



Tariff Guide

Effective 29th May 2025

A) CURRENT ACCOUNTS			
1. XCLUSIVE CURRENT ACCOUNT			
Account opening balance		50,000	
Minimum operating balance	UGX	20,000	
Bundled monthly fee	UGX	80,000	
Bundled fee includes; Bundles fee includes; Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Insurance benefits, Access to Xclusive Banking suites.			
Foreign currency			
Account opening balance	USD 15, EUR/GBP10		
Monthly Management	USD20, EUR15, GBP15		
	EUR	15	
	GBP	13	
Cash withdrawals	Below 10,000	Free	
	Above 10,000	0.25% max charge 5,000	
Cash deposits	Below 10,000	Free	
	Above 10,000	0.25% max charge 5,000	
2. PINNACLE CURRENT ACCOUNT			
Account opening balance		50,000	
Minimum operating balance	UGX	20,000	
Bundled monthly fee	UGX	60,000	
Bundled fee includes; Bundles fee includes; Free ATM transactions, Free UGX over the counter deposits and withdrawals,			
Foreign currency			
Account opening balance	USD 15, EUR/GBP10		
Monthly Management	USD	16	
	EUR	15	
	GBP	13	
Cash withdrawals	Below 5,000	Free	
	Above 5,000	0.25% max charge 5,000	
Cash deposits	Below 10,000	Free	
	Above 10,000	0.25% max charge 5,000	
3. ONE TARIFF			
Account opening balance	1st Salary or UGX 50,000		
Mimimum operating balance	UGX	20,000	
Bundled monthly fee	UGX	55,000	
Bundled fee includes; In-house Salary handling			
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	
4. SALARY ACCOUNT			
Account opening balance	UGX	10,000	
Maintenance fee	UGX	3,000	
Minimum operating balance	UGX	10,000	
Service charges			
Over the Counter Cash deposits		Free	
Withdrawals at dfcu ATM	UGX	1,200	
Over the counter withdrawal	UGX 0.25% of the value,	Min 10,000 Max 35,000	
Inward cheques	UGX	3,000	
Foreign currency			
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	
	Above 2,500	0.25% of the value	
Over the counter withdrawals	Below 2,000	5	
	Above 2,000	0.25% Max 5,000	
Inward cheques	USD	2	
	EUR	2	
	GBP	1.5	
5. STANDARD PERSONAL			
Account opening balance	UGX	50,000	
Monthly Management	UGX	Free	
Minimum operating balance	UGX	20,000	
Service charges			
Over the Counter Cash deposits		Free	
ATM	UGX	1,200	
Over the counter withdrawal	UGX 0.25% of the value,	Min 10,000 Max 35,000	
Inward cheques	UGX	3,000	
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	
6. SACCO ACCOUNT			
Account opening balance	UGX	100,000	
Minimum operating balance	UGX	20,000	
Service charges			
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	
Service charges			
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	
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	
Minimum operating balance	UGX	20,000	
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	10,000	
Low balance charge per month	UGX	16,000	
Cheques to 3rd parties - savings	UGX	1,500	

Foreign currency			
Account opening balance	USD/EUR/GBP		100
Cash withdrawals	Below 2,000		5
	Above 2,000	max charge 5,000	0.25%
Cash deposits	Below 2,500 (per day)		Free
	Above 2,500	max charge 5,000	0.25%
Monthly Management		USD 1.5, EUR 1 GBP 1	
Low balance charge per month	USD/EUR/GBP		10
3. YOUNG SAVERS			
Account opening balance	UGX		35,000
Minimum opening balance	UGX		35,000
Service charges			
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
Foreign currency			
Account opening balance	USD/EUR/GBP		100
Cash withdrawals	Below 2,000		5
Account minimum balance	USD/EUR/GBP		50
	Above 2,000	max charge 5,000	0.25%
Cash deposits	Below 2,500 (per day)		Free
	Above 2,500	max charge 5,000	0.25%
Low balance charge per month	USD/EUR/GBP		10
4. CAMPUS PLUS			
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 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
Service charges			
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
Service charges			
Over the counter withdrawal	UGX Amount Up to 2 Million 2,000,001 to 10M 10,000,001 to 20M 20,000,001 to 40M 40,000,001 to 50M 50,000,001 to 100M >100M		Fee 10,000 15,000 20,000 25,000 30,000 40,000 0.05%
Monthly Management fee	UGX		2,500
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		1,200
Monthly Management	UGX		2,500
Over the counter withdrawal	UGX 0.25% of the value,		Fee 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		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
Foreign currency			
Account opening balance/minimum balance	USD/EUR/GBP		100
Cash withdrawals for foreign	Below 2,000		5
	Above 2,000	max charge 5,000	0.25%
Cash deposits	Below 2,500 (per day)		Free
	Above 2,500	max charge 5,000	0.25%
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
Service charges			
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 ACCOUNTS			
1. Enterprise Current Account			
Account opening/minimum balance	UGX		100,000
Monthly management	UGX		3,000
Cash deposits			Free
Cash withdrawal;	Over the counter cash withdrawal 0.25% of the value, Min 10,000, Max 35,000		
Foreign currency			
Account opening balance	USD		100
Monthly management	USD		1
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
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	16,000	
Cash withdrawal above minimum		Free	
Cash withdrawal below minimum	UGX 5,000 per withdawal		
Foreign currency			
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	15,000	
Late deposit held in overnight safe custody		Free	
Amendment of account details & signatories		Free	
Closing account	UGX	20,000	
Counter cheque leaf	UGX	25,000	
Pinnacle membership	UGX	60,000	
Non - pinnacle member charge per visit	UGX	50,000	
3. LOCAL COLLECTIONS			
Over the counter internal transfer	UGX 1000, for transactions below 50M Free for transactions above UGX 50M		
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, USD2, EUR1.7, GBP1.7, KES150		
Upcountry cheques (BoU presence)		Free	
Upcountry Cheques (no BoU presence)		Free	
4. VISA DEBIT CARD SERVICES & ATM CHARGES			
Charges	Blue/ Classic	Gold	Platinum
1st Issuance	10,000	20,000	30,000
Replacement fee	15,000	25,000	30,000
Annual card fees	26,000	32,000	50,000
ATM withdrawals at dfcu ATM	1,200	1,200	1,200
ATM withdrawals at Interswitch ATMs	1,500	1,500	1,500
ATM withdrawal at Visa ATMs	5,000	5,000	5,000
ATM Mini statement	300	300	300
ATM Visa balance inquiry	2,000	2,000	2,000
ATM deposit	Free	Free	Free
ATM charges			
QR code payment		1,200	
ATM withdrawal – Interswitch Card		1,500	
ATM withdawal- Domestic cards		6,500	
ATM withdrawal- International cards		25,000	
Verification of ATM transactions		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	