

# TARIFF GUIDE

Effective 5<sup>th</sup> September 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		
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
<b>Service charges</b>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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
Minimum operating balance	UGX	20,000

### Foreign currency

Account opening 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
Monthly Management	Free	
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- Free
1 over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal	UGX	5,500
Monthly management	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	10

### 2. SAVINGS PLUS

Account opening balance / Minimum balance	UGX	250,000
<b>Service charges</b>		
Over the counter cash deposits	Below 2M- 2,000 Above 2M- 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	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
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### 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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
<b>Service charges</b>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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>		
Over the Counter Cash deposits	UGX	Below 2M- 2,000 Above 2M- 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

### Corporate Current Account

Enterprise Current Account		
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

### Foreign currency

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

### 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
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 Cash deposits	UGX	Below 2M- 2,000 Above 2M- Free
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	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
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### Service charges

Cash deposits		
Low balance charge per month	UGX	10,000
Cash withdrawal above minimum	Free	
Cash withdrawal below minimum	UGX	5,000 per withdrawal

### Foreign currency

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	10,000
ATM withdrawal other Banks' card-International	UGX	10,000
Verification of ATM transactions	UGX	20,000
Annual Card Fee	UGX	Blue- 10,000 Gold- 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	2,300
School fees	UGX	2,500
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</		