

TARIFF GUIDE

Effective 5th September 2022

A) CURRENT ACCOUNTS

1. PINNACLE CURRENT ACCOUNT

Account opening balance	UGX	50,000
Minimum operating balance	UGX	20,000
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

2. ONE TARIFF

Account opening balance	1st Salary or UGX 50,000	
Minimum operating balance	UGX	20,000
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

3. SALARY ACCOUNT

Account opening balance	UGX	10,000
Maintenance fee	UGX	4,500
Service charges		
Over the Counter 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		Free
Service charges		
Over the Counter 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
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

5. SACCO ACCOUNT

Account opening balance	UGX	100,000
Service charges		
Monthly Management		Free
Over the Counter 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		
Over the Counter Cash deposits		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
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	10

2. SAVINGS PLUS

Account opening balance / Minimum balance	UGX	250,000
Service charges		
Over the counter cash deposits		Free
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

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		
Over the counter 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
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		
Over the Counter Cash deposits		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		
Over the Counter Cash deposits		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		
Over the Counter Cash deposits		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		
Over the Counter Cash deposits		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
Service charges		
Over the Counter Cash deposits		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
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		
Over the Counter 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
Termination fee	UGX	30,000

C) CORPORATE CURRENT ACCOUNT

Corporate Current Account		
Account opening/minimum balance	UGX	100,000
Monthly management		Free
Cash deposits		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
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 Cash deposits		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
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

Account opening/ minimum balance	UGX	500,000
Service charges		
Over the counter 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
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 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	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	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 claims
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
Bank Draft - USD/ GBP/ EURO/ KES		0.20% min UGX 20,000

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
EFT	UGX	3,500
RTGS	UGX	10,000
TT	UGX	30,000

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	Free
Utility payments	UGX	1,300
School fees payments	UGX	1,800
E-tax payments (NSSF, URA)	UGX	1,300
DSTV/ Zeeway/Payway Payment	UGX	1,300
Cheque book request	UGX	1,000
NWSC/UMEME	UGX	1,000
Bank to wallet transactions	UGX Amount	Fee
	≤ 60,000	1,800
	60,001- 125,000	2,300
	125,001-250,000	3,000
	250,001-500,000	4,000
	500,001-1,000,000	5,000
	1,000,001-2,000,000	5,500
	2,000,001-5,000,000	6,000

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%