

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		
Cash deposits and withdrawals		
5 ATM transactions per month		
1 Standing order per month		
1 Telegraphic transfer per month		
4 cheque books per year		
Utility bill handling		
Banker's cheque per month		
Minimum operating balance	UGX	20,000
3. SALARY ACCOUNT		
Account opening balance	UGX	10,000
Maintenance fee	UGX	4,500
Service charges		
Cash deposits		
Withdrawals at dfcu ATM		
Over the counter withdrawal below 2 Million	UGX	1,100
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		
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
B) SAVINGS ACCOUNTS		
1. CLASSIC SAVINGS		
Account opening balance / Minimum balance	UGX	50,000
Service charges		
Cash deposits		
1 over the counter withdrawal per month (UGX only)		
Each additional Withdrawal	UGX	5,500
Classic savings monthly management fee	UGX	3,500
Low balance charge per month	UGX	16,000
Foreign currency		
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		
Savings plus monthly management fee		
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
Foreign currency		
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
	EUR	1

	GBP	1
Low balance charge per month	USD/EUR/GBP	10
3. YOUNG SAVERS		
Account opening balance / Minimum balance	UGX	50,000
Service charges		
Cash deposits		
1 over the counter withdrawal per month (UGX only)		
Each additional withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Foreign currency		
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
Low balance charge per month	USD/EUR/GBP	10
4. CAMPUS PLUS (AT SELECTED BRANCHES)		
Account opening balance	UGX	20,000
Minimum operating balance	UGX	5,000
Service charges		
Cash deposit		
Monthly Management fee		
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		
Low balance charge per month		
Achievers over the counter withdrawal		
6. EASY ACCESS		
Account opening balance	UGX	20,000
Minimum operating balance	UGX	10,000
Service charges		
Cash deposit		
Over the counter withdrawal below 2 Million		
Over the counter withdrawal above 2 Million	UGX	5,000
Over the counter withdrawal above 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		
ATM withdrawals		
Monthly Management		
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	0.25% Min 10,000 Max 35,000
8. INVESTMENT CLUB		
Account opening balance / Minimum balance	UGX	50,000
Service charges		
Cash deposit		
Monthly Management		
1 over the counter withdrawal per month (UGX only)		
Each additional Withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening balance/ minimum balance	USD/EUR/GBP	100
Cash withdrawals for foreign	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
	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		
1 over the counter withdrawal per month (UGX only)		
Each additional Withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
10. SMART PLAN		
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
Foreign currency		
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		
Low balance charge per month		
Cash withdrawal above minimum		
Cash withdrawal below minimum		
Foreign currency		
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
Late deposit held in overnight safe custody	Free	
Amendment of account details & signatories	Free	
Closing account	UGX	20,000
Pinnacle membership	UGX	36,000
Non - pinnacle member charge per visit	UGX	20,000
3. LOCAL COLLECTIONS		
Outward Electronic Funds Transfer (EFT)	UGX3,500 USD1.2 EUR1 GBP1	
Inward Electronic Funds Transfer (EFT)	UGX3,000 USD2 EUR1.7 GBP1.7 KES100	
Direct debit payments (incoming)	UGX	2,000
Unpaid direct debits	UGX	20,000
Salary Processing per item	UGX	2,000
Outward RTGS	UGX20,000 USD5 EUR5 GBP1.2 KES500	
Inward RTGS fees	UGX3,000 USD1.2 EUR1 GBP1 KES150	
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	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		
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	UGX	70,000
safe custody		
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

Garnishees per appearance by Bank Staff in court	UGX	100,000
7. OTHER SERVICES (FOREIGN)		
International payments		
Foreign currency cheques drawn on International banks	All	\$300 or equivalent
Swift /Telegraphic transfers		
Inward Transfer	UGX30,000 USD10 EUR10 GBP8	
Outward transfer (dfcu's charge)		UGX45,000 USD15 EUR15 GBP12
Outward INR transfer(dfcu's charge)	UGX	15,000
	OUR- UGX 200,000/ USD55/ EUR 50/ GBP40	
Outward TT Correspondent bank fees charges for OUR, SHA & BEN	SHA- UGX45,000/ USD15/ EUR15 GBP12	
	BEN- UGX 200,000/ USD 55/EUR 50/ GBP 40	
Outward transfer (correspondent bank's charge)		USD15 KES1,100 Actual for others
Tracers on TT's < 1 month	USD	15 Equivalent + any direct claims
Tracers on TT's > 1 month	USD	25-50 Equivalent + any direct claims
Swift / TT message amendment	USD	10 Equivalent + any direct claim
Recall funds	USD	0.25%, minimum 15 + claims
Return funds	USD	20-30
Swift statement	USD	5 (adhoc)
	UGX	10,000 (adhoc)
	UGX	100,000 monthly
		0.20% min UGX 20,000
Bank Draft - USD/ GBP/ EURO/ KES		
8. ELECTRONIC BANKING CHARGES		
QuickBanking		
Retail module sign up charge		Free
Transactional fees apply as per tariff		
Corporate module sign - up charge		Free
Corporate module monthly service charge	UGX	10,000
Internet Banking token / Replacement	UGX	60,000
Bank to wallet - Bulk	UGX	2,000
Mobile Banking		
SMS alerts monthly charge		Free
Balance enquiry		Free
Funds transfers dfcu to dfcu	UGX	1,000
Mini statement	UGX	500
Airtime recharge	UGX	300
Utility payments	UGX	1,000
School fees payments	UGX	1,500
E-tax payments	UGX	1,000
DSTV/ZEEPAY payment	UGX	1,000
Cheque book request	UGX	500
Bank to wallet transactions	UGX Amount ≤60,000 60,001 - 250,000 250,001 - 500,000 500,001 - 1,000,000 1,000,001 - 2,000,000 2,000,001 - 4,000,000 +	Fee 1,500 1,600 2,000 3,000 4,500 5,500
9. LOAN RELATED CHARGES		
Standing order setup		Free
Loan application		
1. Personal loan & Home Loan	UGX	20,000
2. Other loans	UGX	30,000
Arrangement fees	UGX	2.00-3.00% Min 75,000
Annual monitoring fee		Maximum 1%
Legal fees		Actual to facility
Restructuring Fees		1.00%
Renewal facility fees		2%
Loan refinancing fees		10%
10. TRADE FINANCE		
Product	Charge description	Standard Tariff
Guarantees		
	Issuance fees	Bids: Nil Other guarantees 0.75% min UGX 200,000
	Commission	1% min UGX 200,000 (charged upfront) per quarter
	Amending fees	UGX 100,000
	Advising fees	USD 50
	Issuance against counter guarantee	0.15% per quarter Min USD 50
Comfort letter	UGX	50,000
Import LCs/Local LCs	Issuance fees	0.75% Min. UGX150,000
	Quarterly Commission	1% p.q Min UGX 200,000 (flat)
	Amendment	USD 50
	Swift charges	USD 25
	Discrepancy fees	USD 75
	Re-imburement charge	USD 75
	Cancellation fees	Free
Export LCs/Local LCs	Advising fees	USD 75
	LC confirmation	0.3% per quarter
	LC transfer	0.25% Min USD 150
	Swift charges	USD 25
	Document handling fees	0.15% Min USD100
	Export courier charges	Actual as billed
	Courier charges within Kampala	Actual as billed
Documentary Collections (Import & Export)	Availisation - Import bills	1% p.q. Min UGX200,000
	Import bills handling fees	0.15% Min USD50
	Swift charges	USD25
	Past due import bills	UGX50,000 per month
	Export bills-handling fees	0.15% (Min. USD50)
	Export courier charges	Actual as billed
	Courier charges within Kampala	Actual as billed
Arrangement fees		1% Min UGX 200,000
NOTE:		
1. All charges are exclusive of 15% Government excise duty. 2. The Bank reserves the right to change the tariff at anytime and will inform you of any changes.		