

## Tariff Guide Effective 29<sup>th</sup> May 2025

A) CURRENT ACCOUNTS			Foreign currency			Over the counter withdrawal below 5 M	lillion UGX	5,000	Tracers on TT's < 1 month	USD	15 Equivalent + any
1. XCLUSIVE CURRENT ACCOUNT Account opening balance		50,000	Account opening balance Cash withdrawals	USD/EUR/GBP Below 2,000	100 5	Over the counter withdrawal above 5 M Minimum operating balance	Aillion UGX UGX	10,000 20,000	Tracers on TT's > 1 month	USD	direct claims 25-50 Equivalent +
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 80,000		Above 2,000	0.25% max charge 5,000	Foreign currency Account Opening balance	USD/EUR/GBP	500	Swift / TT message amendment	USD	any direct claims 10 Equivalent + any direct claims
<b>Bundled fee includes;</b> Bundles fee includes; Free ATM tran			Cash deposits	Below 2,500 (per day)	Free	Company Search Fees (Equivalent in UG Sevice charges		27,300	Recall funds	USD	direct claims 0.25%, minimum 15 + claims
deposits and withdrawals, Free inwo orders, Insurance benefits, Access to				Above 2,500	0.25% max charge 5,000	Cash withdrawals	Below 2,000	5	Return funds	USD	20-30
Foreign currency Account opening balance	l	JSD 15, EUR/GBP10	Monthly Management Low balance charge per month	USD/EUR/GBP	USD 1.5, EUR 1 GBP 1 10			0.25% ax charge 5,000	Swift statement	USD UGX	5 (adhoc) 10,000 (adhoc)
Monthly Management	US	D20, EUR15, GBP15 15	3. YOUNG SAVERS Account opening balance	UGX	35,000	Cash deposits	Below 2,500 (per day)	Free	Bank Draft - USD/ GBP/ EURO/ KES	UGX	100,000 monthly 0.20% min UGX
Cash withdrawals	GBP Below 10,000	13 Free	Minimum opening balance Service charges	UGX	35,000	Inverse above		0.25% nax charge 5,000	8. ELECTRONIC BANKING CHARGES		20,000
	Above 10,000	0.25% max charge 5,000	Over the counter cash deposits 1 over the counter withdrawal per mont	th(UGX only)	Free Free	Inward cheques	GBP EURO	1.5 2	<b>Quick Banking</b> Retail module sign up charge		Free
Cash deposits	Below 10,000 Above 10,000	Free 0.25% max	Each additional withdrawal Low balance charge per month	UGX	10,000	Monthly Management	USD USD	2 10	**Transactional fees apply as per tari	ff**	Free
2. PINNACLE CURRENT ACCOUNT		charge 5,000	Foreign currency Account opening balance	USD/EUR/GBP	100		GBP EURO	5 10	Corporate module sign - up charge EFT	UGX	3,500
Account opening balance Minimum operating balance	UGX	50,000 20,000	Cash withdrawals	Below 2,000	5	D) NGO CURRENT ACCOUNT Account opening/minimum balance	UGX	500,000	RTGS TT SHA - USD10, I	UGX EUR10, GBP8 OUR - U	10,000 SD33, EUR33, GBP26
Bundled monthly fee Bundled fee includes;	UGX	60,000	Account minimum balance	USD/EUR/GBP Above 2,000	50 0.25%	Service charges	007		Mobile Banking	BEN	USD10, EUR10, GBP8
Bundles fee includes; Free ATM transactions, Free UGX over the			Cash deposits	Below 2,500	max charge 5,000 Free	Over the counter cash deposits Low balance charge per month	UGX	Free 16,000	SMS alerts monthly charge		Free
counter deposits and withdrawals, Foreign currency				(per day) Above 2,500	0.25%	Cash withdrawal above minimum Cash withdrawal below minimum	UGX 5,00	Free 00 per withdawal	Balance enquiry Funds transfers <b>dfcu</b> to <b>dfcu</b>		Free Free
Account opening balance Monthly Management	L USD	JSD 15, EUR/GBP10 16	Low balance charge per month	USD/EUR/GBP	max charge 5,000 10	Foreign currency Account opening/minimum balance	USD/GBP/EUR	500	Mini statement Airtime recharge	UGX UGX	500 Free
Monthly Management	EUR GBP	15 13	4. CAMPUS PLUS Account opening balance	UGX	20,000	Low balance charge per month	USD/GBP/EUR	5	School fees payments E-tax payments (NSSF, URA)	UGX UGX	1,800 1,300
Cash withdrawals	Below 5,000	Free 0.25% max	Minimum operating balance	UGX	5,000	Cash deposits/withdrawal above minimum Cash deposits/withdrawal below minimum		Free 1 per transaction	DSTV/ Zeeway/Payway Payment	UGX	1,300
Cash deposits	Above 5,000 Below 10,000	charge 5,000 Free	Service charges Over the Counter Cash deposits		Free	E) GENERAL SERVICES 1. CHEQUE SERVICES			Cheque book request NWSC/UMEME	UGX UGX	1,000 1,000
	Above 10,000	0.25% max charge 5,000	Monthly Management fee Over the counter withdrawal below 2 M	UGX Aillion UGX	1,000 10,000	Cheque book charge per leaf	UGX	1,200	Bank to Wallet transactions UG	GX <b>Amount</b> ≤ 60,000	<b>Fee</b> 1,800
3. ONE TARIFF Account opening balance	1st Salary or U	IGX 50,000	Over the counter withdrawals above 2 Million	UGX	0.05% min 5,000 max 35,000	l free per month, Each additional Bank draft	UGX UGX	10,000 20,000		60,001- 125,000 125,001-250,000	2,300 3,000
Miminum operating balance Bundled monthly fee	UGX UGX	20,000 55,000	Safe custody (academic documents per semester)	r UGX	5,000	Bank draft Repurchased School fees draft	UGX UGX	10,000 10,000		250,001-500,000 500,001-1,000,000	
Bundled fee includes;	001		5. ACHIEVERS Account opening balance / Minimum			Voucher retrieval Cheque unpaid due to insufficient funds	UGX s UGX	25,000 200,000		1,000,001-2,000,0 2,000,001-5,000,0	
In-house Salary handling Cash deposits and withdrawals		Free Free	balance	UGX	50,000	Cheque unpaid due to technical reasons	s UGX	25,000	9. LOAN RELATED CHARGES Standing order setup		Free
5 ATM transactions per month 1 Standing order per month		Free Free	Service charges Over the Counter Cash deposits		Free	Cheque unpaid by other banks 2. LOCAL ACCOUNTS SERVICES		, USD/GBP/EUR 1	CRB inquiry fees; 1. Personal/ Individual	UGX	20,000
1 Telegraphic transfer per month 4 cheque books per year		Free	Low balance charge per month 1 over the counter withdrawal per mont	UGX th UGX	16,000 Free	Utility payments UMEME (over the count Utility payments NWSC (over the counter		2,000 Free	2. Company/ Non individual	UGX UGX	30,000
Utility bill handling		Free	Each additional Withdrawal 6. EASY ACCESS		10,000	Stop payment instructions Stop payment foreign drafts	UGX	20,000 20,000	Loan application 1. Personal loan & Home Loan	UGX	20,000
Banker's cheque per month 4. SALARY ACCOUNT		Free	Account opening balance Minimum operating balance	UGX UGX	20,000 10,000	Dormant account reactivation		Free	<ul><li>2. Other loans</li><li>3. Corporate loans</li></ul>		30,000 Free
Account opening balance Maintenance fee	UGX UGX	10,000 3,000	Over the counter cash deposits	UGX	10,000 Free	Minimum Interest Charge - overdrawn account	UGX	10,000	Arrangement fees	UGX	2.00 - 3.00% Min 75,000
Minimum operating balance Service charges	UGX	10,000	Service charges	UGX		Standing order setup charge Standing order <b>dfcu</b> transfers	UGX UGX	5,000 5,000	Annual monitoring fee Legal fees		Maximum 1% Actual to facility
Over the Counter Cash deposits		Free	Over the counter withdrawal	Amount Up to 2 Million	Fee 10,000	Standing order setup charge (others) Standing order (Other) transfers	UGX UGX	15,000 10,000	Restructuring Fees		1.00%
Withdrawals at dfcu ATMOver the counter withdrawalU	UGX JGX 0.25% of the value,	1,200 Min 10,000		2,000,001 to 10M 10,000,001 to 20M 20,000,001 to 40	M 20,000	Amendment / termination standing ord Standing order unpaid due to lack of fu		10,000 15,000	Renewal facility fees Loan refinancing fee		2% Free
Inward cheques	UGX	Max 35,000 3,000		40,000,001 to 50 50,000,001 to 100	M 30,000	Late deposit held in overnight safe cust	ody	Free	Security release Security release late pick penalty cho	UGX arge UGX	50,000 100,000
Foreign currencyAccount Opening balance	EUR/USD/GBP	20	Monthly Management fee	>100M UGX	0.05% 2,500	Amendment of account details & signat Closing account	UGX	Free 20,000	10. TRADE FINANCE	5	
Maintenance fee	USD EUR	5 10	7. DEMBE ACCOUNT Account opening	UGX	5,000	Counter cheque leaf Pinnacle membership	UGX UGX	25,000 60,000	Guarantees Issuance fees	Cash covered:	0.5% min UGX 200k
	GBP	5	Minimum operating balance	UGX	5,000	Non - pinnacle member charge per visit 3. LOCAL COLLECTIONS	; UGX	50,000			d: 1% min UGX 200k
Over the counter deposits	Below 2,500 per day	Free	Service charges Over the Counter Cash deposits		Free		UGX 1000, for transa Free for transaction		Commission (charged upfront per quarter)		0.5% min UGX 200k d: 1% min UGX 200k
Over the counter withdrawale		0.25% of the value	ATM withdrawals Monthly Management	UGX UGX	1,200 2,500	Outward Electronic Funds Transfer (EFT)	11	GX4,000 USD1.3, GBP/EUR1.2	Amendment		UGX 100,000
Over the counter withdrawals		5 0.25% Max 5,000		0.25% of the value	Fee	Inward Electronic Funds Transfer (EFT)		UGX3,000 USD2 .7 GBP1.7, KES100			ther terms - USD 50
Inward cheques	USD	2 2	8. INVESTMENT CLUB		Max 35,000	Direct debit payments (incoming)	UGX	2,000	Advising fees		ustomer - UGX 100k her bank UGX 200k
5. STANDARD PERSONAL	GBP	1.5	Account opening balance / Minimum balance	UGX	50,000	Unpaid direct debits Salary Processing per item	UGX UGX	20,000 2,500	Issuance against counter		0.15% per quarter Min USD 50
Account opening balance	UGX UGX	50,000 Free	Service charges		E	Outward RTGS	EUR	JGX20,000 USD5 5 GBP1.2, KES500	Cancellation fees: Guarantee Sealing:		UGX 100,000 UGX 35,000
Monthly Management Minimum operating balance	UGX	Free 20,000	Over the Counter Cash deposits Monthly Management	UGX	Free Free	Inward RTGS fees		JGX3,000, USD2, 7, GBP1.7, KES150	Guarantee replacement:		UGX 100,000
Service chargesOver the Counter Cash deposits		Free	1 over the counter withdrawal per mont (UGX only)		Free	Upcountry cheques (BoU presence) Upcountry Cheques (no BoU presence)		Free Free	Comfort letter Import LCs/Local LCs		UGX 50,000
ATM Over the counter withdrawal U	UGX JGX 0.25% of the value,	1,200 Min 10,000	Each additional Withdrawal Low balance charge per month	UGX UGX	10,000 16,000	4. VISA DEBIT CARD SERVICES & AT Charges	M CHARGES Blue/ Classic Go	ld Platinum	Issuance fees		% min UGX 150,000
Inward cheques	UGX	Max 35,000 3,000	Foreign currency Account opening balance/minimum balance	USD/EUR/GBP	100	1st Issuance	10,000 20,	,000 30,000	Commission		% min UGX 150,000 % Min UGX 100,000
Foreign currency			Cash withdrawals for foreign	Below 2,000	5 0.25%	Replacement fee Annual card fees		000 30,000 000 50,000	Quarterly	Non Cash Covered: 1	
Account opening balance Monthly Management	USD/EUR/GBP USD/EUR/GBP	100 Free		Above 2,000	0.25% max charge 5,000	ATM withdrawals at <b>dfcu</b> ATM	1,200 1,20	00 1,200	Amendment		00 amendment fee other terms- USD 50
Cash withdrawals	Below 2,000	Free 0.25%	Cash deposits	Below 2,500 (per day)	Free	ATM withdrawals at Interswitch ATMs ATM withdrawal at Visa ATMs	1,5001,505,0005,0	00 1,500 00 5,000	Swift charges		USD 25
Cook deservite	Above 2,000 Below 2,500	max charge 5,000	Monthly Management	Above 2,500 USDÆURÆBP	0.25% max charge 5,000 Eree	ATM Mini statement	300 300	0 300	Usance fee:	Cash covered 0.59 Non cash covered 19	% min UGX 100,000 % min UGX 100,000
Cash deposits	(per day)	Free 0.25%	Monthly Management Low balance charge per month	USD/EUR/GBP USD/EUR/GBP	Free 10	ATM Visa balance inquiry ATM deposit	2,000 2,0 Free Fre		Discrepancy fees		USD 75
6. SACCO ACCOUNT	Above 2,500	max charge 5,000	9. AGRICULTURE GROUP Account opening balance / Minimum	UGX	50,000	ATM charges			Re-imbursement charge Cancellation fees		USD 75 Free
Account opening balance Minimum operating balance	UGX UGX	100,000 20,000	balance Service charges	UGX	50,000	QR code payment ATM withdrawal - Interswitch Card		1,200 1,500	Export LCs/Local LCs		
Service charges	UGX		Over the Counter Cash deposits 1 over the counter withdrawal per mont	th	Free	ATM withdawal- Domestic cards		6,500	Advising fees		omer UGX 100,000 omer UGX 200,000
Monthly Management Over the Counter Cash deposits		Free Free	(UGX only) Each additional Withdrawal	UGX	Free 10,000	ATM withdrawal- International cards Verification of ATM transactions	• 	25,000 20,000	LC confirmation LC transfer		0.3% per quarter 0.25% Min USD 150
Cash withdrawal B) SAVINGS ACCOUNTS		Free	Low balance charge per month	UGX	16,000	5. STATEMENTS Electronic statements		Free	Discounting/Negotiation fee		.25% min UGX 150k
1. CLASSIC SAVINGS Account opening balance / Minimur	m		Termination fee	UGX	30,000	Interim /additional /duplicate statemen per page	<sup>nt</sup> UGX	10,000	Swift charges		USD 25
Minimum operating balance	UGX UGX	50,000 20,000	C) CORPORATE CURRENT ACCOUNTS			Loan statement per page	UGX	10,000	Document handling/LC negotiation		0.3% Min UGX 150,000
Service charges	00		1. Enterprise Current Account Account opening/minimum balance	UGX	100,000	Electronic statements for VISA applicati 6. OTHER SERVICES (LOCAL)		20,000	Export courier charges		Actual as billed
Over the Counter Cash deposits 1 over the counter withdrawal per m	nonth	Free Free	Monthly management Cash deposits	UGX	3,000 Free	URA collections School fees	UGX UGX	2,300 2,500	Courier charges within Kampala Documentary Collections (Import &	Export)	Actual as billed
(UGX only) Each additional Withdrawal	UGX	10,000	Cash withdrawal;		nter cash withdrawal 10,000, Max 35,000	KCCA fees Cash-In-Transit / bullion van	UGX UGX	2,000 70,000	Avalisation - import bills		1% p.q. Min UGX 200,000
Monthly management Low balance charge per month	UGX UGX	3,500 16,000	Foreign currency			Safe custody Safe custody - Large envelope per annu		200,000	Import bills handling fees		0.25% Min \$50
Foreign currency Account opening balance / Minimur	~		Account opening balance Monthly management	USD USD	100 1	Safe custody - Small envelope per annu	ım UGX	150,000	Swift charges Past due import bills	UGX	USD 25 50,000 per month
balance Cash withdrawals	Below 2,000	100 5	Cash deposits; Below 5,000 per da	11511	Free	Safe custody - Retrieval / access fee pe Certificate of balance /Audit report	er visit UGX UGX	20,000 30,000	Export bills- handling fees		0.25% Min \$50
	Above 2 000	0.25% max charge 5,000	Above 5,00		0.25% of the value, max 5,000 charge	Letter of introduction / recommendatio		20,000	Export courier charges Courier charges within Kampala		Actual as billed Actual as billed
Cash deposits	Below 2,500 (per day)	max charge 5,000 Free	Cash withdrawal; Below 2,000 per da	11517	Free	Verification of letters of administration Garnishees per appearance by Bank Sto	UGX Ac	tual, min 50,000	Arrangement fees		Min UGX 200,000
	Above 2 500	0.25% max charge 5,000	Above 2,00		0.25% of the value, max charge 5,000	in court 7. OTHER SERVICES (FOREIGN)	UGX	100,000	11. VISA CREDIT CARD (LOCAL CURR	Gold	Platinum
Monthly Management	USD	1.5	2. Bundled option 2 (UGX only) Account opening balance	UGX	200,000	International payments			Annual fee- Primary card Annual fee- Secondary card	120,000 50,000	200,000 50,000
Low balance charge per month 2. SAVINGS PLUS	USD	10	Minimum balance	UGX	2,000,000	Foreign currency cheques drawn on International banks	All \$3	00 or equivalent	Late payment 10	% min UGX. 10,000 10 % Min UGX. 10,000 4	0% min UGX. 10,000
Account opening balance / Minimur balance	UGX	250,000	Bundled monthly fee (below minimum balance)	UGX	100,000	Swift /Telegraphic transfers Inward Transfer	UGX30,000 US	D10 EUR10  GBP8	Over limit	2%	2%
Minimum operating balance Service charges	UGX	20,000	Minimum operating balance Bundled fee includes;	UGX	20,000 Unlimited cash	Outward INR transfer ( <b>dfcu</b> 's charge)	UGX	15,000	Interest Re- issue of lost or stolen cards	42% 25,000	42% 25,000
Over the counter cash deposits Monthly management fee	UGX	Free 4,500		Unlimited Cash with	deposit transactions adrawal transactions			D15 EUR15 GBP12 8/EUR38/GBP30	Insurance Monthly statement	0.05% Free	0.05% Free
1 over the counter withdrawal per m (UGX only)		4,500 Free	3. Pay as you transact option	Unlim	ited inward cheques			15/EUR15/ GBP12	Balance inquiry <b>dfcu</b> ATMs	Free	Free
Each additional Withdrawal	UGX	10,000	Monthly Management fee	UGX	35,500	Outward transfer (correspondent bank's charge)		KES 1,100 Actual for others	<ol> <li>All charges are exclusive of 15% G</li> <li>The Bank reserves the right to cho</li> </ol>		
Low balance charge per month	UGX	16,000 1,500	Inward cheques Over the Counter Cash deposits	UGX	3,000 Free				2. The Bank reserves the right to cho and will inform you of any change		
Cheques to 3rd parties - savings	00,1										

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A) CURRENT ACCOUNTS 1. XCLUSIVE CURRENT ACCOUNT			Foreign currency Account opening balance	USD/EUR/GBP	100	Over the counter withdrawal below 5 Milli Over the counter withdrawal above 5 Mill		5,000 10,000	Tracers on TT's < 1 month	050	5 Equivalent + any direct claims
Account opening balance		50,000	Cash withdrawals	Below 2,000	5	Minimum operating balance	UGX	20,000	Tracers on TT's > 1 month	USD	25-50 Equivalent + any direct claims
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 80,000		Above 2,000	0.25% max charge 5,000	Foreign currency Account Opening balance	USD/EUR/GBP	500	Swift / TT message amendment	USD <sup>1</sup>	0 Equivalent + any direct claims
<b>Bundled fee includes;</b> Bundles fee includes; Free ATM trans	antiona Free UCX ever	the counter	Cash deposits	Below 2,500 (per day)	Free	Company Search Fees (Equivalent in UGX)	) UGX	27,300	Recall funds	USD	0.25%, minimum
deposits and withdrawals, Free inwa	ard cheques clearing, Fr	ee Standing		Above 2,500	0.25% max charge 5,000	Sevice charges Cash withdrawals	Below 2,000	5	Return funds	USD	15 + claims 20-30
orders, Insurance benefits, Access to Foreign currency	Actusive Banking suites	5.	Monthly Management	l	USD 1.5, EUR 1 GBP 1		Above 2 000	0.25%	Swift statement	USD	5 (adhoc)
Account opening balance		USD 15, EUR/GBP10	Low balance charge per month 3. YOUNG SAVERS	USD/EUR/GBP	10	Cash deposits	Below 2,500	ax charge 5,000 Free		UGX UGX	10,000 (adhoc) 100,000 monthly
Monthly Management	EUR	5D20, EUR15, GBP15 15	Account opening balance	UGX	35,000		(per day)	0.25%	Bank Draft - USD/ GBP/ EURO/ KES	000	0.20% min UGX
Cash withdrawals	GBP Below 10,000	13 Free	Minimum opening balance Service charges	UGX	35,000			ax charge 5,000	8. ELECTRONIC BANKING CHARGES		20,000
	Above 10,000	0.25% max	Over the counter cash deposits		Free	Inward cheques	GBP EURO	1.5 2	Quick Banking		
Cash deposits	Below 10,000	charge 5,000 Free	1 over the counter withdrawal per mor Each additional withdrawal	nth(UGX only) UGX	Free 10,000		USD	2	Retail module sign up charge **Transactional fees apply as per tarifi	**	Free
	Above 10,000	0.25% max charge 5,000	Low balance charge per month	UGX	16,000	Monthly Management	USD GBP	10	Corporate module sign - up charge		Free
2. PINNACLE CURRENT ACCOUNT		50,000	Foreign currency Account opening balance	USD/EUR/GBP	100		EURO	10	EFT RTGS	UGX UGX	3,500 10,000
Account opening balance Minimum operating balance	UGX		Cash withdrawals	Below 2,000	5	D) NGO CURRENT ACCOUNT Account opening/minimum balance	UGX	500,000	TT SHA - USD10, EU		D33, EUR33, GBP26
Bundled monthly fee	UGX	60,000	Account minimum balance	USD/EUR/GBP	50 0.25%	Service charges	007	300,000	Makila Daukian	BEN U	SD10, EUR10, GBP8
Bundled fee includes; Bundles fee includes; Free ATM				Above 2,000	max charge 5,000	Over the counter cash deposits		Free	Mobile Banking SMS alerts monthly charge		Free
transactions, Free UGX over the counter deposits and withdrawals,			Cash deposits	Below 2,500 (per day)	Free	Low balance charge per month Cash withdrawal above minimum	UGX	16,000 Free	Balance enquiry		Free
Foreign currency				Above 2,500	0.25% max charge 5,000	Cash withdrawal below minimum	UGX 5,00	00 per withdawal	Funds transfers <b>dfcu</b> to <b>dfcu</b> Mini statement	UGX	Free 500
Account opening balance Monthly Management	USD	USD 15, EUR/GBP10 16	Low balance charge per month	USD/EUR/GBP	10	Foreign currency Account opening/minimum balance	USD/GBP/EUR	500	Airtime recharge	UGX	Free
, ,	EUR GBP	15 13	4. CAMPUS PLUS Account opening balance	UGX	20,000	Low balance charge per month	USD/GBP/EUR	5	School fees payments E-tax payments (NSSF, URA)	UGX UGX	1,800 1,300
Cash withdrawals	Below 5,000	Free	Minimum operating balance	UGX	5,000	Cash deposits/withdrawal above minimum Cash deposits/withdrawal below minimum	USD/GBP/EUR USD/GBP/EUR	Free 1 per transaction	DSTV/ Zeeway/Payway Payment	UGX	1,300
	Above 5,000	0.25% max charge 5,000	Service charges			E) GENERAL SERVICES	03D/GBI/EOIC		Cheque book request	UGX	1,000
Cash deposits	Below 10,000 Above 10,000	Free 0.25% max	Over the Counter Cash deposits Monthly Management fee	UGX	Free 1,000	1. CHEQUE SERVICES Cheque book charge per leaf	UGX	1,200	NWSC/UMEMEBank to Wallet transactionsUG	UGX X Amount	1,000 <b>Fee</b>
3. ONE TARIFF		charge 5,000	Over the counter withdrawal below 2		10,000	I free per month, Each additional	UGX	10,000		≤ 60,000 60,001- 125,000	1,800 2,300
Account opening balance	1st Salary or L		Over the counter withdrawals above 2 Million	UGX	0.05% min 5,000 max 35,000	Bank draft	UGX	20,000		125,001-250,000	3,000
Miminum operating balance	UGX	20,000	Safe custody (academic documents pe semester)	er UGX	5,000	Bank draft Repurchased School fees draft	UGX UGX	10,000 10,000		250,001-500,000 500,001-1,000,000	4,000 6,000
Bundled monthly fee Bundled fee includes;	UGX	55,000	5. ACHIEVERS			Voucher retrieval	UGX	25,000		1,000,001-2,000,00	0 7,000
In-house Salary handling		Free	Account opening balance / Minimum balance	UGX	50,000	Cheque unpaid due to insufficient funds Cheque unpaid due to technical reasons	UGX UGX	200,000 25,000	9. LOAN RELATED CHARGES	,	
Cash deposits and withdrawals 5 ATM transactions per month		Free Free	Service charges			Cheque unpaid by other banks		, USD/GBP/EUR 1	Standing order setup CRB inquiry fees;		Free
1 Standing order per month		Free	Over the Counter Cash deposits Low balance charge per month	UGX	Free 16,000	2. LOCAL ACCOUNTS SERVICES Utility payments UMEME (over the counter	er)	2,000	CRB inquiry fees;1. Personal/ Individual	UGX	20,000
1 Telegraphic transfer per month 4 cheque books per year		Free Free	1 over the counter withdrawal per mor		Free	Utility payments NWSC (over the counter)		Free	2. Company/ Non individual	UGX	30,000
Utility bill handling		Free	Each additional Withdrawal 6. EASY ACCESS		10,000	Stop payment instructions	UGX	20,000	Loan application 1. Personal loan & Home Loan	UGX	20,000
Banker's cheque per month 4. SALARY ACCOUNT		Free	6. EASY ACCESS Account opening balance	UGX	20,000	Stop payment foreign drafts Dormant account reactivation	UGX	20,000 Free	2. Other loans		30,000
4. SALARY ACCOUNT Account opening balance	UGX	10,000	Minimum operating balance	UGX	10,000 Froo	Minimum Interest Charge - overdrawn account	UGX	10,000	3. Corporate loans	UGX	Free 2.00 - 3.00% Min
Maintenance fee	UGX		Over the counter cash deposits Service charges	UGX	Free	account Standing order setup charge	UGX	5,000	Arrangement fees		75,000
Minimum operating balance Service charges	UGX	10,000	Over the counter withdrawal	UGX <b>Amount</b>	Fee	Standing order <b>dfcu</b> transfers Standing order setup charge (others)	UGX UGX	5,000 15,000	Annual monitoring fee Legal fees		Maximum 1% Actual to facility
Over the Counter Cash deposits		Free		Up to 2 Million	10,000	Standing order (Other) transfers	UGX	10,000	Restructuring Fees		1.00%
Withdrawals at dfcu ATMOver the counter withdrawalU	UGX GX 0.25% of the value,	1,200 Min 10,000		2,000,001 to 10M 10,000,001 to 20M		Amendment / termination standing order		10,000	Renewal facility fees Loan refinancing fee		2% Free
Inward cheques	UGX	Max 35,000		20,000,001 to 401 40,000,001 to 501	M 30,000	Standing order unpaid due to lack of fund Late deposit held in overnight safe custod		15,000 Free	Security release	UGX	50,000
Foreign currency	UGA	3,000		50,000,001 to 100 >100M	0M 40,000 0.05%	Amendment of account details & signator	ries	Free	Security release late pick penalty char 10. TRADE FINANCE	ge UGX	100,000
Account Opening balance	EUR/USD/GBP	20	Monthly Management fee	UGX	2,500	Closing account Counter cheque leaf	UGX UGX	20,000 25,000	Guarantees		
Maintenance fee	USD EUR	5	7. DEMBE ACCOUNT Account opening	UGX	5,000	Pinnacle membership	UGX	60,000	Issuance fees	Cash covered: 0	.5% min UGX 200k
	GBP	5	Minimum operating balance	UGX	5,000	Non - pinnacle member charge per visit 3. LOCAL COLLECTIONS	UGX	50,000		Non Cash Covered	: 1% min UGX 200k
Over the counter deposits	Below 2,500 per day	Free	Service charges Over the Counter Cash deposits		Free	Over the counter internal transfer U	JGX 1000, for transa		Commission (charged upfront per quarter)		.5% min UGX 200k : 1% min UGX 200k
		0.25% of the value	ATM withdrawals	UGX	1,200		Free for transaction U	GX4,000 USD1.3,			
Over the counter withdrawals	Below 2,000	5	Monthly Management	UGX	2,500 <b>Fee</b>	Outward Electronic Funds Transfer (EFT)		GBP/EUR1.2 UGX3,000 USD2	Amendment	Oth	UGX 100,000 ner terms - USD 50
Inward cheques	Above 2,000 USD		Over the counter withdrawal UG	X 0.25% of the value,	Min 10,000	Inward Electronic Funds Transfer (EFT)	EUR1	.7 GBP1.7, KES100	Advising food	<b>dfcu</b> cus	stomer - UGX 100k
	EUR	2	8. INVESTMENT CLUB		Max 35,000	Direct debit payments (incoming) Unpaid direct debits	UGX UGX	2,000 20,000	Advising fees		er bank UGX 200k
5. STANDARD PERSONAL	GBP	1.5	Account opening balance / Minimum balance	UGX	50,000	Salary Processing per item	UGX	2,500	Issuance against counter		0.15% per quarter Min USD 50
Account opening balance	UGX	50,000	Service charges			Outward RTGS		GX20,000 USD5 5 GBP1.2, KES500	Cancellation fees:		UGX 100,000
Monthly Management	UGX UGX		Over the Counter Cash deposits		Free	Inward RTGS fees	ι	JGX3,000, USD2, 7, GBP1.7, KES150	Guarantee Sealing: Guarantee replacement:		UGX 35,000 UGX 100,000
Minimum operating balance Service charges	UGX	20,000	Monthly Management 1 over the counter withdrawal per mor	UGX	Free	Upcountry cheques (BoU presence)	LUKI.	Free	Comfort letter		UGX 50,000
Over the Counter Cash deposits		Free	(UGX only) Each additional Withdrawal	UGX	Free 10,000	Upcountry Cheques (no BoU presence) 4. VISA DEBIT CARD SERVICES & ATM	CHARGES	Free	Import LCs/Local LCs		
ATM Over the counter withdrawal	UGX GX 0.25% of the value,	1,200 Min 10,000	Low balance charge per month	UGX	16,000		Blue/ Classic Go	d Platinum	Issuance fees	Cash covered 0.5%	-
		Max 35,000	Foreign currency		100	-		000 30,000	Commission	Non cash covered 1% Cash Covered: 0.5%	
Inward cheques Foreign currency	UGX	3,000	Account opening balance/minimum balance Cash withdrawals for foreign	USD/EUR/GBP Below 2,000	100 5			000 30,000	Commission Quarterly	Non Cash Covered: 1%	
Account opening balance	USD/EUR/GBP	100		Above 2,000	0.25% max charge 5,000		26,000 32, 1,200 1,20	000 50,000 00 1,200	Amendment	UGX 100,00	0 amendment fee
Monthly Management Cash withdrawals	USD/EUR/GBP Below 2,000	Free Free	Cash deposits	Below 2,500	Free		1,500 1,50			Otl	her terms- USD 50
	Above 2.000	0.25%		(per day)	0.25%	ATM withdrawal at Visa ATMs	5,000 5,0	00 5,000	Swift charges Usance fee:	Cash covered 0.5%	USD 25 min UGX 100,000
Cash donesite	Below 2,500	max charge 5,000	Monthly Management	Above 2,500 USD/EUR/GBP	max charge 5,000		300 30			Non cash covered 1%	
Cash deposits	(per day)	Free 0.25%	Monthly Management Low balance charge per month	USD/EUR/GBP	Free 10	1 7	2,000 2,0 Free Fre		Discrepancy fees		USD 75
	Above 2,500	0.25% max charge 5,000	9. AGRICULTURE GROUP			ATM deposit ATM charges	rie		Re-imbursement charge		USD 75
6. SACCO ACCOUNT Account opening balance	UGX	100,000	Account opening balance / Minimum balance	UGX	50,000	QR code payment		1,200	Cancellation fees Export LCs/Local LCs		Free
Minimum operating balance	UGX	20,000	Service charges Over the Counter Cash deposits		Free	ATM withdrawal - Interswitch Card		1,500	Advising fees		ner UGX 100,000
Service charges Monthly Management		Free	1 over the counter withdrawal per mor	nth	Free	ATM withdawal- Domestic cards ATM withdrawal- International cards		6,500 25,000	LC confirmation	to other bank custo	mer UGX 200,000 0.3% per quarter
Over the Counter Cash deposits		Free	(UGX only) Each additional Withdrawal	UGX	10,000	Verification of ATM transactions		20,000	LC confirmation LC transfer		0.3% per quarter .25% Min USD 150
Cash withdrawal B) SAVINGS ACCOUNTS		Free	Low balance charge per month	UGX	16,000	5. STATEMENTS		E.c.	Discounting/Negotiation fee		.5% min UGX 150k
			10. SMART PLAN	UGX	30,000	Electronic statements Interim /additional /duplicate statement	, UGX	Free 10,000	Swift charges		USD 25
1. CLASSIC SAVINGS			Termination fee	UGX	30,000	per page	UGX UGX	10,000 10,000	Document handling/LC negotiation		0.3% Min
	<sup>n</sup> UGX	50,000	C) COPPOPATE CUPPENT ACCOUNTS			Loan statement per page	UGX	20,000	Free est and the set		UGX 150,000
1. CLASSIC SAVINGS Account opening balance / Minimum balance Minimum operating balance	<sup>n</sup> UGX UGX		C) CORPORATE CURRENT ACCOUNTS			Electronic statements for VISA application	ns UGX	20,000			Actual as billed
1. CLASSIC SAVINGS Account opening balance / Minimum balance Minimum operating balance Service charges	UGX	20,000	1. Enterprise Current Account Account opening/minimum balance	UGX	100,000	6. OTHER SERVICES (LOCAL)			Export courier charges Courier charges within Kampala		Actual as billed Actual as billed
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per mage</li> </ul>	UGX	20,000 Free	1. Enterprise Current Account Account opening/minimum balance Monthly management	UGX UGX	3,000		ns UGX UGX UGX	2,300 2,500		xport)	
1. CLASSIC SAVINGSAccount opening balance / Minimum balanceMinimum operating balanceService chargesOver the Counter Cash deposits	UGX	20,000 Free Free	1. Enterprise Current AccountAccount opening/minimum balanceMonthly managementCash depositsCash withdrawal;	UGX Over the coun	3,000 Free ater cash withdrawal	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees	UGX UGX UGX	2,300 2,500 2,000	Courier charges within Kampala	xport)	Actual as billed 1% p.q. Min
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per management</li> <li>Konthly management</li> </ul>	UGX UGX Ionth UGX UGX	20,000 Free Free 10,000 3,500	1. Enterprise Current Account Account opening/minimum balance Monthly management Cash deposits Cash withdrawal; 0.25	UGX	3,000 Free ater cash withdrawal	6. OTHER SERVICES (LOCAL) URA collections School fees	UGX UGX	2,300 2,500	Courier charges within Kampala Documentary Collections (Import & E	xport)	Actual as billed
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per market</li> <li>(UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> </ul>	UGX UGX Ionth UGX	20,000 Free Free 10,000 3,500	1. Enterprise Current AccountAccount opening/minimum balanceMonthly managementCash depositsCash withdrawal;	UGX Over the coun	3,000 Free ater cash withdrawal	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum	UGX UGX UGX UGX	2,300 2,500 2,000 70,000	Courier charges within Kampala Documentary Collections (Import & E Avalisation - import bills	xport)	Actual as billed 1% p.q. Min UGX 200,000
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per ma (UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> <li>Foreign currency</li> <li>Account opening balance / Minimum</li> </ul>	UGX UGX Nonth UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         0.25         Foreign currency         Account opening balance         Monthly management	UGX Over the coun 5% of the value, Min 1 USD USD	3,000 Free Iter cash withdrawal 10,000, Max 35,000	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum	UGX UGX UGX UGX n UGX	2,300 2,500 2,000 70,000 200,000 150,000	Courier charges within Kampala Documentary Collections (Import & E Avalisation - import bills Import bills handling fees Swift charges Past due import bills		Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per management</li> <li>(UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> <li>Foreign currency</li> </ul>	UGX UGX Ionth UGX UGX UGX	20,000 Free Free 10,000 3,500	<b>1. Enterprise Current Account</b> Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         0.25         Foreign currency         Account opening balance	UGX Over the coun 5% of the value, Min 1 USD USD	3,000 Free Iter cash withdrawal 10,000, Max 35,000	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum	UGX UGX UGX UGX n UGX	2,300 2,500 2,000 70,000 200,000 150,000 20,000	Courier charges within Kampala Documentary Collections (Import & E Avalisation - import bills Import bills handling fees Swift charges Past due import bills Export bills- handling fees		Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per market</li> <li>(UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> <li>Foreign currency</li> <li>Account opening balance / Minimum balance</li> </ul>	nonth UGX UGX UGX UGX UGX UGX UGX UGX Below 2,000	20,000 Free Free 10,000 3,500 16,000 100 5 0.25%	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         0.25         Foreign currency         Account opening balance         Monthly management         Cash deposits:	UGX Over the coun 5% of the value, Min 1 USD USD ay USD	3,000 Free ater cash withdrawal 10,000, Max 35,000 100 1	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v	UGX UGX UGX UGX n UGX n UGX visit UGX	2,300 2,500 2,000 70,000 200,000 150,000	Courier charges within Kampala Documentary Collections (Import & E Avalisation - import bills Import bills handling fees Swift charges Past due import bills		Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per met (UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> <li>Foreign currency</li> <li>Account opening balance / Minimum balance</li> <li>Cash withdrawals</li> </ul>	nonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000 100 100 5 0,25% max charge 5,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         0.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         per de         Above 5,00         Cash withdrawal;	UGX Over the coun 5% of the value, Min 1 USD USD 00 USD 00 USD	3,000 Free Inter cash withdrawal 10,000, Max 35,000 100 1 Free 0.25% of the value.	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v Certificate of balance /Audit report Letter of introduction / recommendation Verification of letters of administration	UGX UGX UGX UGX UGX visit UGX UGX UGX UGX	2,300 2,500 2,000 70,000 200,000 150,000 20,000 30,000	Courier charges within Kampala         Documentary Collections (Import & E         Avalisation - import bills         Import bills handling fees         Swift charges         Past due import bills         Export bills- handling fees         Export courier charges	UGX 5	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed
<ul> <li>1. CLASSIC SAVINGS</li> <li>Account opening balance / Minimum balance</li> <li>Minimum operating balance</li> <li>Service charges</li> <li>Over the Counter Cash deposits</li> <li>1 over the counter withdrawal per market</li> <li>(UGX only)</li> <li>Each additional Withdrawal</li> <li>Monthly management</li> <li>Low balance charge per month</li> <li>Foreign currency</li> <li>Account opening balance / Minimum balance</li> </ul>	nonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000 100 100 5 0,25% max charge 5,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         per de         Above 5,00         Cash withdrawal;	UGX Over the coun 5% of the value, Min 1 USD USD OO USD OO USD OO USD	3,000 Free ater cash withdrawal 10,000, Max 35,000 100 1 Free 0.25% of the value, max 5,000 charge	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v Certificate of balance /Audit report Letter of introduction / recommendation	UGX UGX UGX UGX UGX visit UGX UGX UGX UGX	2,300 2,500 2,000 70,000 20,000 30,000 20,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within Kampala	UGX 5 1% / <b>NCY - UGX)</b>	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Min UGX 200,000
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals	nonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000 10 100 5 0 100 5 5 max charge 5,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         per de         Above 5,00         per de         Above 2,00	UGX Over the coun 5% of the value, Min 1 USD USD OO USD OO USD OO USD	3,000 Free Inter cash withdrawal 10,000, Max 35,000 100 1 Free 0.25% of the value, max 5,000 charge Free	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v Certificate of balance /Audit report Letter of introduction / recommendation Verification of letters of administration Garnishees per appearance by Bank Staff in court 7. OTHER SERVICES (FOREIGN)	UGX UGX UGX UGX N UGX UGX UGX UGX UGX Ac	2,300 2,500 2,000 70,000 20,000 30,000 20,000 tual, min 50,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees	UGX 5 1% <i>I</i>	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management	In onth In onth In OGX UGX UGX UGX UGX UGX UGX UGX U	20,000 Free Free 10,000 3,500 16,000 100 100 5 0,25% max charge 5,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         per de         Above 5,00         Cash withdrawal;	UGX Over the coun 5% of the value, Min 1 USD USD OO USD OO USD OO USD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 1 100 1 Free 0.25% of the value, max 5,000 charge Free 0.25% of the value,	<ul> <li>6. OTHER SERVICES (LOCAL)</li> <li>URA collections</li> <li>School fees</li> <li>KCCA fees</li> <li>Cash-In-Transit / bullion van</li> <li>Safe custody</li> <li>Safe custody - Large envelope per annum</li> <li>Safe custody - Small envelope per annum</li> <li>Safe custody - Retrieval / access fee per v</li> <li>Certificate of balance /Audit report</li> <li>Letter of introduction / recommendation</li> <li>Verification of letters of administration</li> <li>Garnishees per appearance by Bank Staff in court</li> <li>7. OTHER SERVICES (FOREIGN)</li> <li>International payments</li> </ul>	UGX UGX UGX UGX UGX visit UGX UGX UGX f UGX	2,300 2,500 2,000 70,000 150,000 20,000 30,000 20,000 tual, min 50,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees11. VISA CREDIT CARD (LOCAL CURREEAnnual fee- Primary cardAnnual fee- Secondary card	UGX 5 UGX 5 NCY - UGX) Gold 120,000 50,000	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Min UGX 200,000 Platinum 200,000
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Cash deposits         Monthly Management         Low balance charge per month         Cash deposits	Inonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 10,000 10,000 10,000 100 1	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         0.29         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Poreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         per de         Above 5,00         Cash withdrawal;         Below 2,00         Per de         Above 2,00         Per de         Monthly course (UGX only)         Account opening balance         Minimum balance	UGX Over the count 5% of the value, Min 1 USD USD OO USD OO USD OO USD OO USD OO USD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 1 100 1 Free 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000	<ul> <li>6. OTHER SERVICES (LOCAL)</li> <li>URA collections</li> <li>School fees</li> <li>KCCA fees</li> <li>Cash-In-Transit / bullion van</li> <li>Safe custody</li> <li>Safe custody - Large envelope per annum</li> <li>Safe custody - Small envelope per annum</li> <li>Safe custody - Retrieval / access fee per vance</li> <li>Certificate of balance /Audit report</li> <li>Letter of introduction / recommendation</li> <li>Verification of letters of administration</li> <li>Garnishees per appearance by Bank Staff in court</li> <li>7. OTHER SERVICES (FOREIGN)</li> <li>International payments</li> <li>Foreign currency cheques drawn on International banks</li> </ul>	UGX UGX UGX UGX UGX visit UGX UGX UGX f UGX	2,300 2,500 2,000 70,000 20,000 30,000 20,000 tual, min 50,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees11. VISA CREDIT CARD (LOCAL CURREEAnnual fee- Primary cardAnnual fee- Secondary cardLate payment10%	UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Min UGX 200,000 Platinum 200,000 50,000
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month	Inonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000 100 100 5 max charge 5,000 Free max charge 5,000 1.5 10	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         Orgen deposits;         Cash deposits;         Below 5,00         Oper deposits;         Above 5,00         Cash withdrawal;         Below 2,00         Per deposits;         Below 2,00         Per deposits;         Below 2,00         Per deposits;         Below 2,00         Deposits;         Deposits;         Deposits;         Deposits;         Deposits;	UGX Over the count 5% of the value, Min 1 USD USD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 1 Free 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000 2,000,000 100,000	<ul> <li>6. OTHER SERVICES (LOCAL)</li> <li>URA collections</li> <li>School fees</li> <li>KCCA fees</li> <li>Cash-In-Transit / bullion van</li> <li>Safe custody</li> <li>Safe custody - Large envelope per annum</li> <li>Safe custody - Small envelope per annum</li> <li>Safe custody - Retrieval / access fee per van</li> <li>Certificate of balance /Audit report</li> <li>Letter of introduction / recommendation</li> <li>Verification of letters of administration</li> <li>Garnishees per appearance by Bank Staff in court</li> <li>7. OTHER SERVICES (FOREIGN)</li> <li>International payments</li> <li>Foreign currency cheques drawn on</li> </ul>	UGX UGX UGX UGX NN UGX UGX UGX UGX C UGX UGX All \$3	2,300 2,500 2,000 70,000 150,000 20,000 30,000 20,000 tual, min 50,000	Courier charges within Kampala         Documentary Collections (Import & E         Avalisation - import bills         Import bills handling fees         Swift charges         Past due import bills         Export bills- handling fees         Export courier charges         Courier charges         Courier charges within Kampala         Arrangement fees         11. VISA CREDIT CARD (LOCAL CURRED         Annual fee- Primary card         Annual fee- Secondary card         Late payment       10%         Cash withdrawal       4%         Over limit	UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 0 min UGX. 10,000 49 2%	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Min UGX 200,000 Platinum 200,000 50,000 4 min UGX. 10,000 2%
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash deposits         Monthly Management         Low balance charge per month         Account opening balance / Minimum balance         Monthly Management         Low balance charge per month         Account opening balance / Minimum balance         Minimum operating balance / Minimum balance	nonth UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	20,000 Free Free 10,000 3,500 16,000 10 10 10 5 10 5 10 5 10 5 10 10 10	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Poreign currency         Account opening balance         Monthly management         Cash deposits;       Below 5,00         Per de         Above 5,00         Cash withdrawal;       Below 2,00         Per de         Above 2,00         Der de         Bundled option 2 (UGX only)         Account opening balance         Minimum balance         Bundled monthly fee (below minimum balance)         Minimum operating balance	UGX Over the count 5% of the value, Min 1 USD USD OO USD OO USD OO USD OO USD OO USD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 1 100 1 Free 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000 2,000,000 100,000	<ul> <li>6. OTHER SERVICES (LOCAL)</li> <li>URA collections</li> <li>School fees</li> <li>KCCA fees</li> <li>Cash-In-Transit / bullion van</li> <li>Safe custody</li> <li>Safe custody - Large envelope per annum</li> <li>Safe custody - Small envelope per annum</li> <li>Safe custody - Retrieval / access fee per variable</li> <li>Certificate of balance /Audit report</li> <li>Letter of introduction / recommendation</li> <li>Verification of letters of administration</li> <li>Garnishees per appearance by Bank Staffin court</li> <li>7. OTHER SERVICES (FOREIGN)</li> <li>International payments</li> <li>Foreign currency cheques drawn on International banks</li> <li>Swift /Telegraphic transfers</li> </ul>	UGX UGX UGX UGX NN UGX UGX UGX UGX C UGX UGX All \$3	2,300 2,500 2,000 70,000 150,000 20,000 30,000 20,000 tual, min 50,000 100,000	Courier charges within Kampala         Documentary Collections (Import & E         Avalisation - import bills         Import bills handling fees         Swift charges         Past due import bills         Export bills- handling fees         Export courier charges         Courier charges within Kampala         Arrangement fees         11. VISA CREDIT CARD (LOCAL CURREE         Annual fee- Primary card         Annual fee- Secondary card         Late payment       10%         Cash withdrawal       4%	UGX 5 UGX 5 NCY - UGX) Gold 120,000 50,000 min UGX. 10,000 109 Min UGX. 10,000 49 2% 42%	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Actual as billed 4 Min UGX 200,000 Min UGX 10,000 6 Min UGX. 10,000 2% 42%
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Monthly Management         Low balance charge per month         Account opening balance / Minimum balance         Cash deposits         Monthly Management         Low balance charge per month         Account opening balance / Minimum balance	nonth UGX UGX UGX UGX UGX UGX M Below 2,000 Above 2,000 Below 2,500 (per day) USD USD USD	20,000 Free Free 10,000 3,500 16,000 10 10 10 5 10 5 10 5 10 5 10 10 10	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Below 5,00         Orgen deposits;         Cash deposits;         Below 5,00         Oper deposits;         Above 5,00         Cash withdrawal;         Below 2,00         Per deposits;         Below 2,00         Per deposits;         Below 2,00         Per deposits;         Below 2,00         Deposits;         Deposits;         Deposits;         Deposits;         Deposits;	UGX Over the count 5% of the value, Min 1 USD USD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 100 100 100 100 5ree 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000 Free 0.25% of the value, max charge 5,000 100,000	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v Certificate of balance /Audit report Letter of introduction / recommendation Verification of letters of administration Garnishees per appearance by Bank Staff in court 7. OTHER SERVICES (FOREIGN) International payments Foreign currency cheques drawn on International banks Swift /Telegraphic transfers Inward Transfer Outward INR transfer (dfcu's charge) Outward Transfer (SHA)	UGX UGX UGX UGX UGX Visit UGX UGX AII \$3 UGX30,000 US UGX	2,300 2,500 2,000 70,000 20,000 30,000 20,000 20,000 100,000 100,000	Courier charges within Kampala         Documentary Collections (Import & E         Avalisation - import bills         Import bills handling fees         Swift charges         Past due import bills         Export bills- handling fees         Export courier charges         Courier charges         Courier charges within Kampala         Arrangement fees         11. VISA CREDIT CARD (LOCAL CURRED)         Annual fee- Primary card         Annual fee- Secondary card         Late payment       10%         Cash withdrawal       4%         Over limit       4%         Interest       Re- issue of lost or stolen cards         Insurance       10%	UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 50,000 109 Min UGX. 10,000 49 2% 42% 42% 25,000 0.05%	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Actual as billed 4 Min UGX 200,000 Platinum 200,000 6 Min UGX. 10,000 6 Min UGX. 10,000 2% 42% 25,000 0,05%
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per mark (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash deposits         Monthly Management         Low balance charge per month         2. SAVINGS PLUS         Account opening balance / Minimum balance         Minimum operating balance / Minimum balance         Monthly management fee	Nonth UGX UGX UGX UGX UGX UGX M DBelow 2,000 Above 2,000 (per day) (per day) M USD Below 2,500 (per day) USD USD USD USD	20,000 Free Free 10,000 10,000 10,000 10,000 10,000 Free 10,000 10,000 10,000 10,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Poreign currency         Account opening balance         Monthly management         Cash deposits;       Below 5,00         Per de         Above 5,00         Cash withdrawal;       Below 2,00         Per de         Above 2,00         Der de         Bundled option 2 (UGX only)         Account opening balance         Minimum balance         Bundled monthly fee (below minimum balance)         Minimum operating balance	UGX Over the count 5% of the value, Min 1 USD USD USD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD UGX UGX UGX UGX	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 100 100 100 100 100 100 200,000 2,000,000 100,000 100,000 20,000	6. OTHER SERVICES (LOCAL)         URA collections         School fees         KCCA fees         Cash-In-Transit / bullion van         Safe custody         Safe custody - Large envelope per annum         Safe custody - Small envelope per annum         Safe custody - Retrieval / access fee per valor         Certificate of balance /Audit report         Letter of introduction / recommendation         Verification of letters of administration         Garnishees per appearance by Bank Staff         in court         7. OTHER SERVICES (FOREIGN)         International payments         Foreign currency cheques drawn on         International banks         Swift /Telegraphic transfers         Inward Transfer         Outward INR transfer (dfcu's charge)         Outward Transfer (OUR)       EQUIV	UGX UGX UGX UGX UGX UGX UGX UGX f UGX UGX All \$3 UGX30,000 US UGX UGX UGX UGX UGX UGX UGX UGX UGX UGX	2,300 2,500 2,000 70,000 20,000 20,000 30,000 20,000 150,000 100,000 100,000 100,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees11. VISA CREDIT CARD (LOCAL CURRED)Annual fee- Primary cardAnnual fee- Secondary cardLate payment10%Cash withdrawal4%Over limitInterestRe- issue of lost or stolen cardsInsuranceMonthly statement	UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 50,000 0 min UGX. 10,000 49 2% 42% 42% 25,000 0.05% Free	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Actual as billed Min UGX 200,000 Platinum Platinum 6 Min UGX. 10,000 6 Min UGX. 10,000 20,000 6 Min UGX. 10,000 12% 12% 12% 12% 12% 12% 12% 12%
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per metodot (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Zesound opening balance / Minimum balance         Monthly Management         Low balance charge per month         Zesound opening balance / Minimum balance         Minimum operating balance / Minimum balance         Minimum operating balance         Minimum operating balance         Service charges         Over the counter cash deposits	Nonth UGX UGX UGX UGX UGX UGX M DBelow 2,000 Above 2,000 (per day) (per day) M USD Below 2,500 (per day) USD USD USD USD	20,000 Free Free 10,000 10,000 10,000 10,000 10,000 Free 10,000 10,000 10,000 10,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Poreign currency         Account opening balance         Monthly management         Cash deposits;       Below 5,00         Per de         Above 5,00         Cash withdrawal;       Below 2,00         Per de         Above 2,00         Der de         Bundled option 2 (UGX only)         Account opening balance         Minimum balance         Bundled monthly fee (below minimum balance)         Minimum operating balance	UGX Over the count 5% of the value, Min 1 USD USD USD OOUUSD OOUUSD OOUUSD OOUUSD OOUUSD UGX UGX UGX UGX	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 100 100 100 100 5ree 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000 Free 0.25% of the value, max charge 5,000 100,000	6. OTHER SERVICES (LOCAL)         URA collections         School fees         KCCA fees         Cash-In-Transit / bullion van         Safe custody         Safe custody - Large envelope per annum         Safe custody - Small envelope per annum         Safe custody - Retrieval / access fee per valor         Certificate of balance /Audit report         Letter of introduction / recommendation         Verification of letters of administration         Garnishees per appearance by Bank Staff         in court         7. OTHER SERVICES (FOREIGN)         International payments         Foreign currency cheques drawn on         International banks         Swift /Telegraphic transfers         Inward Transfer         Outward INR transfer (dfcu's charge)         Outward Transfer (OUR)       EQUIV	UGX UGX UGX UGX UGX Visit UGX UGX UGX All \$3 UGX30,000 US UGX UGX VALENT OF USD34	2,300 2,500 2,000 70,000 20,000 30,000 30,000 20,000 150,000 100,000 100,000 100,000 100,000	Courier charges within Kampala         Documentary Collections (Import & E         Avalisation - import bills         Import bills handling fees         Swift charges         Past due import bills         Export bills- handling fees         Export courier charges         Courier charges         Courier charges within Kampala         Arrangement fees         11. VISA CREDIT CARD (LOCAL CURRED)         Annual fee- Primary card         Annual fee- Secondary card         Late payment       10%         Cash withdrawal       4%         Over limit       4%         Interest       Re- issue of lost or stolen cards         Insurance       10%	UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 50,000 109 Min UGX. 10,000 49 2% 42% 42% 25,000 0.05%	Actual as billed         1% p.q. Min UGX 200,000         0.25% Min \$50         Actual as billed         Actual as billed         Actual as billed         Min UGX 200,000         6 Min UGX.10,000         6 Min UGX.10,000         200,000         42%         25,000         0.05%
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per metods         (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash deposits         Monthly Management         Low balance charge per month <b>2. SAVINGS PLUS</b> Account opening balance / Minimum balance         Minimum operating balance         Minimum operating balance         Service charges         Over the counter cash deposits         Monthly management fee         1 over the counter withdrawal per metods         UGX only)         Each additional Withdrawal	Nonth UGX UGX UGX UGX UGX UGX M Below 2,000 Above 2,000 Below 2,500 (per day) Above 2,500 (per day) USD USD USD	20,000         Free         Free         10,000         3,500         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000         10,000	1. Enterprise Current Account         Account opening/minimum balance         Monthly management         Cash deposits         Cash withdrawal;         O.2!         Foreign currency         Account opening balance         Monthly management         Cash deposits;         Poreign currency         Account opening balance         Monthly management         Cash deposits;       Below 5,000         Cash deposits;       Below 5,000         Cash withdrawal;       Below 2,000         Cash withdrawal;       Below 2,000         Above 2,000       Der de         Above 2,000       Der de         Minimum balance       Bundled option 2 (UGX only)         Account opening balance       Minimum balance         Bundled monthly fee (below minimum balance)       Minimum operating balance         Bundled fee includes;       Imagement fee	UGX Over the count of the value, Min 1 USD USD Out DOU DOU DOU DOU DOU DOU DOU DOU DOU DOU	3,000         Free         Iter cash withdrawal         0,000, Max 35,000         100         1         Free         0.25% of the value, max 5,000 charge         0.25% of the value, max charge 5,000         Free         0.25% of the value, max charge 5,000         Image: Comparison of the value, the value, 	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per v Certificate of balance /Audit report Letter of introduction / recommendation Verification of letters of administration Garnishees per appearance by Bank Staff in court 7. OTHER SERVICES (FOREIGN) International payments Foreign currency cheques drawn on International banks Swift /Telegraphic transfers Inward Transfer Outward Transfer (OUR) EQUIV Outward Transfer (BEN) EQUIV Outward transfer (correspondent bank's	UGX UGX UGX UGX UGX UGX UGX UGX I I I I I I I I I I I I I I I I I I I	2,300 2,500 2,000 70,000 20,000 20,000 30,000 20,000 150,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees11. VISA CREDIT CARD (LOCAL CURRED)Annual fee- Primary cardAnnual fee- Secondary cardLate paymentLate payment0ver limitInterestRe- issue of lost or stolen cardsInsuranceMonthly statementBalance inquiry dfcu ATMsNOTE:1. All charges are exclusive of 15% Go	UGX 5 UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 0 min UGX. 10,000 109 Min UGX. 10,000 49 2% 42% 25,000 0.05% Free Free	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Actual as billed Min UGX 200,000 0 Min UGX 10,000 6 min UGX. 10,000 2% 42% 1 25,000 1 2 5 1 2 1 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2
1. CLASSIC SAVINGS         Account opening balance / Minimum balance         Minimum operating balance         Service charges         Over the Counter Cash deposits         1 over the counter withdrawal per met (UGX only)         Each additional Withdrawal         Monthly management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Foreign currency         Account opening balance / Minimum balance         Cash withdrawals         Monthly Management         Low balance charge per month         Zesout opening balance / Minimum balance         Monthly Management         Low balance charge per month         Zesout opening balance / Minimum balance         Minimum operating balance / Minimum balance         Minimum operating balance         Minimum operating balance         Monthly management fee         1 over the counter withdrawal per met (UGX only)	ionth UGX UGX UGX UGX UGX UGX MUSD Below 2,000 Below 2,000 Below 2,000 (per day) USD USD USD USD USD USD	20,000           Free           Free           10,000           3,500           16,000           100,000           10,0000	1. Enterprise Current Account   Account opening/minimum balance   Monthly management   Cash deposits   Cash withdrawal;   O.2!   Foreign currency   Account opening balance   Monthly management   Cash deposits;   Below 5,00   per de   Above 2,00   Per de   Below 2,00   Per de   Bundled option 2 (UGX only)   Account opening balance   Minimum balance   Bundled fee includes;   Sundled fee includes;   3. Pay as you transact option	UGX Over the count 5% of the value, Min 1 USD USD USD OOUUSD	3,000 Free ther cash withdrawal 0,000, Max 35,000 100 1 Free 0.25% of the value, max 5,000 charge Free 0.25% of the value, max charge 5,000 Free 0.25% of the value, max charge 5,000 Free 0.200,000 20,000 20,000 100,000	6. OTHER SERVICES (LOCAL) URA collections School fees KCCA fees Cash-In-Transit / bullion van Safe custody Safe custody - Large envelope per annum Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per van Certificate of balance /Audit report Letter of introduction / recommendation Verification of letters of administration Garnishees per appearance by Bank Staff in court 7. OTHER SERVICES (FOREIGN) International payments Foreign currency cheques drawn on International banks Swift /Telegraphic transfers Inward Transfer Outward INR transfer (dfcu's charge) Outward Transfer (OUR) EQUIV Outward Transfer (BEN) EQUIV	UGX UGX UGX UGX UGX UGX UGX UGX I I I I I I I I I I I I I I I I I I I	2,300 2,500 2,000 70,000 20,000 30,000 30,000 20,000 150,000 100,000 100,000 100,000 100,000	Courier charges within KampalaDocumentary Collections (Import & EAvalisation - import billsImport bills handling feesSwift chargesPast due import billsExport bills- handling feesExport courier chargesCourier charges within KampalaArrangement fees11. VISA CREDIT CARD (LOCAL CURRED)Annual fee- Primary cardAnnual fee- Secondary cardLate payment10%Cash withdrawal4%Over limitInterestRe- issue of lost or stolen cardsInsuranceMonthly statementBalance inquiry dfcu ATMsNOTE:	UGX 5 UGX 5 UGX 5 1% / NCY - UGX) Gold 120,000 50,000 50,000 0 min UGX. 10,000 109 Min UGX. 10,000 49 2% 42% 42% 42% 5,000 0.05% Free Free Free	Actual as billed 1% p.q. Min UGX 200,000 0.25% Min \$50 USD 25 0,000 per month 0.25% Min \$50 Actual as billed Actual as billed Actual as billed Min UGX 200,000 0 Min UGX 10,000 6 min UGX. 10,000 2% 42% 1 25,000 1 2 5 1 2 1 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2

A) CURRENT ACCOUNTS			Foreign currency			Over the counter withdrawal below 5 Millio	on UGX	5,000	Tracers on TT's < 1 month	USD <sup>1</sup>	15 Equivalent + any
1. XCLUSIVE CURRENT ACCOUNT Account opening balance		50,000	Account opening balance Cash withdrawals	USD/EUR/GBP Below 2,000	100 5	Over the counter withdrawal above 5 Millio Minimum operating balance	on UGX UGX	10,000 20,000	Tracers on TT's > 1 month		direct claims 25-50 Equivalent +
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 80,000		Above 2,000	0.25% max charge 5,000	Foreign currency	USD/EUR/GBP	500	Swift / TT message amendment		any direct claims 10 Equivalent + any
Bundled fee includes;			Cash deposits	Below 2,500 (per day)	Free	Company Search Fees (Equivalent in UGX)	USD/EUR/GBP UGX	27,300	Recall funds	USD	direct claims 0.25%, minimum
Bundles fee includes; Free ATM transact deposits and withdrawals, Free inward c orders, Insurance benefits, Access to Xcl	cheques clearing, Fre	e Standing		Above 2,500	0.25% max charge 5,000	Sevice charges Cash withdrawals	Below 2,000	5	Return funds	USD	15 + claims 20-30
Foreign currency			Monthly Management Low balance charge per month	USD/EUR/GBP	USD 1.5, EUR 1 GBP 1 10		Above 2,000 max	0.25% charge 5,000	Swift statement	USD UGX	5 (adhoc) 10,000 (adhoc)
Account opening balance Monthly Management	USD	SD 15, EUR/GBP10 020, EUR15, GBP15	3. YOUNG SAVERS Account opening balance			Cash deposits	Below 2,500 (per day)	Free		UGX	100,000 monthly
	EUR GBP	15 13	Minimum opening balance	UGX UGX	35,000 35,000		Above 2,500 max	0.25% charge 5,000	Bank Draft - USD/ GBP/ EURO/ KES		0.20% min UGX 20,000
Cash withdrawals	Below 10,000 Above 10,000	Free 0.25% max	Service chargesOver the counter cash deposits		Free	Inward cheques	GBP EURO	1.5	8. ELECTRONIC BANKING CHARGES Quick Banking		
Cash deposits	Below 10,000	charge 5,000 Free	1 over the counter withdrawal per mon Each additional withdrawal	nth(UGX only) UGX	Free 10,000		USD	2	Retail module sign up charge **Transactional fees apply as per tari	<del>`f</del> **	Free
	Above 10,000	0.25% max charge 5,000	Low balance charge per month Foreign currency	UGX	16,000	Monthly Management	USD GBP	10 5	Corporate module sign - up charge	UGX	Free 3,500
2. PINNACLE CURRENT ACCOUNT Account opening balance		50,000	Account opening balance Cash withdrawals	USD/EUR/GBP Below 2,000	100	D) NGO CURRENT ACCOUNT	EURO	10	RTGS	UGX	10,000
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 60,000	Account minimum balance	USD/EUR/GBP	50	Account opening/minimum balance	UGX	500,000	TT SHA - USD10, E		D33, EUR33, GBP26 JSD10, EUR10, GBP8
<b>Bundled fee includes;</b> Bundles fee includes; Free ATM				Above 2,000	0.25% max charge 5,000	Service chargesOver the counter cash deposits		Free	Mobile Banking SMS alerts monthly charge		Free
transactions, Free UGX over the counter deposits and withdrawals,			Cash deposits	Below 2,500 (per day)	Free	Low balance charge per month Cash withdrawal above minimum	UGX	16,000 Free	Balance enquiry		Free
Foreign currency Account opening balance	U	SD 15, EUR/GBP10		Above 2,500	0.25% max charge 5,000	Cash withdrawal below minimum Foreign currency	UGX 5,000	per withdawal	Funds transfers <b>dfcu</b> to <b>dfcu</b> Mini statement	UGX	Free 500
Monthly Management	USD EUR	16 15	Low balance charge per month 4. CAMPUS PLUS	USD/EUR/GBP	10	Account opening/minimum balance	USD/GBP/EUR	500	Airtime recharge School fees payments	UGX UGX	Free 1,800
Cash withdrawals	GBP Below 5,000	13 13 Free	Account opening balance	UGX	20,000		USD/GBP/EUR USD/GBP/EUR	5 Free	E-tax payments (NSSF, URA)	UGX	1,300
	Above 5,000	0.25% max charge 5,000	Minimum operating balance Service charges	UGX	5,000	Cash deposits/withdrawal below minimum  E) GENERAL SERVICES	USD/GBP/EUR 1p	er transaction	DSTV/ Zeeway/Payway Payment Cheque book request	UGX UGX	1,300 1,000
Cash deposits	Below 10,000 Above 10,000	Free 0.25% max	Over the Counter Cash deposits Monthly Management fee	UGX	Free 1,000	1. CHEQUE SERVICES Cheque book charge per leaf	UGX	1,200	NWSC/UMEMEBank to Wallet transactionsUC	UGX SX Amount	1,000 <b>Fee</b>
3. ONE TARIFF		charge 5,000	Over the counter withdrawal below 2 M Over the counter withdrawals above 2		10,000 0.05% min 5,000	I free per month, Each additional	UGX	10,000		≤ 60,000 60,001- 125,000	1,800 2,300
Account opening balance Miminum operating balance	1st Salary or UC UGX	GX 50,000 20,000	Million	UGX	max 35,000	Bank draft Bank draft Repurchased	UGX UGX	20,000 10,000		125,001-250,000 250,001-500,000	3,000 4,000
Bundled monthly fee	UGX	55,000	Safe custody (academic documents per semester)	er UGX	5,000	School fees draft Voucher retrieval	UGX UGX	10,000 25,000		500,001-1,000,000 1,000,001-2,000,00	6,000
Bundled fee includes; In-house Salary handling		Free	5. ACHIEVERS Account opening balance / Minimum	UGX	50,000	Cheque unpaid due to insufficient funds	UGX	200,000	9. LOAN RELATED CHARGES	2,000,001-5,000,00	
Cash deposits and withdrawals 5 ATM transactions per month		Free Free	balance Service charges			Cheque unpaid due to technical reasons Cheque unpaid by other banks	UGX UGX 5,000, US	25,000 SD/GBP/EUR 1	Standing order setup		Free
1 Standing order per month		Free	Over the Counter Cash deposits Low balance charge per month	UGX	Free 16,000	2. LOCAL ACCOUNTS SERVICES Utility payments UMEME (over the counter	r)	2,000	CRB inquiry fees; 1. Personal/ Individual	UGX	20,000
1 Telegraphic transfer per month 4 cheque books per year		Free Free	1 over the counter withdrawal per mon Each additional Withdrawal		Free 10,000	Utility payments NWSC (over the counter)		Free	2. Company/ Non individual Loan application	UGX	30,000
Utility bill handling Banker's cheque per month		Free Free	6. EASY ACCESS			Stop payment instructions Stop payment foreign drafts	UGX UGX	20,000 20,000	1. Personal Ioan & Home Loan 2. Other Ioans	UGX	20,000 30,000
4. SALARY ACCOUNT	UGX	10,000	Account opening balance Minimum operating balance	UGX UGX	20,000 10,000	Dormant account reactivation Minimum Interest Charge - overdrawn		Free	3. Corporate loans		Free
Account opening balance Maintenance fee	UGX	3,000	Over the counter cash deposits Service charges	UGX	Free	account Standing order setup charge	UGX	10,000 5,000	Arrangement fees	UGX	2.00 - 3.00% Min 75,000
Minimum operating balance Service charges	UGX	10,000	Over the counter withdrawal	UGX Amount	Fee	Standing order <b>dfcu</b> transfers	UGX UGX	5,000 15,000	Annual monitoring fee Legal fees		Maximum 1% Actual to facility
Over the Counter Cash deposits Withdrawals at <b>dfcu</b> ATM	UGX	Free 1,200		Up to 2 Million 2,000,001 to 10M	10,000	Standing order setup charge (others) Standing order (Other) transfers	UGX	10,000	Restructuring Fees Renewal facility fees		1.00% 2%
	0.25% of the value,	Min 10,000 Max 35,000		10,000,001 to 20N 20,000,001 to 40I	A 20,000	Amendment / termination standing order Standing order unpaid due to lack of funds	UGX S UGX	10,000 15,000	Loan refinancing fee		Free
Inward cheques	UGX	3,000		40,000,001 to 501 50,000,001 to 100	0M 40,000	Late deposit held in overnight safe custody Amendment of account details & signatori		Free Free	Security release Security release late pick penalty cha	UGX rge UGX	50,000 100,000
Foreign currency           Account Opening balance	EUR/USD/GBP	20	Monthly Management fee	>100M UGX	0.05% 2,500	Closing account	UGX	20,000	10. TRADE FINANCE		
Maintenance fee	USD EUR	5 10	7. DEMBE ACCOUNT Account opening	UGX	5,000	Counter cheque leaf Pinnacle membership	UGX UGX	25,000 60,000	Guarantees Issuance fees	Cash covered: 0	0.5% min UGX 200k
	GBP	5	Minimum operating balance	UGX	5,000	Non - pinnacle member charge per visit 3. LOCAL COLLECTIONS	UGX	50,000		Non Cash Covered	d: 1% min UGX 200k
Over the counter deposits	Below 2,500 per day	Free	Service charges Over the Counter Cash deposits		Free		GX 1000, for transactions a		Commission (charged upfront per quarter)		0.5% min UGX 200k d: 1% min UGX 200k
Quantific countries it halves as h		0.25% of the value	ATM withdrawals Monthly Management	UGX UGX	1,200 2,500	Outward Electronic Funds Transfer (EFT)		4,000 USD1.3, GBP/EUR1.2	Amendment		UGX 100,000
Over the counter withdrawals	Below 2,000 Above 2,000	5 0.25% Max 5,000		X 0.25% of the value,	<b>Fee</b> Min 10,000	Inward Electronic Funds Transfer (EFT)		GX3,000 USD2 GBP1.7, KES100	Anterianteria		her terms - USD 50
Inward cheques	USD EUR	2	8. INVESTMENT CLUB		Max 35,000	Direct debit payments (incoming)	UGX	2,000	Advising fees		istomer - UGX 100k ner bank UGX 200k
5. STANDARD PERSONAL	GBP	1.5	Account opening balance / Minimum	UGX	50,000	Unpaid direct debits Salary Processing per item	UGX UGX	20,000 2,500	Issuance against counter		0.15% per quarter Min USD 50
Account opening balance	UGX	50,000	balance Service charges			Outward RTGS		(20,000 USD5 BP1.2, KES500	Cancellation fees:		UGX 100,000
Monthly Management Minimum operating balance	UGX UGX	Free 20,000	Over the Counter Cash deposits Monthly Management	UGX	Free Free	Inward RTGS fees		K3,000, USD2, GBP1.7, KES150	Guarantee Sealing: Guarantee replacement:		UGX 35,000 UGX 100,000
Service charges Over the Counter Cash deposits		Free	1 over the counter withdrawal per mon (UGX only)	nth	Free	Upcountry cheques (BoU presence) Upcountry Cheques (no BoU presence)		Free Free	Comfort letter		UGX 50,000
ATM	UGX	1,200	Each additional Withdrawal Low balance charge per month	UGX UGX	10,000 16,000	4. VISA DEBIT CARD SERVICES & ATM			Import LCs/Local LCs Issuance fees	Cash covered 0.5%	6 min UGX 150.000
Over the counter withdrawal UGX	0.25% of the value,	Min 10,000 Max 35,000	Foreign currency			-	Blue/ Classic         Gold           0,000         20,000	Platinum           00         30,000		Non cash covered 1%	6 min UGX 150,000
Inward cheques Foreign currency	UGX	3,000	Account opening balance/minimum balance Cash withdrawals for foreign	USD/EUR/GBP Below 2,000	100 5		5,000 25,00		Commission Quarterly	Cash Covered: 0.5% Non Cash Covered: 1%	
Account opening balance Monthly Management	USD/EUR/GBP USD/EUR/GBP	100 Free		Above 2,000	0.25% max charge 5,000		26,000 32,00 ,200 1,200	0 50,000 1,200	Amendment		00 amendment fee
Cash withdrawals	Below 2,000	Free	Cash deposits	Below 2,500 (per day)	Free		,500 1,500	1,500	Swift charges	Ot	her terms- USD 50 USD 25
		0.25% max charge 5,000		Above 2,500	0.25% max charge 5,000		5,000 5,000 500 300	5,000 300	Usance fee:	Cash covered 0.5% Non cash covered 1%	min UGX 100,000
Cash deposits	Below 2,500 (per day)	Free	Monthly Management	USDÆURÆBP USD/EUR/GBP	Free 10	ATM Visa balance inquiry 2	2,000 2,000	2,000	Discrepancy fees		USD 75
	Above 2,500 r	0.25% max charge 5,000	Low balance charge per month 9. AGRICULTURE GROUP	υσυν ευκ/ σβΡ	IU	ATM deposit F ATM charges	Free Free	Free	Re-imbursement charge		USD 75
6. SACCO ACCOUNT Account opening balance	UGX	100,000	Account opening balance / Minimum balance	UGX	50,000	QR code payment		1,200	Cancellation fees Export LCs/Local LCs		Free
Minimum operating balance	UGX	20,000	Service charges Over the Counter Cash deposits		Free	ATM withdrawal - Interswitch Card ATM withdawal- Domestic cards		1,500 6,500	Advising fees	to <b>dfcu</b> custor to other bank custo	mer UGX 100,000
Service charges Monthly Management		Free	1 over the counter withdrawal per mon (UGX only)	nth	Free	ATM withdrawal- International cards		25,000	LC confirmation		0.3% per quarter
Over the Counter Cash deposits Cash withdrawal		Free Free	Each additional Withdrawal Low balance charge per month	UGX UGX	10,000 16,000	Verification of ATM transactions 5. STATEMENTS		20,000	LC transfer		0.25% Min USD 150
B) SAVINGS ACCOUNTS 1. CLASSIC SAVINGS			10. SMART PLAN			Electronic statements Interim /additional /duplicate statement		Free	Discounting/Negotiation fee Swift charges	0.2	25% min UGX 150k USD 25
Account opening balance / Minimum balance	UGX	50,000	Termination fee C) CORPORATE CURRENT ACCOUNTS	UGX	30,000	per page	UGX	10,000	Document handling/LC negotiation		0.3% Min
Minimum operating balance	UGX	20,000	C) CORPORATE CURRENT ACCOUNTS			Loan statement per page Electronic statements for VISA applications	UGX s UGX	10,000 20,000	Export courier charges		UGX 150,000 Actual as billed
Service charges Over the Counter Cash deposits		Free	Account opening/minimum balance Monthly management	UGX UGX	100,000 3,000	6. OTHER SERVICES (LOCAL) URA collections	UGX	2,300	Courier charges within Kampala		Actual as billed
1 over the counter withdrawal per month (UGX only)		Free	Cash deposits		Free	School fees KCCA fees	UGX UGX	2,500 2,000	<b>Documentary Collections (Import &amp; I</b> Avalisation - import bills	Export)	1% p.q. Min
Each additional Withdrawal Monthly management	UGX UGX	10,000 3,500	Cash withdrawal; 0.25	Over the coun 5% of the value, Min 1	ter cash withdrawal 10,000, Max 35,000	Cash-In-Transit / bullion van	UGX	70,000	Import bills handling fees		UGX 200,000
Low balance charge per month	UGX	16,000	Foreign currency Account opening balance	USD	100	Safe custody Safe custody - Large envelope per annum	UGX	200,000	Swift charges		0.25% Min \$50 USD 25
Foreign currency Account opening balance / Minimum	USD	100	Monthly management	USD	1	Safe custody - Small envelope per annum Safe custody - Retrieval / access fee per vi	UGX isit UGX	150,000 20,000	Past due import bills	UGX 5	50,000 per month
balance Cash withdrawals	Below 2,000	5	Cash deposits; Below 5,00 per da	11813	Free	Certificate of balance /Audit report	UGX	30,000	Export bills- handling fees Export courier charges		0.25% Min \$50 Actual as billed
		0.25% max charge 5,000	Above 5,00		0.25% of the value, max 5,000 charge	Letter of introduction / recommendation	UGX	20,000	Courier charges within Kampala		Actual as billed
Cash deposits	Below 2,500 (per day)	Free	Cash withdrawal; Below 2,00 per do	11517	Free	Verification of letters of administration Garnishees per appearance by Bank Staff	UGX Actua	al, min 50,000 100,000	Arrangement fees 11. VISA CREDIT CARD (LOCAL CURRE		Min UGX 200,000
	Above 2,500 r	0.25% max charge 5,000	Above 2,00	00 USD	0.25% of the value, max charge 5,000	in court 7. OTHER SERVICES (FOREIGN)	00/		Annual fee- Primary card	<b>Gold</b> 120,000	<b>Platinum</b> 200,000
Monthly Management Low balance charge per month	USD USD	1.5 10	2. Bundled option 2 (UGX only) Account opening balance	UGX	200,000	International payments Foreign currency cheques drawn on			Annual fee- Secondary card	50,000	50,000
2. SAVINGS PLUS			Minimum balance Bundled monthly fee (below minimum	UGX	2,000,000	International banks Swift /Telegraphic transfers	All \$300	or equivalent	1 /	% min UGX. 10,000 10% % Min UGX. 10,000 4%	
Account opening balance / Minimum balance	UGX	250,000	balance) Minimum operating balance	UGX	100,000 20,000	Inward Transfer	UGX30,000 USD10		Over limit Interest	2% 42%	2% 42%
Minimum operating balance Service charges	UGX	20,000	Bundled fee includes;		Unlimited cash deposit transactions	Outward INR transfer ( <b>dfcu</b> 's charge) Outward Transfer (SHA) EQUIVA	UGX ALENT OF USD15	15,000 5 EUR15 GBP12	Re- issue of lost or stolen cards	25,000 0.05%	25,000 0.05%
		Free			drawal transactions			UR38/GBP30	Insurance Monthly statement	0.05% Free	0.05% Free
Over the counter cash deposits Monthly management fee	UGX	4,500			No. of the second second						
		4,500 Free	3. Pay as you transact option		ited inward cheques			EUR15/ GBP12	Balance inquiry <b>dfcu</b> ATMs NOTE:	Free	Free
Monthly management fee 1 over the counter withdrawal per month (UGX only) Each additional Withdrawal	h UGX	Free 10,000	Monthly Management fee	Unlimi UGX	35,500		ALENT OF USD15/	EUR15/ GBP12 KES 1,100 tual for others		Free overnment excise duty.	
Monthly management fee 1 over the counter withdrawal per month (UGX only)	h	Free		Unlimi		Outward Transfer (BEN)EQUIVAOutward transfer (correspondent bank's	ALENT OF USD15/	KES 1,100	<b>NOTE:</b> <b>1.</b> All charges are exclusive of 15% Ge	Free overnment excise duty. nge the tariff at anytim	

A) CURRENT ACCOUNTS			Foreign currency			Over the counter withdrawal below 5 M	illion UGX	5,000	Tracers on TT's < 1 month	USD	15 Equivalent + any
1. XCLUSIVE CURRENT ACCOUNT Account opening balance		50,000	Account opening balance Cash withdrawals	USD/EUR/GBP Below 2,000	100 5	Over the counter withdrawal above 5 M Minimum operating balance	lillion UGX UGX	10,000 20,000	Tracers on TT's > 1 month	USD	direct claims 25-50 Equivalent +
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 80,000		Above 2,000	0.25% max charge 5,000	Foreign currency Account Opening balance	USD/EUR/GBP	500	Swift / TT message amendment		any direct claims 10 Equivalent + any
<b>Bundled fee includes;</b> Bundles fee includes; Free ATM transaction			Cash deposits	Below 2,500 (per day)	Free	Company Search Fees (Equivalent in UG		27,300	Recall funds	USD	direct claims 0.25%, minimum
deposits and withdrawals, Free ATM transaction orders, Insurance benefits, Access to Xclus	neques clearing, Free			Abovo 2 500	0.25% max charge 5,000	Sevice charges Cash withdrawals	Below 2,000	5	Return funds	USD	15 + claims 20-30
Foreign currency	-		Monthly Management	l	USD 1.5, EUR 1 GBP 1		Above 2,000 max	0.25% charge 5,000	Swift statement	USD UGX	5 (adhoc) 10,000 (adhoc)
Account opening balance Monthly Management		SD 15, EUR/GBP10 20, EUR15, GBP15	Low balance charge per month 3. YOUNG SAVERS	USD/EUR/GBP	10	Cash deposits	Below 2,500 (per day)	Free		UGX	100,000 monthly
	EUR GBP	15 13	Account opening balance Minimum opening balance	UGX UGX	35,000 35,000		Above 2 500	0.25% charge 5,000	Bank Draft - USD/ GBP/ EURO/ KES		0.20% min UGX 20,000
Cash withdrawals	Below 10,000 Above 10,000	Free 0.25% max	Service charges Over the counter cash deposits		Free	Inward cheques	GBP	1.5	8. ELECTRONIC BANKING CHARGES Quick Banking		
Cash deposits	Below 10,000	charge 5,000 Free	1 over the counter withdrawal per me Each additional withdrawal	onth(UGX only) UGX	Free 10,000		EURO USD	2	Retail module sign up charge **Transactional fees apply as per tarif	÷ <b>f</b> **	Free
	Above 10,000	0.25% max charge 5,000	Low balance charge per month Foreign currency	UGX	16,000	Monthly Management	USD GBP	10 5	Corporate module sign - up charge		Free
2. PINNACLE CURRENT ACCOUNT Account opening balance		50,000	Account opening balance	USD/EUR/GBP	100	D) NGO CURRENT ACCOUNT	EURO	10	EFT RTGS	UGX UGX	3,500 10,000
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 60,000	Cash withdrawals Account minimum balance	Below 2,000 USD/EUR/GBP	5 50	Account opening/minimum balance	UGX	500,000	TT SHA - USD10, E		SD33, EUR33, GBP26 USD10, EUR10, GBP8
Bundled fee includes; Bundles fee includes; Free ATM	00/			Above 2,000	0.25% max charge 5,000	Service charges Over the counter cash deposits		Free	Mobile Banking		-
transactions, Free UGX over the counter deposits and withdrawals,			Cash deposits	Below 2,500 (per day)	Free	Low balance charge per month Cash withdrawal above minimum	UGX	16,000 Free	SMS alerts monthly charge Balance enquiry		Free Free
Foreign currency				Above 2,500	0.25% max charge 5,000	Cash withdrawal below minimum	UGX 5,000	per withdawal	Funds transfers <b>dfcu</b> to <b>dfcu</b> Mini statement	UGX	Free 500
Account opening balance Monthly Management	US USD	SD 15, EUR/GBP10 16	Low balance charge per month	USD/EUR/GBP	10	Foreign currency Account opening/minimum balance	USD/GBP/EUR	500	Airtime recharge	UGX	Free
	EUR GBP	15 13	4. CAMPUS PLUS Account opening balance	UGX	20,000	Low balance charge per month Cash deposits/withdrawal above minimum	USD/GBP/EUR USD/GBP/EUR	5 Free	School fees payments E-tax payments (NSSF, URA)	UGX UGX	1,800 1,300
Cash withdrawals	Below 5,000	Free 0.25% max	Minimum operating balance Service charges	UGX	5,000	Cash deposits/withdrawal below minimum		er transaction	DSTV/ Zeeway/Payway Payment Cheque book request	UGX UGX	1,300 1,000
Cash deposits	Above 5,000 Below 10,000	charge 5,000 Free	Over the Counter Cash deposits		Free	E) GENERAL SERVICES 1. CHEQUE SERVICES			NWSC/UMEME	UGX	1,000
	Above 10,000	0.25% max charge 5,000	Monthly Management fee Over the counter withdrawal below 2	UGX 2 Million UGX	1,000 10,000	Cheque book charge per leaf	UGX	1,200	Bank to Wallet transactions UG	60,000 <b>Amount</b>	<b>Fee</b> 1,800
3. ONE TARIFF Account opening balance	1st Salary or UG		Over the counter withdrawals above Million		0.05% min 5,000 max 35,000	l free per month, Each additional Bank draft	UGX UGX	10,000 20,000		60,001- 125,000 125,001-250,000	2,300 3,000
Miminum operating balance	UGX	20,000	Safe custody (academic documents	per UGX	5,000	Bank draft Repurchased School fees draft	UGX UGX	10,000 10,000		250,001-500,000 500,001-1,000,000	4,000
Bundled monthly fee Bundled fee includes;	UGX	55,000	semester) 5. ACHIEVERS			Voucher retrieval	UGX	25,000		1,000,001-2,000,00 2,000,001-5,000,0	00 7,000
In-house Salary handling Cash deposits and withdrawals		Free Free	Account opening balance / Minimun balance	n UGX	50,000	Cheque unpaid due to insufficient funds Cheque unpaid due to technical reasons		200,000 25,000	9. LOAN RELATED CHARGES	, , , , , , , , , , , , , , , , , , , ,	
5 ATM transactions per month		Free	<b>Service charges</b> Over the Counter Cash deposits		Free	Cheque unpaid by other banks 2. LOCAL ACCOUNTS SERVICES	UGX 5,000, US	SD/GBP/EUR 1	Standing order setup CRB inquiry fees;		Free
1 Standing order per month 1 Telegraphic transfer per month		Free Free	Low balance charge per month	UGX	16,000	Utility payments UMEME (over the coun		2,000	1. Personal/ Individual 2. Company/ Non individual	UGX UGX	20,000 30,000
4 cheque books per year		Free	1 over the counter withdrawal per me Each additional Withdrawal	onth UGX	Free 10,000	Utility payments NWSC (over the counter Stop payment instructions	er) UGX	Free 20,000	Loan application		
Utility bill handling Banker's cheque per month		Free Free	6. EASY ACCESS	UGX	20,000	Stop payment foreign drafts	UGX	20,000	<ol> <li>Personal Ioan &amp; Home Loan</li> <li>Other Ioans</li> </ol>	UGX	20,000 30,000
4. SALARY ACCOUNT Account opening balance	UGX	10,000	Account opening balance Minimum operating balance	UGX	10,000	Dormant account reactivation Minimum Interest Charge - overdrawn	UGX	Free 10,000	3. Corporate loans	UGX	Free 2.00 - 3.00% Min
Maintenance fee	UGX	3,000	Over the counter cash deposits Service charges	UGX	Free	account Standing order setup charge	UGX	5,000	Arrangement fees	UGX	75,000
Minimum operating balance Service charges	UGX	10,000	Over the counter withdrawal	UGX <b>Amount</b>	Fee	Standing order <b>dfcu</b> transfers Standing order setup charge (others)	UGX UGX	5,000 15,000	Annual monitoring fee Legal fees		Maximum 1% Actual to facility
Over the Counter Cash deposits Withdrawals at <b>dfcu</b> ATM	UGX	Free 1,200		Up to 2 Million 2,000,001 to 10M	10,000 15,000	Standing order (Other) transfers	UGX	10,000	Restructuring Fees Renewal facility fees		1.00% 2%
	.25% of the value,	Min 10,000		10,000,001 to 20N 20,000,001 to 40N	1 20,000	Amendment / termination standing order Standing order unpaid due to lack of fur		10,000 15,000	Loan refinancing fee		Free
Inward cheques	UGX	Max 35,000 3,000		40,000,001 to 50N 50,000,001 to 100	V 30,000	Late deposit held in overnight safe custo	ody	Free	Security release Security release late pick penalty cha	UGX rge UGX	50,000 100,000
Foreign currency           Account Opening balance	EUR/USD/GBP	20	Monthly Management fee	>100M UGX	0.05% 2,500	Amendment of account details & signat Closing account	UGX	Free 20,000	10. TRADE FINANCE		
Maintenance fee	USD	5	7. DEMBE ACCOUNT			Counter cheque leaf Pinnacle membership	UGX UGX	25,000 60,000	Guarantees		
	EUR GBP	10 5	Account opening Minimum operating balance	UGX UGX	5,000 5,000	Non - pinnacle member charge per visit		50,000	Issuance fees		0.5% min UGX 200k d: 1% min UGX 200k
Over the counter deposits	Below 2,500 per day	Free	<b>Service charges</b> Over the Counter Cash deposits		Free	3. LOCAL COLLECTIONS Over the counter internal transfer	UGX 1000, for transaction		Commission (charged		0.5% min UGX 200k d: 1% min UGX 200k
		0.25% of the value	ATM withdrawals	UGX	1,200		Free for transactions a UGX	bove UGX 50M 4,000 USD1.3,	upfront per quarter)	Non Cash Covered	
Over the counter withdrawals	Below 2,000	5 0.25% Mary 5.000	Monthly Management	UGX	2,500 <b>Fee</b>	Outward Electronic Funds Transfer (EFT)		GBP/EUR1.2 5X3,000 USD2	Amendment	0	UGX 100,000 ther terms - USD 50
Inward cheques	Above 2,000 USD	0.25% Max 5,000 2	Over the counter withdrawal U	GX 0.25% of the value,		Inward Electronic Funds Transfer (EFT) Direct debit payments (incoming)		SBP1.7, KES100 2,000	Advising fees		ustomer - UGX 100k
	EUR GBP	2 1.5	8. INVESTMENT CLUB	-		Unpaid direct debits	UGX	20,000	Issuance against counter	to ot	her bank UGX 200k 0.15% per quarter
5. STANDARD PERSONAL			Account opening balance / Minimun balance	UGX	50,000	Salary Processing per item	UGX UGX	2,500 20,000 USD5			Min USD 50
Account opening balance Monthly Management	UGX UGX	50,000 Free	Service charges Over the Counter Cash deposits		Free	Outward RTGS		BP1.2, KES500 (3,000, USD2,	Cancellation fees: Guarantee Sealing:		UGX 100,000 UGX 35,000
Minimum operating balance Service charges	UGX	20,000	Monthly Management 1 over the counter withdrawal per ma	UGX	Free	Inward RTGS fees Upcountry cheques (BoU presence)	EUR1.7, 0	GBP1.7, KES150 Free	Guarantee replacement:		UGX 100,000 UGX 50,000
Over the Counter Cash deposits		Free	(UGX only) Each additional Withdrawal	UGX	Free 10,000	Upcountry Cheques (no BoU presence) 4. VISA DEBIT CARD SERVICES & AT		Free	Comfort letter Import LCs/Local LCs		06× 50,000
ATM Over the counter withdrawal UGX 0.	UGX .25% of the value,	1,200 Min 10,000	Low balance charge per month	UGX	16,000	4. VISA DEBIT CARD SERVICES & ATT	Blue/Classic Gold	Platinum	Issuance fees		% min UGX 150,000
Inward cheques	UGX	Max 35,000 3,000	Foreign currency Account opening balance/minimum balance	USD/EUR/GBP	100	1st Issuance	10,000 20,00		Commission		% min UGX 150,000 % Min UGX 100,000
Foreign currency			Cash withdrawals for foreign	Below 2,000	5	Replacement fee Annual card fees	15,00025,0026,00032,00		Quarterly	Non Cash Covered: 19	
Account opening balance Monthly Management	USD/EUR/GBP USD/EUR/GBP	100 Free		Above 2,000	0.25% max charge 5,000	ATM withdrawals at <b>dfcu</b> ATM	1,200 1,200	1,200	Amendment		00 amendment fee other terms- USD 50
Cash withdrawals	Below 2,000	Free	Cash deposits	Below 2,500 (per day)	Free	ATM withdrawals at Interswitch ATMs ATM withdrawal at Visa ATMs	1,5001,5005,0005,000	1,500 5,000	Swift charges		USD 25
		0.25% nax charge 5,000		Above 2,500	0.25% max charge 5,000	ATM withdrawal at Visa ATMs ATM Mini statement	5,000         5,000           300         300	5,000 300	Usance fee:	Cash covered 0.5% Non cash covered 1%	% min UGX 100,000 % min UGX 100,000
Cash deposits	Below 2,500 (per day)	Free	Monthly Management Low balance charge per month	USD/EUR/GBP USD/EUR/GBP	Free 10	ATM Visa balance inquiry	2,000 2,000		Discrepancy fees		USD 75
	Above 2,500 m	0.25% nax charge 5,000	9. AGRICULTURE GROUP			ATM deposit ATM charges	Free Free	Free	Re-imbursement charge		USD 75
6. SACCO ACCOUNT Account opening balance	UGX	100,000	Account opening balance / Minimun balance	n UGX	50,000	QR code payment		1,200	Cancellation fees Export LCs/Local LCs		Free
Minimum operating balance	UGX	20,000	Service charges Over the Counter Cash deposits		Free	ATM withdrawal - Interswitch Card ATM withdawal- Domestic cards		1,500 6,500	Advising fees		omer UGX 100,000
Service charges Monthly Management		Free	1 over the counter withdrawal per ma (UGX only)	onth	Free	ATM withdrawal- International cards		25,000	LC confirmation	io other bank cust	omer UGX 200,000 0.3% per quarter
Over the Counter Cash deposits Cash withdrawal		Free Free	Each additional Withdrawal	UGX	10,000	Verification of ATM transactions 5. STATEMENTS		20,000	LC transfer		0.25% Min USD 150
B) SAVINGS ACCOUNTS		Hee	Low balance charge per month 10. SMART PLAN	UGX	16,000	Electronic statements		Free	Discounting/Negotiation fee	0.	.25% min UGX 150k
1. CLASSIC SAVINGS Account opening balance / Minimum	UGX	50,000	Termination fee	UGX	30,000	Interim /additional /duplicate statemer per page	UGX	10,000	Swift charges Document handling/LC negotiation		USD 25 0.3% Min
balance Minimum operating balance	UGX	20,000	C) CORPORATE CURRENT ACCOUNT	S		Loan statement per page Electronic statements for VISA application	UGX ons UGX	10,000 20,000			UGX 150,000
Service charges			1. Enterprise Current Account Account opening/minimum balance	UGX	100,000	6. OTHER SERVICES (LOCAL)			Export courier charges		Actual as billed
Over the Counter Cash deposits 1 over the counter withdrawal per month		Free	Monthly management	UGX	3,000	URA collections School fees	UGX UGX	2,300 2,500	Courier charges within Kampala Documentary Collections (Import & B	Export)	Actual as billed
(UGX only) Each additional Withdrawal	UGX	10,000	Cash deposits Cash withdrawal;		Free ter cash withdrawal	KCCA fees Cash-In-Transit / bullion van	UGX	2,000 70,000	Avalisation - import bills		1% p.q. Min UGX 200,000
Monthly management Low balance charge per month	UGX UGX	3,500 16,000	0. Foreign currency	25% of the value, Min 1	U,UOO, Max 35,000	Safe custody			Import bills handling fees		0.25% Min \$50
Foreign currency	UGX	10,000	Account opening balance	USD	100	Safe custody - Large envelope per annu Safe custody - Small envelope per annu		200,000 150,000	Swift charges Past due import bills		USD 25 50,000 per month
Account opening balance / Minimum balance	USD	100	Monthly management Cash deposits; Below 5,0	11512	1 Free	Safe custody - Retrieval / access fee per		20,000	Export bills- handling fees	UGX	0.25% Min \$50
Cash withdrawals	Below 2,000	5 0.25%	per	day	0.25% of the value.	Certificate of balance /Audit report	UGX	30,000	Export courier charges		Actual as billed
		nax charge 5,000	Above 5, Cash withdrawal. Below 2,0		max 5,000 charge	Letter of introduction / recommendation Verification of letters of administration		20,000 al, min 50,000	Courier charges within Kampala Arrangement fees	10/	Actual as billed Min UGX 200,000
Cash deposits	Below 2,500 (per day)	Free	cash withdrawai; per	day	Free 0.25% of the value,	Garnishees per appearance by Bank Sta in court		100,000	Arrangement fees 11. VISA CREDIT CARD (LOCAL CURRE	ENCY - UGX)	
		0.25% nax charge 5,000	Above 2,	000 USD	max charge 5,000	7. OTHER SERVICES (FOREIGN)			Annual fee- Primary card	<b>Gold</b> 120,000	<b>Platinum</b> 200,000
Monthly Management Low balance charge per month	USD USD	1.5 10	2. Bundled option 2 (UGX only) Account opening balance	UGX	200,000	International payments Foreign currency cheques drawn on			Annual fee- Secondary card	50,000	50,000
2. SAVINGS PLUS			Minimum balance Bundled monthly fee (below minimu	UGX	2,000,000	International banks Swift /Telegraphic transfers	Ali \$300	or equivalent		% min UGX. 10,000 10 % Min UGX. 10,000 4	0% min UGX. 10,000 1% Min UGX. 10,000
Account opening balance / Minimum balance	UGX	250,000	balance) Minimum operating balance	UGX UGX	100,000 20,000	Inward Transfer	UGX30,000 USD10		Over limit Interest	2% 42%	2% 42%
Minimum operating balance	UGX	20,000	Bundled fee includes;		Unlimited cash	Outward INR transfer ( <b>dfcu</b> 's charge)		15,000	Re- issue of lost or stolen cards	25,000	25,000
Service charges			<del> ,</del>	c	deposit transactions	Outward Transfer (SHA) EQU	IVALENT OF USD15	5 EUR15 GBP12	Insurance	0.05%	0.05%
Over the counter cash deposits		Free 4 500		Unlimited Cash with	drawal transactions	Outward Transfer (OUR) EQU	IVALENT OF USD38/F	UR38/GBP30	Monthly statement	Free	Free
Over the counter cash deposits Monthly management fee 1 over the counter withdrawal per month	UGX	Free 4,500 Free	7.0		drawal transactions ited inward cheques			EUR38/GBP30 EUR15/ GBP12	Balance inquiry <b>dfcu</b> ATMs	Free Free	Free Free
Over the counter cash deposits Monthly management fee		4,500	<b>3. Pay as you transact option</b> Monthly Management fee			Outward Transfer (BEN)EQUOutward transfer (correspondent bank's	IVALENT OF USD15/	EUR15/ GBP12 KES 1,100	Balance inquiry <b>dfcu</b> ATMs <b>NOTE:</b> 1. All charges are exclusive of 15% Go	Free overnment excise duty.	Free
Over the counter cash deposits Monthly management fee 1 over the counter withdrawal per month (UGX only)		4,500 Free		Unlimi	ited inward cheques	Outward Transfer (BEN) EQU	IVALENT OF USD15/	EUR15/ GBP12	Balance inquiry <b>dfcu</b> ATMs NOTE:	Free overnment excise duty. Inge the tariff at anytin	Free

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.

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## **GOING FURTHER, TOGETHER**

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