,000
Over the counter withdrawal above UGX 2 Million	UGX	5,000
Inward cheques	UGX	3,000

#### Foreign Currency

Account Minimum balance	USD	500
	EURO	500
	GBP	500
	KES	20,000
	JPY	50,000
Monthly management fees	USD	5
	EURO	5
	GBP	3
	KES	400
	JPY	500

Cash withdrawals	(USD, EUR, GBP, KES and JPY)	below 2,000	5
		Above 2,000	0.25% of the value max charge 5000
Cash deposit	USD, EUR, GBP, KES and JPY)	below 2,500 (per day)	Free
		above 2,500	0.25% of the value max charge 5,000

### 2. CORPORATE CURRENT ACCOUNT 2

Account opening balance UGX 200,000  
 Monthly management fee UGX 10,000  
 Account minimum balance UGX 1,000,000

#### Service Charges

Cash deposit (Over the counter)		Free
Cash withdrawal UGX 5 Million and below	UGX	5,000
Cash withdrawal above UGX 5 Million	UGX	10,000
Inward cheques	UGX	3,000

#### Foreign Currency

Account Minimum balance	USD	500
	EURO	500
	GBP	500
	KES	20,000
	JPY	50,000
Monthly management fees	USD	5
	EURO	5

	GBP	3
	KES	400
	JPY	500

Cash withdrawals	(USD, EUR, GBP, KES and JPY)	below 2,000	5
		above 2,000	0.25% of the value max charge 5,000

Cash deposits	(USD, EUR, GBP, KES and JPY)	below 2,500	Free
			0.25% of the value max charge 5,000

### 3. TRUST/ SOCIETY/ CLUB CURRENT ACCOUNT

Account opening and minimum balance UGX 500,000  
 Below minimum balance charge UGX 10,000

#### Service Charges

Cash deposit (over the counter)		Free
Cash withdrawal above minimum		Free

#### Foreign Currency

Opening and minimum balance	USD	1,000
	EURO	1,000
	GBP	1,000
	KES	20,000
	JPY	50,000
Below minimum balance charge	USD	3
	EURO	3
	GBP	3
	KES	400
	JPY	500

Cash withdrawal above minimum	USD, EURO and GBP	Below 2,000	Free
			5

Cash withdrawal below minimum	USD, EURO and GBP	1 per withdrawal	
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Cash withdrawal	KES and JPY	Above 2,000	0.25% of the value max charge 5,000
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Cash deposit above minimum	USD, EURO and GBP	Below 2500 (per day)	Free
			Free

Cash deposit below minimum	USD, EUR and GBP	1 per deposit	
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Cash deposit	KES and JPY	Above 2,500	0.25% of the value max charge 5,000
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### H) VISA CREDIT CARD (LOCAL CURRENCY- UGX)

#### Charges as per card category

	Classic	Gold	Platinum
Annual fee	200,000	300,000	400,000
POS Purchases	Nil	Nil	Nil
Payment in full before due Interest	Nil	Nil	Nil
Partial payment made before due date (Minimum amount due or less than total amount due)- Interest	2.75% (p.m)	2.75% (p.m)	2.75% (p.m)
No payment or payment made after due date) – Interest	3.5% (p.m)	3.5% (p.m)	3.5% (p.m)
Late payment charges	50,000	50,000	50,000
Return payment charges	100,000	100,000	100,000
Monthly statement	Free	Free	Free
Copies of statements	10,000	10,000	10,000
Copies of transactions	200,000	200,000	200,000
Re-issue of lost or stolen cards	40,000	50,000	60,000
Over limit fee- up to 10% of credit limit	20,000	20,000	20,000
Limit enhancements- Above 10% Of limit	20,000	40,000	100,000
Cash withdrawal (dfcu ATMs)	10,000	10,000	10,000
Cash withdrawal (Non dfcu ATMs) Domestic	10,000+2%	10,000+2%	10,000+2%
Cash withdrawal (International ATMs)	10,000+3%	10,000+3%	10,000+3%
Balance inquiry dfcu ATMs	1,000	1,000	1,000
Balance inquiry (Non-dfcu ATMs) Domestic	2,000	2,000	2,000
Balance inquiry (International ATMs)	5,000	5,000	5,000
24 hour Call Centre Service	Free	Free	Free

### I) SAFE DEPOSIT LOCKER CHARGES

Size	A	B	C	D	E
Security Deposit one time	\$250	\$250	\$250	\$250	\$250
Annual Locker Rental	\$150	\$200	\$250	\$300	\$500
Service charges (on every Operation- UGX)	5,000	5,000	5,000	5,000	5000

\*Security deposit is non-interest bearing and refundable.

#### NOTE:

- All charges are exclusive of 15% government excise duty.
- The Bank reserves the right to change the tariff at anytime and will inform you of any changes.

dfcu Bank is regulated by the Central Bank of Uganda

Head Office: Plot 26 Kyadondo Road, Call Centre: 0414 351000 Toll Free:0800 222000



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