

# TARIFF GUIDE

Effective 13<sup>th</sup> June 2022

## A) CURRENT ACCOUNTS

### 1. PINNACLE CURRENT ACCOUNT

Account opening balance	UGX	50,000
Bundled monthly fee	UGX	36,000
<b>Bundled fee includes;</b>		
Free ATM transactions		
Free UGX over the counter deposits and withdrawals		
Free inward cheques clearing		
Free Standing orders		
<b>Foreign currency</b>		
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
<b>Bundled fee includes;</b>		
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
<b>Service charges</b>		
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	Free
<b>Service charges</b>		
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
<b>Foreign currency</b>		
Account opening balance / Minimum balance	USD/EUR/GBP	100
Monthly Management	USD/EUR/GBP	Free
Cash withdrawals	Below 2,000	Free
	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
<b>Service charges</b>		
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
<b>Service charges</b>		
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	3,500
Low balance charge per month	UGX	16,000
<b>Foreign currency</b>		
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
<b>Service charges</b>		
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
<b>Foreign currency</b>		
Account opening balance / Minimum 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

### 2. Bundled option 2 (UGX only)

Account opening balance	UGX	200,000
Minimum balance	UGX	2,000,000
Bundled monthly fee (below minimum balance)	UGX	100,000
Minimum operating balance	UGX	20,000
<b>Bundled fee includes;</b>		
	Unlimited cash deposit transactions	
	Unlimited Cash withdrawal transactions	
	Unlimited inward cheques	

## 3. YOUNG SAVERS

Account opening balance / Minimum balance	UGX	50,000
<b>Service charges</b>		
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
<b>Foreign currency</b>		
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
<b>Service charges</b>		
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
<b>5. ACHIEVERS</b>		
Account opening balance / Minimum balance	UGX	50,000
<b>Service charges</b>		
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
<b>Service charges</b>		
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
<b>Service charges</b>		
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	0.25% Min 10,000 Max 35,000

## 8. INVESTMENT CLUB

Account opening balance / Minimum balance	UGX	50,000
<b>Service charges</b>		
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
<b>Foreign currency</b>		
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
<b>Service charges</b>		
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

## 10. SMART PLAN

Termination fee	UGX	30,000
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## C) CORPORATE CURRENT ACCOUNT

<b>Enterprise Current Account</b>			
Account opening/minimum balance	UGX	100,000	
Monthly management	UGX	Free	
Cash deposits;	UGX	Free	
Cash withdrawal;	Below 5 million	UGX	10,000
	Above 5 million	UGX	0.25% of the value, max charge UGX 25,000
<b>Foreign currency</b>			
Account opening balance	USD	100	
Monthly management	USD	Free	
Cash deposits;	Below 5,000 per day	USD	Free
	Above 5,000	USD	0.25% of the value, max charge 5,000
Cash withdrawal;	Below 2,000 per day	USD	Free
	Above 2,000	USD	0.25% of the value, max charge 5,000

Account opening balance	UGX	200,000
Minimum balance	UGX	2,000,000
Bundled monthly fee (below minimum balance)	UGX	100,000
Minimum operating balance	UGX	20,000
<b>Bundled fee includes;</b>		
	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
<b>Foreign currency</b>		
Account Opening balance	USD/EUR/GBP	500
Company Search Fees (Equivalent in UGX)	UGX	27,300
<b>Service charges</b>		
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

Account opening/ minimum balance	UGX	500,000
<b>Service charges</b>		
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
<b>Foreign currency</b>		
Account opening/ minimum balance	USD/GBP/EUR	500
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 <sup>st</sup> Issue of Visa Debit card - Classic	UGX	5,000
1 <sup>st</sup> 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	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)