



**WELCOME TO  
XCLUSIVE BANKING  
PRIVILEGE WITHOUT  
LIMITS**



**GOING  
FURTHER,  
TOGETHER**



## dfcu Xclusive Banking

At **dfcu** Xclusive Banking, we have reimagined what banking means for you and evolved it for you, our premier customer. Where bespoke meets exclusive, experience personalised service tailored for your individuality. Banking where solutions are specially crafted around your individual goals, lifestyle, and ambitions. With **dfcu** Xclusive Banking, your financial tools are as exclusive as you are.



## What you need to get started on your exclusive journey with dfcu Xclusive Banking and the Benefits.

Take your first step to join **dfcu** Xclusive Banking; our range of products is ready to support your goals and fuel your ambitions.

	<b>dfcu Xclusive Plus Account</b>	<b>dfcu Xclusive Account</b>
Monthly Ledger Fee	UGX 80,000 USD 20, EUR/GBP 15	UGX 60,000 USD 15, EUR 15 /GBP 13
Account Opening Balance	NIL	UGX 50,000 USD/EUR/GBP 20
Minimum Operating Balance	UGX 20,000	UGX 20,000
Cheque Book	Optional – available upon request	Yes
Bundled Fee	<b>Bundled fee includes:</b> <ul style="list-style-type: none"> <li>• Free UGX over the counter deposits and withdrawals</li> <li>• Free ATM transactions</li> <li>• Free inward cheques clearing</li> <li>• Free Standing orders</li> <li>• Utility payments*</li> </ul> <p>* Quick Banking transactions, including Utility payments and Bank to Wallet transfers transactions charges may apply.</p>	<b>Bundled fee includes;</b> <ul style="list-style-type: none"> <li>• Free UGX over the counter deposits and withdrawals</li> <li>• Free ATM transactions</li> <li>• Free inward cheques clearing</li> <li>• Free Standing orders</li> </ul>
Embedded Insurance	<ul style="list-style-type: none"> <li>• Death Benefit UGX 25,000,000</li> <li>• Critical Illness UGX 5,000,000</li> <li>• Disability Benefit UGX 10,000,000</li> <li>• Travel Insurance Cover outside East Africa - Included (once a month)</li> <li>• Hospital Cash Cover 50,000 per day (max 30 days)</li> <li>• School Fees Benefit UGX 5,000,000 on death of an account holder</li> <li>• Baby Benefit UGX 500,000 paid to account holders upon the birth of a child</li> <li>• Last Expenses Account Holder UGX 2,000,000, Official Spouse UGX 1,000,000, Child (Max 4 children) UGX 500,000</li> </ul>	<ul style="list-style-type: none"> <li>• Death Benefit UGX 20,000,000</li> <li>• Critical Illness UGX 5,000,000</li> <li>• Disability Benefit UGX 10,000,000</li> <li>• Travel Insurance Cover outside East Africa - Included (once a month)</li> <li>• Hospital Cash Cover UGX 50,000 per day (max 30 days)</li> <li>• School Fees Benefit UGX 5,000,000 on death of an account holder</li> <li>• Baby Benefit UGX 300,000 paid to account holders upon the birth of a child</li> <li>• Last Expenses Account Holder UGX 2,000,000, Official Spouse UGX 1,000,000, Child (Max 4 children) UGX 500,000</li> </ul>



Access to <b>dfcu</b> Xclusive Banking Suites	Discreet premium space for all your banking needs at selected branches with <b>dfcu</b> Xclusive Banking suites; Acacia, Bugolobi, Jinja Road, Kampala Road, Kyadondo, Makerere, Market Street and Nsambya Branches.
Platinum Card	<p><b>Limits</b></p> <ul style="list-style-type: none"> <li>• ATM: UGX 10,000,000 daily</li> <li>• Point of Sale: UGX 30,000,000</li> <li>• Online/E-commerce transactions: UGX 30,000,000</li> <li>• <b>Airport lounges:</b> Complimentary access twice a year (T&amp;Cs apply)</li> <li>• <b>Cashback:</b> For transactions above UGX 500,000 per month (T&amp;Cs apply)</li> </ul> <p><b>Card Fees:</b></p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> Issue of Visa Debit Platinum card UGX 30,000</li> <li>• Replacement UGX 30,000</li> <li>• Annual Card Fee UGX 50,000</li> </ul>
Lending	<ul style="list-style-type: none"> <li>• <b>Credit Cards:</b> Credit Cards with limits up to UGX 100,000,000</li> <li>• <b>Secured Lending</b> against Government Securities, Fixed Deposits and Land</li> <li>• <b>Unsecured Lending</b> at discounted Rates</li> <li>• <b>Vehicle and Asset Financing:</b> 100% financing for brand new cars and cars whose year of manufacture is less than 5 years at discounted rates from as low as 17%, reduced arrangement fees, wide range of partners</li> <li>• <b>Home Loans:</b> For purchase, Construction, Completion and Equity release</li> </ul>
Insurance	<ul style="list-style-type: none"> <li>• <b>Life Insurance:</b> Policies available in both UGX and USD</li> <li>• <b>Travel Insurance:</b> Both inbound and outbound</li> <li>• <b>Medical Insurance:</b> Up to UGX 120m for inpatient and up to UGX 7m for outpatient</li> <li>• <b>Domestic / Home Insurance:</b> Secure your home and everything in it</li> </ul>
Investments	<ul style="list-style-type: none"> <li>• Treasury bonds and Treasury bills</li> <li>• Smart Plan Savings Account</li> <li>• Fixed deposits</li> </ul>
Forex	<ul style="list-style-type: none"> <li>• Competitive foreign exchange rates</li> </ul>

Ts & Cs apply.



Contact [XclusiveBanking@dfcugroup.com](mailto:XclusiveBanking@dfcugroup.com) or call 0800 222 000 for more information.

**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.