



# Tariff Guide

## Effective 16<sup>th</sup> August 2024

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
<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
2. ONE TARIFF		
Account opening balance	1st Salary or UGX 50,000	
Minimum operating balance	UGX	20,000
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		
3. SALARY ACCOUNT		
Account opening balance	UGX	10,000
Maintenance fee	UGX	2,000
Minimum operating balance	UGX	10,000
<b>Service charges</b>		
Over the Counter Cash deposits		
Free		
Withdrawals at dfcu ATM	UGX	1,200
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	0.25% Min 5,000 Max 35,000
Inward cheques	UGX	3,000
<b>Foreign currency</b>		
Account Opening balance	EUR/USD/GBP	20
Maintenance fee	USD	5
	EUR	10
	GBP	5
Over the counter deposits	Below 2,500 per day	Free
Over the counter withdrawals	Above 2,500	0.25% of the value
	Below 2,000	5
	Above 2,000	0.25% Max 5,000
Inward cheques	USD	2
	EUR	2
	GBP	1.5
4. STANDARD PERSONAL		
Account opening balance	UGX	50,000
Monthly Management	UGX	Free
Minimum operating balance	UGX	20,000
<b>Service charges</b>		
Over the Counter Cash deposits		
Free		
ATM	UGX	1,200
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	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
Minimum operating balance	UGX	20,000
<b>Service charges</b>		
Monthly Management		
Free		
Over the Counter Cash deposits		
Free		
Cash withdrawal		
Free		
B) SAVINGS ACCOUNTS		
1. CLASSIC SAVINGS		
Account opening balance / Minimum balance	UGX	50,000
Minimum operating balance	UGX	20,000
<b>Service charges</b>		
Over the Counter Cash deposits		
Free		
1 over the counter withdrawal per month (UGX only)		
Free		
Each additional Withdrawal	UGX	10,000
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
Minimum operating balance	UGX	20,000
<b>Service charges</b>		
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	10,000
Low balance charge per month	UGX	16,000
Cheques to 3rd parties - savings	UGX	1,500
<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

3. YOUNG SAVERS		
Account opening balance / Minimum balance	UGX	50,000
<b>Service charges</b>		
Over the counter cash deposits		
Free		
1 over the counter withdrawal per month (UGX only)		
Free		
Each additional withdrawal	UGX	10,000
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		
Account opening balance	UGX	20,000
Minimum operating balance	UGX	5,000
<b>Service charges</b>		
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 withdrawals above 2 Million	UGX	0.05% min 5,000 max 35,000
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		
Free		
Low balance charge per month	UGX	16,000
1 over the counter withdrawal per month	UGX	Free
Each additional Withdrawal		10,000
6. EASY ACCESS		
Account opening balance	UGX	20,000
Minimum operating balance	UGX	10,000
Over the counter cash deposits	UGX	Free
<b>Service charges</b>		
Over the counter withdrawal	UGX Amount	Fee
	Up to 2 Million	10,000
	2,000,001 to 10M	15,000
	10,000,001 to 20M	20,000
	20,000,001 to 40M	25,000
	40,000,001 to 50M	30,000
	50,000,001 to 100M	40,000
	>100M	0.05%
Monthly Management fee	UGX	2,500
7. DEMBE ACCOUNT		
Account opening	UGX	5,000
Minimum operating balance	UGX	5,000
<b>Service charges</b>		
Over the Counter Cash deposits		
Free		
ATM withdrawals	UGX	1,200
Monthly Management	UGX	2,500
Over the counter withdrawals	UGX Amount	Fee
	Up to 2 Million	10,000
	2,000,001 to 10M	15,000
	10,000,001 to 20M	20,000
	20,000,001 to 40M	25,000
	40,000,001 to 50M	30,000
	50,000,001 to 100M	40,000
	>100M	0.05%
8. INVESTMENT CLUB		
Account opening balance / Minimum balance	UGX	50,000
<b>Service charges</b>		
Over the Counter Cash deposits		
Free		
Monthly Management	UGX	Free
1 over the counter withdrawal per month (UGX only)		
Free		
Each additional Withdrawal	UGX	10,000
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/EUR/GBP	Free
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		
Free		
1 over the counter withdrawal per month (UGX only)		
Free		
Each additional Withdrawal	UGX	10,000
Low balance charge per month	UGX	16,000
10. SMART PLAN		
Termination fee	UGX	30,000
C) CORPORATE CURRENT ACCOUNT		
1. Enterprise 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
<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 5,000 charge
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
<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 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
<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>		
Over the counter cash deposits		
Free		
Low balance charge per month	UGX	16,000
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	5
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	1,200
1 free per month, Each additional	UGX	10,000
Bank draft	UGX	20,000
Bank draft Repurchased	UGX	10,000
School fees draft	UGX	10,000
Voucher retrieval	UGX	25,000
Cheque unpaid due to insufficient funds	UGX	200,000
Cheque unpaid due to technical reasons	UGX	25,000
Cheque unpaid by other banks	UGX 5,000, USD/GBP/EUR 1	
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 setup charge (others)	UGX	15,000
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)	UGX4,000 USD1.3, GBP/EUR1.2	
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	2,500
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		
QR code payment	UGX	1,200
1 <sup>st</sup> Issue of Visa Debit card - Classic	UGX	10,000
1 <sup>st</sup> Issue of Visa Debit card - Gold	UGX	15,000
ATM withdrawals at dfcu ATM	UGX	1,200
ATM withdrawals at Interswitch ATMs	UGX	1,500
ATM withdrawals at other Visa machines	UGX	5,000
Replacing expired/ lost/ stolen VISA card- Gold	UGX	25,000
Replacing expired/ lost/ stolen VISA card- Classic	UGX	15,000
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 50,000
Garnishees per appearance by Bank Staff in court	UGX	1