

TARIFF GUIDE

Effective 11th September 2021



A) CURRENT ACCOUNTS

1. PINNACLE CURRENT ACCOUNT

Account opening balance	UGX	50,000
Bundled monthly fee	UGX	36,000

Bundled fee includes;

Free ATM transactions		
Free UGX over the counter deposits and withdrawals		
Free inward cheques 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	0.25% 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	1st Salary or UGX 50,000	
Bundled monthly fee	UGX	55,000

Bundled fee includes;

In-house Salary handling	Free	
Cash deposits and withdrawals	Free	
5 ATM transactions per month	Free	
1 Standing order 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	UGX	10,000
Maintenance fee	UGX	4,500

Service charges

Cash deposits	Free	
Withdrawals at dfcu ATM	UGX	1,100
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000
Inward cheques	UGX	3,000
Minimum operating balance	UGX	10,000

4. STANDARD PERSONAL

Account opening balance	UGX	50,000
Monthly Management	UGX	15,500

Service charges

Cash deposits	Free	
ATM	UGX	1,100
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000
Inward cheques	UGX	3,000

Foreign currency

Account opening balance	USD/EUR/GBP	200
Monthly Management	USD	10
	EUR	10
	GBP	5
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Minimum operating balance	UGX	20,000

5. SACCO ACCOUNT

Account opening balance	UGX	100,000
-------------------------	-----	---------

Service charges

Monthly Management	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)	UGX	5,500
Each additional Withdrawal	UGX	3,500
Classic savings monthly management fee	UGX	3,500
Low balance charge per month	UGX	16,000
Account opening balance / Minimum balance	USD	100
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Monthly Management	USD	1.5
Low balance charge per month	USD/EUR/GBP	10

2. SAVINGS PLUS

Account opening balance / Minimum balance	UGX	250,000
---	-----	---------

Service charges

Cash deposits	Free	
Savings plus monthly management fee	UGX	4,500
1 over the counter withdrawal per month (UGX only)	Free	
Each additional Withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Cheques to 3rd parties - savings	UGX	1,500
Minimum operating balance	UGX	20,000
Account opening balance	USD/EUR/GBP	100
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Monthly Management	USD	1.5

3. YOUNG SAVERS

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
Low balance charge per month	UGX	16,000
Account opening balance	USD/EUR/GBP	100
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Minimum operating balance	UGX	20,000

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	1,000
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000
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 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000
Monthly Management fee	UGX	3,500

7. DEMBE ACCOUNT

Account opening	UGX	5,000
Minimum operating balance	UGX	5,000

Service charges

Cash Deposit	Free	
ATM withdrawals	UGX	1,100
Monthly Management	UGX	2,000
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000

8. INVESTMENT CLUB

Account opening balance / Minimum balance	UGX	50,000
---	-----	--------

Service charges

Cash deposit	Free	
Monthly Management	UGX	4,000
1 over the counter withdrawal per month (UGX only)	Free	
Each additional Withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Account opening balance / Minimum balance	USD	1.5
Monthly Management	EUR	1
	GBP	1
Low balance charge per month	USD/EUR/GBP	10

9. AGRICULTURE GROUP

Account opening balance / Minimum balance	UGX	50,000
---	-----	--------

Service charges

Cash deposit	Free	
1 over the counter withdrawal per month (UGX only)	Free	
Each additional Withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Termination fee	UGX	30,000

C) CORPORATE CURRENT ACCOUNT

Account opening balance (local)	UGX	200,000
---------------------------------	-----	---------

1. Bundled option 1 (UGX only)

Minimum balance	UGX	5,000,000
-----------------	-----	-----------

Bundled monthly fee (below minimum balance)

UGX	50,000
-----	--------

Minimum operating balance

UGX	20,000
-----	--------

Bundled fee includes;

Unlimited cash deposit transactions	
Unlimited Cash withdrawal transactions	
Unlimited inward cheques	

2. Bundled option 2 (UGX only)

Minimum balance	UGX	2,000,000
-----------------	-----	-----------

Bundled monthly fee (below minimum balance)

UGX	100,000
-----	---------

Minimum operating balance

UGX	20,000
-----	--------

Bundled fee includes;

Unlimited cash deposit transactions	
Unlimited Cash withdrawal transactions	
Unlimited inward cheques	

3. PAY AS YOU TRANSACT OPTION

Monthly Management fee	UGX	35,500
Inward cheques	UGX	3,000
Over the counter withdrawal below 5 Million	UGX	5,000
Over the counter withdrawal above 5 Million	UGX	10,000
Minimum operating balance	UGX	20,000
Account Opening balance	USD/EUR/GBP	500
Company Search Fees (Equivalent in UGX)	UGX	60,000

Service charges

Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Inward cheques	GBP	1.5
	EURO	2
	USD	2
Monthly Management	USD	10
	GBP	5
	EURO	10

D) NGO CURRENT ACCOUNT 1

Account opening/ minimum balance	UGX	500,000
----------------------------------	-----	---------

Service charges

Cash deposits	Free	
Low balance charge per month	UGX	10,000
Cash withdrawal above minimum	Free	
Cash withdrawal below minimum	UGX	5,000 per withdrawal
Account opening/ minimum balance	USD/GBP/EUR	1,000
Low balance charge per month	USD/GBP/EUR	3
Cash deposits/ withdrawal above minimum	USD/GBP/EUR	Free
Cash deposits/ withdrawal below minimum	USD/GBP/EUR	1 per transaction

E) GENERAL SERVICES

1. CHEQUE SERVICES

Cheque book charge per leaf	UGX	1,100
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	200,000
Cheque unpaid due to technical reasons	UGX	20,000
Cheque unpaid by other banks	Free	

2. LOCAL ACCOUNTS SERVICES

Utility payments UMEME (over the counter)	2,000	
Utility payments NWSC (over the counter)	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

3. LOCAL COLLECTIONS

Electronic Funds Transfer (EFT)	UGX	3,500
Inward Electronic Funds Transfer (EFT)	UGX	3,000
Direct debit payments (incoming)	UGX	2,000
Unpaid direct debits	UGX	20,000
Salary Processing per item	UGX	2,000
RTGS - Instant transfer	UGX	20,000
Inward RTGS fees	UGX	3,000
Upcountry cheques (BoU presence)	Free	
Upcountry Cheques (no BoU presence)	Free	

4. VISA DEBIT CARD SERVICES

1 st Issue of Visa Debit card - Classic	UGX	5,000
1 st Issue of Visa Debit card - Gold	UGX	10,000
ATM withdrawals at dfcu ATMs	UGX	1,100
ATM withdrawals at Interswitch ATMs	UGX	1,500
ATM withdrawals at other Visa machines	UGX	5,000
Replacing expired/ lost/ stolen VISA card	UGX	15,000
Uncollected VISA cards destroyed (3 months)	UGX	10,000
ATM Mini statement	UGX	300
ATM VISA balance inquiry	UGX	2,000
ATM balance at dfcu ATM	Free	
ATM withdrawal other Banks' card-Domestic	UGX	5,000
ATM withdrawal other Banks' card-International	UGX	10,000
Verification of ATM transactions	UGX	20,000

5. STATEMENTS

Electronic statements	Free	
Interim /additional /duplicate statement per page	UGX	10,000
Loan statement per page	UGX	10,000
Electronic statements for VISA applications	UGX	20,000

6. OTHER SERVICES (LOCAL)

URA collections	UGX	2,000
School fees	UGX	2,000
KCCA fees	UGX	2,000
Cash-In-Transit / bullion van safe custody	UGX	70,000
Safe custody - Large envelope per annum	UGX	200,000
Safe custody - Small envelope per annum	UGX	150,000
Safe custody - 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 50000