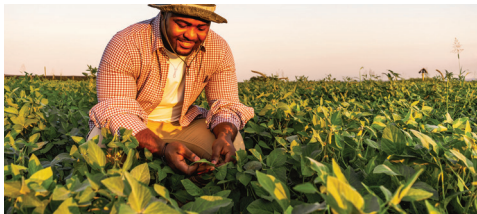


SUKUMA

business ne dfcu



Push your business to new heights with a **dfcu Personal Current Account** or **dfcu Enterprise Account**.

Benefits

Affordable | Access to loans | Dedicated Business Banker

Visit your nearest Branch or call **0800 222 000**.

dfcu Bank is regulated by the Central Bank of Uganda.

Customer deposits are protected by the Deposits Protection Fund of Uganda up to UGX 10 million. T&Cs apply.

Call Centre: 0414 351 000 Toll Free: 0800 222 000 Email: customercare@dfcugroup.com

 +256 776 760 760    [dfcugroup](#)   [dfcu Bank](#)

**MAKING
MORE
POSSIBLE**

dfcu Bank has been at the forefront of transforming businesses in Uganda by providing affordable and flexible financing solutions.

Micro, Small and Medium Enterprises (SMEs) in Uganda are set to benefit as **dfcu** Bank launches a brand-new offering aimed at giving them an opportunity to enjoy banking while operating an account that speaks to their business needs at their convenience.

Named '**Sukuma Business ne dfcu,**' we are calling upon SMEs in Uganda to open Personal Current and Enterprise Current Accounts and reap immense benefits such as no Charges on UGX Deposits, dedicated Business Bankers, reduced fees on monthly and transfer charges, access to friendly and fast loans (TODs) as well as 24/7 access to their business accounts through Smart ATMs, QuickBanking and Agent Banking.

What Benefits do I get when I open this account?

Personal Current Account

- Access to **dfcu** business Loans and any other financing needs the business may require. (Contract/Supplier Financing, Bidding process, Asset Financing, Project Financing, Agriculture Finance, Trade Finance, and affordable Insurance rates and benefits including Insurance Premium Finance)
- Ability to operate accounts in multiple currencies
- 24/7 access to the account through **dfcu** QuickBanking
- 24/7 access to ATM cash withdrawals
- Security of account activity through SMS alerts
- No limit on access to funds within balances
- Account can be operated as a joint current account.
- No monthly management fees for all currencies
- Access to account balance inquiry, funds transfer, bill payments, school fees payments, Airtime top-up and much more.

Enterprise Current Account

- Access to **dfcu** loans and any other financing needs the business may require. (Contract/Supplier Financing, Bidding process, Asset Financing, Project Financing, Agriculture Finance, Trade Finance, affordable Insurance rates and benefits including Insurance Premium Finance)
- 24/7 access to the account through **dfcu** QuickConnect
- Access to monthly e-statements



- No monthly management fees for all currencies
- Ability to operate accounts in multiple currencies.

What are the Product Features?

Personal Current Account

- Available in multiple currencies of UGX, USD, EUR, and GBP
- Opening balance: UGX 50,000, USD 100, GBP 100, EUR 100
- Cheque book and Visa Debit Card issued upon opening of the account
- No minimum balance
- No account management fees.

Enterprise Current Account

- Available in currencies of UGX and USD
- Opening balance: UGX100,000, USD 100
- Cheque book
- No minimum balance
- No account management fees.

Who qualifies for this account?

Personal Current Account

Individuals that are above 18 years operating a legitimate business in Uganda and would wish to access their money on demand.

Enterprise Current Account

- Medium and large businesses
- Sole proprietorships
- Partnerships
- Societies & associations
- Professional practices.

What are the requirements for opening this account?

Personal Current Account

Individual

- Valid identification document (Valid National ID for Ugandans or Passport for foreigners (Non Ugandans).
- Two (2) Colored passport-size photos
- Valid identification document



Enterprise Current Account

Limited Liability Companies

- Two (2) colored passport photos for Signatories and 1 for each Director/Substantial Shareholder
- National ID or Passport for all authorized signatories
- Certified Memorandum and Articles of Association
- Certified Certificate of Incorporation/Business registration certificate
- Certified Board of Directors' resolution to open account
- Certified Company form 20 (List of Directors) and Form 8 (annual returns)
- Current Trading License/Certified Company form 18 (Registered Address)
- Tax Identification Number (TIN) certificate/VAT certificate.

Partnerships & Sole Proprietorships

- 2 passport photos for signatories
- National ID or Passport for all authorized Signatories
- Certified partnership deed (for partnerships)
- Certified Certificate of registration
- Trading License (with evidence of physical location)
- Partners' Resolution to open account
- Certified statement of particulars.
- Tax Identification Number (TIN) certificate.

School

- 2 passport photos for signatories
- National ID or Passport for all authorized Signatories
- Certificate of Registration/Trading license
- TIN/ VAT Registration certificate and receipt
- Minutes of the Executive Committee certified by the Ministry of Education and Sports/District Education Officer.

How can I open this account?

Visit your nearest **dfcu** Bank Branch or contact your relationship manager. You can also reach us on **0800 222 000** or WhatsApp **0776 760760** for more information about Sukuma Business ne **dfcu** Bank.

