

TARIFF GUIDE

EFFECTIVE 1st JANUARY 2017

A) CURRENT ACCOUNTS

1. PINNACLE CURRENT ACCOUNT

Account opening balance	UGX	50,000
Bundled monthly fee	UGX	35,000
Bundled fee includes		
Free ATM transactions		
Free UGX over the counter deposits and withdraws		
Free inward cheque clearing		
Free standing orders		
Foreign currency		
Account opening balance	USD/EUR/GBP	20
Monthly management	USD	15
	EUR	10
	GBP	10
Cash withdrawals	Below 5,000	Free
	Above 5,000	0.50% max. charge 5,000
Cash deposits	Below 10,000 (per day)	Free
	Above 10,000	0.25% max. charge 5,000
Minimum operating balance	UGX	20,000

2. ONE TARIFF

Account opening balance	1 st Salary or UGX	50,000
Bundled monthly fee	UGX	50,000
Bundled fee includes		
Salary handling		Free
Cash deposits and withdraws		Free
5 ATM transactions a month		Free
1 Standing orders per month		Free
1 Telegraphic transfer per month		Free
4 Cheque books per year		Free
Utility bill handling		Free
Banker's cheque per month		Free
Minimum operating balance	UGX	20,000

3. SALARY ACCOUNT

Account opening balance	1st Salary or UGX	20,000
Monthly management fee	UGX	5,000
Service charges		
Cash deposits		Free
ATM	UGX	600
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Inward cheques	UGX	3,000
Minimum operating balance	UGX	20,000

4. STANDARD PERSONAL

Account opening balance	UGX	50,000
Monthly management fee	UGX	15,000
Service charges		
Cash deposits		Free
ATM	UGX	600
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Inward cheques	UGX	3,000
Foreign currency		
Account opening balance	USD	200
	GBP	200
	EURO	200
Monthly management	USD	10
	GBP	5
	EURO	10
Cash withdrawals	Below 2000	10
	Above 2000	0.5% of value max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value max. charge 5,000
Minimum operating balance	UGX	20,000

5. SACCO ACCOUNT

Account opening balance	UGX	100,000
Service charges		
Monthly management fee		Free
Cash deposits		Free
Cash withdrawal		Free
Minimum operating balance	UGX	20,000

B. SAVINGS ACCOUNTS

1. CLASSIC SAVINGS

Account opening balance / Minimum balance	UGX	50,000
Service charges		
Cash deposits		Free
1 over the counter withdrawal per month (UGX only)		Free
Each additional withdrawal	UGX	5,500
Classic savings monthly management fee	UGX	3,000
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening balance / Minimum balance	USD	100
Cash withdraw charges for foreign	Below 2,000	10
	Above 2,000	0.5% of value max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max. charge 5,000
Monthly management fees	USD	1.5

2. SAVINGS PLUS

Account opening balance / minimum balance	UGX	250,000
Service charges		
Cash deposits		Free
Savings plus monthly management fee	UGX	3,500
1 over the counter withdrawal per month		Free
Each additional withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Cheques to 3 rd parties - savings	UGX	1,500
Minimum operating balance	UGX	20,000

Foreign currency

Account opening balance / minimum balance	USD	100
	GBP	100
	EUR	100
Cash withdrawals	Below 2,000	10
	Above 2,000	0.5% of value max. 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value max. charge 5,000
Monthly management fees	USD	1.5
	Euro	1
	GBP	1
Low balance charge per month	USD/GBP/EUR	10

3. YOUNG SAVERS

Account opening / minimum balance	UGX	50,000
Service charges		
Cash deposits		Free
1 over the counter withdrawals per month		Free
Each additional withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening / minimum balance	USD	100
	GBP	100
	EUR	100
Cash withdrawals	Below 2,000	10
	Above 2,000	0.5% of value max. 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max. charges 5,000
Low balance charge per month	USD/GBP/EUR	10

4. CAMPUS PLUS (AT SELECTED BRANCHES)

Account opening balance	UGX	20,000
Minimum Operating balance	UGX	5,000
Service charges		
Cash deposit		Free
Monthly management fee	UGX	750
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Safe custody (academic documents per semester)	UGX	5,000

5. ACHIEVERS

Account opening balance / Minimum balance	UGX	50,000
Service charges		
Cash deposit		Free
Low balance charge per month	UGX	16,000
Achievers over the counter withdrawal	UGX	11,000

6. EASY ACCESS

Account opening balance	UGX	20,000
Minimum operating balance	UGX	10,000
Service charges		
Cash deposit		Free
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Monthly management fee	UGX	3,000

7. DEMBE ACCOUNT

Account opening	UGX	5,000
Minimum operating balance	UGX	5,000
Service charges		
Cash deposit		Free
ATM withdrawals	UGX	600
Monthly management fee	UGX	1,000
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500

8. INVESTMENT CLUB

Account opening / minimum balance	UGX	50,000
Service charges		
Cash deposit		Free
Monthly management fees	UGX	3,500
1 over the counter withdrawals per month		Free
Each additional withdrawal	UGX	5,500
Low balance per month	UGX	16,000
Foreign currency		
Account opening / minimum balance	USD/GBP/EUR	100
Cash withdraw charges for foreign	Below 2,000	10
	Above 2,000	0.5% of value max. 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max. charges 5,000
Monthly management fee	USD	1.5
	Euro	1
	GBP	1
Low balance charge per month	USD/GBP/EUR	10

9. AGRICULTURE GROUP

Account opening / minimum balance	UGX	50,000
Service charges		
Cash deposit		Free
1 over the counter withdrawals per month		Free
Each additional withdrawal	UGX	5,500
Low balance per month	UGX	16,000
10. SMART PLAN		
Termination fee	UGX	30,000

C) CORPORATE CURRENT ACCOUNT

Account opening balance (local)	UGX	200,000
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Service charges

1. Bundled option 1 (UGX only)		
Bundled monthly fee	UGX	50,000
Minimum operating balance	UGX	20,000
Bundled fee includes ;		
	Unlimited cash deposit transactions	
	5 cash withdraw transactions	
	5 Inward cheques	
	Additional transactions charged as per tariff	

2. Bundled option 2 (UGX only)		
Bundled monthly fee	UGX	100,000
Minimum operating balance	UGX	20,000
Bundled fee includes;		
	Unlimited cash deposit transactions	
	Unlimited cash withdraw transactions	
	Unlimited inward cheques	

3. Pay as you transact option		
Monthly management fee	UGX	35,000
Inward cheques	UGX	3,000
Over the counter withdraw below 5 Million	UGX	3,500
Over the counter withdraw above 5 Million	UGX	5,500
Minimum operating balance	UGX	20,000
Foreign currency		
Account opening balance	USD	500
	GPB	500
	EURO	500
Company search Fees		Equivalent of 60,000

Service charges		
Cash withdrawals	Below 2,000	10
	Above 2,000	0.5% of value, max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value, max. charges 5,000
Inward cheques	GBP	1.5
	EURO	2
	USD	2
Monthly management fee	USD	10
	GBP	5
	EURO	10

D) GENERAL SERVICES

1. CHEQUE SERVICES

Cheque book charge per leaf	UGX	800
Deposit book		Free
Counter cheque leaf	UGX	25,000
Bank draft	UGX	20,000
Bank draft repurchased	UGX	10,000
School fees draft	UGX	10,000
Voucher retrieval	UGX	20,000
Cheque unpaid due to insufficient funds	UGX	150,000
Cheque unpaid due to technical reasons	UGX	20,000
Cheque unpaid by other banks		Free

2. LOCAL ACCOUNTS SERVICES

Utility payments UMEME		Free
Utility payments NWSC		Free
Stop payment instructions	UGX	20,000
Stop payment foreign drafts	UGX	20,000
Dormant account reactivation		Free
Minimum interest charge - overdrawn account	UGX	10,000
Standing order setup charge	UGX	5,000
Standing order (dfcu) transfers	UGX	5,000
Standing order (Other) transfers	UGX	10,000
Amendment / termination standing order	UGX	10,000
Standing order unpaid due to lack of funds	UGX	125,000
Late deposit held in overnight safe custody		Free
Amendment of account details & signatories		Free
Closing account	UGX	20,000
Pinnacle membership	UGX	35,000

3. LOCAL COLLECTIONS

Electronic Funds Transfer (EFT)	UGX	3,500
Inward Electronic Funds Transfer (EFT)	UGX	3,500
Direct debit payments (incoming)	UGX	2,000
Unpaid direct debits	UGX	20,000
Salary Processing per item	UGX	2,000
RTGS-Instant transfer	UGX	15,000
Inward RTGS fees	UGX	3,000
Clearing in Kampala		Free
Upcountry cheques (BoU presence)	UGX	10,000
Upcountry cheques (no BoU presence)	UGX	0.50% min 30,000 max 100,000

4. AUTO TELLER MACHINE (ATM) SERVICES

1 st Issue of VISA ATM card	UGX	5,000
Withdrawals at dfcu ATM	UGX	600
Withdrawals at Interswitch ATM	UGX	1,500
Withdrawals at VISA ATM	UGX	10,000
Replacing lost/stolen VISA card	UGX	15,000
Uncollected VISA cards destroyed (3 months)	UGX	10,000
ATM Mini statement	UGX	200
ATM VISA balance inquiry	UGX	2,000
ATM balance at dfcu ATM		Free
Verification of ATM transactions	UGX	20,000

5. STATEMENTS

Initial monthly and quarterly statements		Free
Interim /additional /duplicate statement per page	UGX	5,500
Loan statement per page	UGX	5,500
Electronic statements for VISA applications	UGX	20,000

6. OTHER SERVICES (LOCAL)

URA collections	UGX	2,000
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School fees	UGX	2,000
KCCA fees	UGX	2,000
Cash-In-Transit /bullion van	UGX	70,000
Safe custody		
Large envelope per annum	UGX	200,000
Small envelope per annum	UGX	150,000
Retrieval /access fee per visit	UGX	20,000
Certificate of balance /Audit report	UGX	30,000
Letter of introduction / recommendation	UGX	20,000
Verification of letters of administration	UGX	Actual min 50,000

7. OTHER SERVICES (FOREIGN)

International payments		
Foreign currency cheques drawn on Ugandan banks	All	0.45% min \$ 30 or equivalent
Foreign currency cheques drawn on International banks	All	\$ 300 or equivalent
Swift/Telegraphic transfers		
Inward transfer	All	\$ 10 or equivalent of UGX
Outward transfer (dfcu's charge)	All	Equivalent of UGX 30,000 flat fee
Outward transfer (correspondent bank's charge)	All	\$ 25 - \$ 35
Tracers on TT's	All	Equivalent of UGX 20,000
Swift /TT message amendment	All	Equivalent of UGX 20,000
Bank Draft-USD, GBP, EURO, KES	All	0.20% min UGX 20,000

8. ELECTRONIC BANKING CHARGES

Click Banking		
Retail module sign up charge		Free
Transactional fees apply as per tariff		
Corporate module sign-up charge		Free
Corporate module monthly service charge		Free
E-statement		Free
Mobile Banking		
SMS alerts monthly charge	UGX	500
Balance enquiry		Free
Funds transfer dfcu to dfcu	UGX	1,000
Mini statement	UGX	500
Airtime recharge	UGX	300
Utility payments	UGX	1,500
School fees payments	UGX	1,500
E-tax payments	UGX	1,500
Cheque book request	UGX	500
Bank		