

A) PERSONAL CURRENT ACCOUNTS		
1. XCLUSIVE PLUS CURRENT ACCOUNT		
Account opening balance	UGX	50,000
Bundled monthly fee	UGX	80,000
Bundled fee includes: Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Insurance benefits, Access to Xclusive Banking suites, Free B2W transactions.		
Foreign currency		
Account opening balance	USD 15, EUR/GBP 10	
Cash withdrawals	Below 10,000	Free
	Above 10,000	0.25% max charge 5,000
Cash deposits	Below 10,000	Free
	Above 10,000	0.25% max charge 5,000
2. XCLUSIVE CURRENT ACCOUNT		
Account opening balance	UGX	50,000
Minimum operating balance	UGX	20,000
Bundled monthly fee;	UGX	60,000
Bundled fee includes: Bundles fee includes; Free ATM transactions, Free UGX over the counter deposits and withdrawals,		
Foreign currency		
Account opening balance	USD 15, EUR/GBP 10	
Monthly Management	USD	16
	EUR	15
	GBP	13
Cash withdrawals	Below 5,000	Free
	Above 5,000	0.25% max charge 5,000
Cash deposits	Below 10,000	Free
	Above 10,000	0.25% max charge 5,000
3. DIASPORAS CURRENT ACCOUNT		
Opening balance	UGX	50,000
Account Minimum balance	UGX	50,000
Maintenance fees		Free
Service charges		
Over the counter cash deposits		Free
Over the Counter withdrawal		Free
Inward cheques	UGX	3,000
Foreign currency		
Account Minimum balance	USD/GBP/EUR 50	
Maintenance fee		Free
Cash deposits	Below 5,000	Free
	Above 5,000	0.25% max charge 5,000
Cash withdrawal	Below 2,000	Free
	Above 2,000	0.25% of the value, max 5,000
Inward cheques	USD	2
4. SALARY ACCOUNT		
Account opening balance	UGX	30,000
Maintenance fee	UGX	3,000
Minimum balance	UGX	10,000
Service charges		
Cash deposits		Free
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000
Inward cheques	UGX	3,000
Foreign currency		
Account opening balance	EUR/USD/GBP	20
	USD	5
	EUR	10
	GBP	5
Over the counter deposits	Below 2,500 per day	Free
	Above 2,500	0.25% of the value
Over the counter withdrawals	Below 2,000	5
	Above 2,000	0.25% Max 5,000
Inward cheques	USD	2
	EUR	2
	GBP	1.5
5. SIGNATURE ACCOUNT		
Account opening balance	UGX	30,000
Maintenance fee	UGX	40,000
Bundled monthly fees		Insurance benefits, Free ATM cash withdrawals, 1 free OTC cash withdrawals
Minimum balance	UGX	10,000
Service charges		
Cash deposits		Free
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000
Inward cheques	UGX	3,000
Foreign currency		
Account Opening Balance	EUR/USD/GBP 20	
Maintenance fee	EUR 10/USD 10/GBP 10	
Cash deposits	Below 2,500	Free
	Above 2,500	0.25% max 5,000
Cash withdrawals	Below 2,000	Free
	Above 2,000	0.25% max 5,000
Inward cheques	USD 2, EUR 2, GBP 1.5	
6. TUSIMBULE ACCOUNT		
Account opening balance	UGX	30,000
Monthly Management	UGX	Free
Minimum Balance	UGX	10,000
Service charges		
Cash deposits		Free
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000
Inward cheques	UGX	3,000
Foreign currency		
Account opening balance	USD	20
Monthly Management	USD	Free
Cash withdrawals	Below 2,000	Free
	Above 2,000	0.25% max 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max 5,000
7. TUSIMBULE BUNDLED ACCOUNT		
Account opening balance	UGX	30,000
Account Minimum balance	UGX	10,000
Bundled monthly fees	UGX	25,000
Service charges		
Over the Counter Cash deposits		Free
Over the Counter withdrawal		4 free OTC cash withdrawals
Subsequent cash withdrawal		UGX 10,000
Inward cheques	UGX	3,000
8. SACCO ACCOUNT		
Account opening balance	UGX	100,000
Service charges		Free
Monthly Management		Free
Over the Counter Cash deposits		Free
Cash withdrawal		1 free withdrawal per month, UGX 10,000
Each additional withdrawal		UGX 10,000
8) SAVINGS ACCOUNTS		
1. CLASSIC SAVINGS ACCOUNT		
Account opening balance / Minimum balance	UGX	50,000
Minimum operating balance	UGX	20,000
Service charges		
Cash deposits		Free
Over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal	UGX	10,000
Classic savings monthly management fee	UGX	3,500
Low balance charge per month	UGX	20,000
Foreign currency		
Account opening balance / Minimum balance	USD	100
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000

Cash deposits	Below 2,500 (per day)	Free	Above 10,000	0.25% max 5,000
	Above 2,500	0.25% max charge 5,000	Below 10,000	Free
Monthly Management	USD	1.5	Above 10,000	0.25% max 5,000
Low balance charge per month	USD/EUR/GBP	10	Inward cheques	USD 2
2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				
Account opening balance / Minimum balance	UGX	250,000	4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)	
Cash deposits		Free	Account opening balance	UGX 200,000
Service charges			Minimum balance	UGX 2,000,000
Over the counter cash deposits		Free	Below minimum balance charge	UGX 100,000
Monthly management fee	UGX	4,500	5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANACT)	
1 over the counter withdrawal per month (UGX only)	UGX	Free	Monthly Management fee	UGX 35,500
Each additional Withdrawal	UGX	10,000	Inward cheques	UGX 3,000
Low balance charge per month	UGX	20,000	Over the Counter cash deposits	Free
Cheques to 3rd parties - savings	UGX	1,500	Over the counter withdrawal below 5 Million	UGX 5,000
Foreign currency			Over the counter withdrawal above 5 Million	UGX 10,000
Account opening balance	USD/EUR/GBP	100	6. NGO CURRENT ACCOUNT	
Cash withdrawals	Below 2,000	5	Account opening/ minimum balance	UGX 500,000
	Above 2,000	0.25% max charge 5,000	Service charges	
Cash deposits	Below 2,500 (per day)	Free	Over the counter cash deposits	Free
	Above 2,500	0.25% max charge 5,000	Low balance charge per month	UGX 20,000
Monthly Management	USD	1.5	Over the counter cash withdrawal	1 free per month
	EUR	1	Each additional withdrawal	UGX 10,000
	GBP	1	7. LOCAL ACCOUNTS SERVICES	
Low balance charge per month	USD/EUR/GBP	10	Over the counter withdrawal	UGX 500,000
3. YOUNG SAVERS ACCOUNT			1. CHEQUE SERVICES	
Account opening balance	UGX	35,000	Cheque book charge per leaf	UGX 1,200
Minimum opening balance	UGX	35,000	I free per month, Each additional	UGX 10,000
Service charges			Bank draft	UGX 20,000
Cash deposits		Free	Bank draft Repurchased	UGX 10,000
1 over the counter withdrawal per month (UGX only)		Free	School fees draft	UGX 10,000
Each additional withdrawal	UGX	5,500	Voucher retrieval	UGX 25,000
Low balance charge per month	UGX	16,000	Cheque unpaid due to insufficient funds	UGX 200,000
Foreign currency			Cheque unpaid due to technical reasons	UGX 25,000
Account opening balance	USD/EUR/GBP	100	Cheque unpaid by other banks	UGX 5,000, USD/GBP/EUR 1
Cash withdrawals	Below 2,000	5	2. LOCAL ACCOUNTS SERVICES	
	Above 2,000	0.25% max charge 5,000	Utility payments UEDCL (over the counter)	2,000
5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)			Utility payments NWSC (over the counter)	Free
Account opening	UGX	5,000	Stop payment instructions	UGX 20,000
Service charges			Stop payment foreign drafts	UGX 20,000
Over the counter cash deposits		Free	Dormant account reactivation	UGX 10,000
1 over the counter withdrawal per month (UGX only)		Free	Minimum Interest Charge - overdrawn account	UGX 10,000
Monthly Management fee	UGX	1,000	Standing order setup charge	UGX 5,000
6. INVESTMENT CLUB ACCOUNT			Standing order setup charge (others)	UGX 15,000
Account opening balance / Minimum balance	UGX	50,000	Amendment / termination standing order	UGX 10,000
Service charges			Standing order unpaid due to lack of funds	UGX 50,000
Cash deposits		Free	Late deposit held in overnight safe custody	UGX 20,000
Monthly Management fee	UGX	4,000	Amendment of account details & signatories	UGX 20,000
1 over the counter withdrawal per month (UGX only)		Free	Closing account	UGX 20,000
Each additional Withdrawal	UGX	5,500	Counter cheque leaf	UGX 30,000
Low balance charge per month	UGX	20,000	3. LOCAL COLLECTIONS	
7. SMART PLAN ACCOUNT			Over the counter internal transfer	UGX 1000, for transactions below 50M Free for transactions above UGX 50M
Termination fee	UGX	30,000	Outward Electronic Funds Transfer	UGX 4,000, USD 1.3, GBP/EUR 1.2
Minimum opening balance		UGX 50,000, USD100	Inward Electronic Funds Transfer	UGX 3,000, USD 2 (EFT) EUR 1.7