



Tariff Guide

Effective 16th February 2026

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/GBP10	
Monthly Management	USD		16
	EUR		15
	GBP		13
Cash withdrawals	Below 5,000	Free	
	Above 5,000	0.25% max charge 5,000	
Cash deposits	Below 10,000	Free	
	Above 10,000	0.25% max charge 5,000	
3. DIASPORA 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			
Over the counter cash deposits			Free
Withdrawals at dfcu ATM			Free
Over the counter withdrawal		1 free per month	
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 charge 5,000	
Cash deposits	Below 2,500 (per day)		Free
	Above 2,500	0.25% max charge 5,000	
7. TUSIMBULE BUNDLED ACCOUNT			
Account opening balance	UGX		30,000
Account Minimum balance	UGX		10,000
Bundled monthly fees	UGX		25,000
		Includes Insurance, free 4 cash withdrawals	
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			
Monthly Management			Free
Over the Counter Cash deposits			Free
Cash withdrawal		1 free withdrawal per month.	
Each additional withdrawal		UGX 10,000	
B) SAVINGS ACCOUNTS			
1. CLASSIC SAVINGS ACCOUNT			
AAccount opening balance / Minimum balance	UGX		50,000
Minimum operating balance	UGX		20,000
Service charges			
Cash deposits			Free
1 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 2,500	0.25% max charge 5,000	
Monthly Management	USD	1.5	
Low balance charge per month	USD/EUR/GBP	10	
2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)			
Account opening balance / Minimum balance	UGX	250,000	
Cash deposits		Free	
Service charges			
Over the counter cash deposits		Free	
Monthly management fee	UGX	4,500	
1 over the counter withdrawal per month (UGX only)	UGX	Free	
Each additional Withdrawal	UGX	10,000	
Low balance charge per month	UGX	20,000	
Cheques to 3rd parties - savings	UGX	1,500	
Foreign currency			
Account opening balance	USD/EUR/GBP	100	
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	Below 2,500 (per day)	Free	
	Above 2,500	0.25% max charge 5,000	
Monthly Management	USD	1.5	
	EUR	1	
	GBP	1	
Low balance charge per month	USD/EUR/GBP	10	
3. YOUNG SAVERS ACCOUNT			
Account opening balance	UGX	35,000	
Minimum opening balance	UGX	35,000	
Service charges			
Cash deposits		Free	
1 over the counter withdrawal per month (UGX only)		Free	
Each additional withdrawal	UGX	5,500	
Low balance charge per month	UGX	16,000	
Foreign currency			
Account opening balance	USD/EUR/GBP	100	
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	Below 2,500 (per day)	Free	
	Above 2,500	0.25% max charge 5,000	
Low balance charge per month	USD/EUR/GBP	10	
4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)			
Account opening balance	UGX	20,000	
Service charges			
Over the counter cash deposits		Free	
1 over the counter withdrawal per month(UGX only)		Free	
Monthly Management fee	UGX	1,000	
Over the counter withdrawal below 2 Million	UGX	10,000	
Over the counter withdrawals above 2 Million	UGX	0.05% min 5,000 max 35,000	
Safe custody (academic documents per semester)	UGX	5,000	
5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)			
Account opening	UGX	5,000	
Service charges			
Low balance charge per month	UGX	20,000	
Over the Counter Cash deposits		Free	
Monthly Management	UGX	2,500	
		Fee	
Over the counter withdrawal	UGX 0.25% of the value	Min 10,000 Max 35,000	
6. INVESTMENT CLUB ACCOUNT			
Account opening balance / Minimum balance	UGX	50,000	
Service charges			
Cash deposit		Free	
Monthly Management	UGX	4,000	
1 over the counter withdrawal per month (UGX only)		Free	
Each additional Withdrawal	UGX	5,500	
Low balance charge per month	UGX	20,000	
Foreign currency			
Account opening balance/ minimum balance	USD/EUR/GBP	100	
Cash withdrawals for foreign	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	Below 2,500 (per day)	Free	
	Above 2,500	0.25% max charge 5,000	
Monthly Management	USD/EUR/GBP	Free	
Low balance charge per month	USD/EUR/GBP	10	
7. SMART PLAN ACCOUNT			
Termination fee	UGX	30,000	
Minimum opening balance		UGX50,000, USD100	
Monthly maintenance fees		Free	
C) BUSINESS CURRENT ACCOUNTS			
1. MAALI ACCOUNT			
Account opening/minimum balance	UGX	50,000	
Monthly management	UGX	5,000	
Cash deposits		Free	
Cash withdrawal;	0.25% of the value, Min 10,000, Max 35,000		
Foreign currency			
Account opening balance	USD	50	
Monthly management	USD	1	
Cash deposits;	Below USD 5,000 per day	Free	
	Above USD 5,000	0.25% of the value, max 5,000	
Cash withdrawal;	Below USD 2,000 per day	Free	
	Above USD 2,000	0.25% of the value, max charge 5,000	
2. MAALI BUNDLED ACCOUNT			
Account opening balance	UGX	50,000	
Account Minimum balance	UGX	50,000	
Bundled monthly fees	UGX	50,000	
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		Free	
Inward cheques	UGX	3,000	
Foreign currency			
Account Minimum balance	USD 50		
Maintenance fee	USD 16		
Cash deposits	Below 10,000		
	Above 10,000	0.25% max 5,000	
Over the counter withdrawals	Below 5,000	Free	
	Above 5,000	0.25% of the value, Max 5,000	
Inward cheques	USD	2	
3. MAALI PLUS ACCOUNT			
Account opening balance	UGX	100,000	
Account Minimum balance	UGX	2,000,000	
Below minimum balance charge	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 500		
Maintenance fee		Free	
Over the counter cash deposits	Below 10,000	Free	

	Above 10,000	0.25% max 5,000	
Over the counter cash withdrawals	Below 10,000	Free	
	Above 10,000	0.25% max 5,000	
Inward cheques	USD	2	
4. CORPORATE CURRENT ACCOUNT (BUNDLED – UGX ONLY)			
Account opening balance	UGX	200,000	
Minimum balance	UGX	2,000,000	
Below minimum balance charge	UGX	100,000	
Bundled fee includes;		Unlimited cash deposit transactions	
		Unlimited Cash withdrawal transactions	
		Unlimited inward cheques	
5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)			
Monthly Management fee	UGX	35,500	
Inward cheques	UGX	3,000	
Over the Counter Cash deposits		Free	
Over the counter withdrawal below 5 Million	UGX	5,000	
Over the counter withdrawal above 5 Million	UGX	10,000	
Foreign currency			
Account Opening balance	USD/EUR/GBP	500	
Company Search Fees (Equivalent in UGX)	UGX	27,300	
Service charges			
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	Below 2,500 (per day)	Free	
	Above 2,500	0.25% max charge 5,000	
Inward cheques	GBP	1.5	
	EURO	2	
	USD	2	
Monthly Management	USD	10	
	GBP	5	
	EURO	10	
6. NGO CURRENT ACCOUNT			
Account opening/ minimum balance	UGX	500,000	
Service charges			
Over the counter cash deposits		Free	
Low balance charge per month	UGX	20,000	
Over the counter cash withdrawal		1 free per month	
Each additional withdrawal		UGX 10,000	
Foreign currency			
Account opening/ minimum balance	USD/GBP/EUR	500	
Low balance charge per month	USD/GBP/EUR	5	
Cash deposits/Withdrawal	USD/GBP/EUR	1 free per month, subsequent 1	
E) GENERAL SERVICES			
1. CHEQUE SERVICES			
Cheque book charge per leaf	UGX	1,200	
1 free per month, Each additional	UGX	10,000	
Bank draft	UGX	20,000	
Bank draft Repurchased	UGX	10,000	
School fees draft	UGX	10,000	
Voucher retrieval	UGX	25,000	
Cheque unpaid due to insufficient funds	UGX	200,000	
Cheque unpaid due to technical reasons	UGX	25,000	
Cheque unpaid by other banks		UGX 5,000, USD/GBP/EUR 1	
2. LOCAL ACCOUNTS SERVICES			
Utility payments UEDCL (over the counter)		2,000	
Utility payments NWSC (over the counter)		Free	
Stop payment instructions	UGX	20,000	
Stop payment foreign drafts	UGX	20,000	
Dormant account reactivation		Free	
Minimum Interest Charge - overdrawn account	UGX	10,000	
Standing order setup charge	UGX	5,000	
Standing order dfcu transfers	UGX	5,000	
Standing order setup charge (others)	UGX	15,000	
Amendment / termination standing order	UGX	10,000	
Standing order unpaid due to lack of funds	UGX	50,000	
Late deposit held in overnight safe custody		Free	
Amendment of account details & signatories		Free	
Closing account	UGX	20,000	
Counter cheque leaf	UGX	30,000	
3. LOCAL COLLECTIONS			
Over the counter internal transfer	UGX 1000, for transactions below 50M	Free for transactions above UGX 50M	
Outward Electronic Funds Transfer (EFT)		UGX 4,000, USD 13, GBP/EUR 1.2	
Inward Electronic Funds Transfer (EFT)		UGX 3,000, USD 2 EUR 1.7, GBP 1.7, KES 100	
Direct debit payments (incoming)	UGX	2,000	
Unpaid direct debits	UGX	20,000	
Salary Processing per item	UGX	2,500	
RTGS - Instant transfer	UGX	20,000	
Outward RTGS		UGX 20,000 USD 5 EUR 5 GBP 1.2, KES 500	
Inward RTGS fees		UGX 3,000, USD 2 EUR 1.7, GBP 1.7, KES 150	
Upcountry cheques (BoU presence)		Free	
Upcountry Cheques (no BoU presence)		Free	
4. VISA DEBIT CARD SERVICES & ATM CHARGES			
Charges	Blue/Classic	Gold	Platinum
1st Issuance	10,000	20,000	30,000
Replacement fee	15,000	25,000	30,000
Annual card fees	26,000	32,000	50,000
ATM withdrawals at dfcu below 2M	1,200	1,200	1,200
ATM withdrawals at dfcu above 2M	1,400	1,400	1,400
ATM withdrawals at Interswitch ATMs	3,000	3,000	3,000
ATM withdrawal at Visa ATMs	Domestic 5,000 International 10,000	Domestic 5,000 International 10,000	Domestic 5,000 International 10,000
ATM Mini statement	300	300	300
ATM Visa balance inquiry	2,000	2,000	2,000
ATM deposit	Free	Free	Free
Optional issuer fee			5%
QR code payment			1,200
ATM withdrawal – Interswitch Card			1,500
ATM withdrawal- Domestic cards			6,500
ATM withdrawal- International cards			25,000
Verification of ATM transactions			20,000
5. STATEMENTS			
Electronic statements			Free
Interim /additional /duplicate statement per page	UGX		10,000
Loan statement per page	UGX		10,000
Electronic statements for VISA applications	UGX		20,000
6. OTHER SERVICES (LOCAL)			
URA collections	UGX		2,300
School fees	UGX		2,500
KCCA fees	UGX		2,000
Cash-In-Transit / bullion van	UGX		70,000
safe custody			
Safe custody - Large envelope per annum	UGX		200,000
Safe custody - Small envelope per annum	UGX		150,000
Safe custody - Retrieval / access fee per visit	UGX		20,000
Certificate of balance /Audit report	UGX		30,000
Letter of introduction / recommendation	UGX		20,000