

A) PERSONAL CURRENT ACCOUNTS		
1. XCLUSIVE PLUS CURRENT ACCOUNT		
Account opening balance	UGX	50,000
Bundled monthly fee;	UGX	80,000
<b>Bundled fee includes;</b>		
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.		
<b>Foreign currency</b>		
Account opening balance		USD 15, EUR/GBP 10
Cash withdrawals	10,000 & below per day	Free
	Above 10,000	0.25% max charge 5,000
Cash deposits	10,000 & below per day	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
<b>Bundled fee includes;</b>		
Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Embedded insurance benefits, Access to Xclusive Banking suites		
<b>Foreign currency</b>		
Account opening balance		USD 15, EUR/GBP 10
Monthly Management	USD	16
	EUR	15
	GBP	13
Cash withdrawals	5,000 & below per day	Free
	Above 5,000	0.25% max charge 5,000
Cash deposits	10,000 & below per day	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
<b>Service charges</b>		
Over the counter cash deposits		Free
Over the Counter withdrawal		Free
Inward cheques	UGX	3,000
Low balance charge	UGX	20,000
<b>Foreign currency</b>		
Account Minimum balance		USD/GBP/EUR 50
Maintenance fee		Free
Cash deposits	5,000 & below per day	Free
	Above 5,000	0.25% max charge 5,000
Cash withdrawal	2,000 & below per day	Free
	Above 2,000	0.25% of the value, max 5,000
Inward cheques	USD	2
	EUR	2
	GBP	1.2
Low balance charge	USD/EUR/GBP	10
4. SALARY ACCOUNT		
Account opening balance	UGX	30,000
Bundled monthly fees	UGX	3,000
Bundled monthly fees include	UGX	10,000
<b>Service charges</b>		
Cash deposits		Free
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000
Inward cheques	UGX	2,000
<b>Foreign currency</b>		
Account opening balance		EUR/USD/GBP 20
Maintenance fee		EUR 10/USD 10/GBP 10
Cash deposits	2,500 & below per day	Free
	Above 2,500	0.25% max 5,000
Cash withdrawals	2,000 & below per day	Free
	Above 2,500	0.25% of the value
Over the counter withdrawals	2,500 & below per day	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
Minimum balance	UGX	10,000
Bundled monthly fees include	UGX	40,000
<b>Service charges</b>		
Insurance benefits, Free ATM cash withdrawals, 1 free OTC cash withdrawals		
Over the counter cash deposits		Free
Withdrawals at <b>dfcu</b> ATM		Free
Over the counter withdrawal		1 free per month
Each additional withdrawal	UGX	10,000
Low balance fees	UGX	20,000
<b>Foreign currency</b>		
Account Opening Balance		EUR/USD/GBP 20
Maintenance fee		EUR 10/USD 10/GBP 10
Cash deposits	2,500 & below per day	Free
	Above 2,500	0.25% max 5,000
Cash withdrawals	2,000 & below per day	Free
	Above 2,000	0.25% max 5,000
Low balance fees	USD/GBP/EUR	10
6. TUSIMBULE ACCOUNT		
Account opening balance	UGX	30,000
Minimum Balance	UGX	10,000
Monthly Management		Free
<b>Service charges</b>		
Cash deposits		Free
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000
Inward cheques	UGX	3,000
Low balance fees	UGX	16,000
<b>Foreign currency</b>		
Account opening balance	USD	20
Monthly Management	USD	Free
Cash withdrawals	2,000 & below per day	Free
	Above 2,000	0.25% max 5,000
Cash deposits	2,500 & below 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
<b>Service charges</b>		
Includes Insurance benefits, free 4 cash withdrawals		
Over the Counter Cash deposits		Free
Over the Counter withdrawal		4 free OTC cash withdrawal per month
Each additional withdrawal		UGX 10,000
Inward cheques	UGX	3,000
Low balance fees	UGX	20,000
8. SACC ACCOUNT		
Account opening balance	UGX	100,000
Service charges		Free
Over the Counter Cash deposits		Free
Over the counter cash withdrawal		1 free withdrawal per month.
Each additional withdrawal		UGX 10,000
B) SAVINGS ACCOUNTS		
1. CLASSIC SAVINGS ACCOUNT		
Account opening balance / Minimum balance	UGX	50,000
Service charges		20,000
Cash deposits		Free

1 over the counter withdrawal per month (UGX only)	Free	Maintenance fees	Free																																																																																																																																																																																																																																																																															
Each additional Withdrawal	UGX	10,000	Service charges																																																																																																																																																																																																																																																																															
Monthly management fee	UGX	3,500	Over the Counter Cash deposits	Free																																																																																																																																																																																																																																																																														
Low balance charge per month	UGX	20,000	Over the Counter withdrawal	Free																																																																																																																																																																																																																																																																														
<b>Foreign currency</b>			Inward cheques	UGX 3,000																																																																																																																																																																																																																																																																														
Account opening balance / Minimum balance	USD	100	Low balance fees	UGX 50,000																																																																																																																																																																																																																																																																														
Cash withdrawals	2,000 & below per day	5	<b>Foreign currency</b>																																																																																																																																																																																																																																																																															
	Above 2,000	0.25% max charge 5,000	Account Minimum balance	USD 500																																																																																																																																																																																																																																																																														
Cash deposits	2,500 & below per day	Free	Maintenance fee	Free																																																																																																																																																																																																																																																																														
	Above 2,500	0.25% max charge 5,000	Over the counter cash deposits	10,000 & below per day																																																																																																																																																																																																																																																																														
Monthly Management	USD	1.5		Above 10,000	0.25% max 5,000	Over the counter cash withdrawals	10,000 & below per day	Low balance charge per month	USD/EUR/GBP	10		Above 10,000	0.25% max 5,000	Inward cheques	USD 2	<b>2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)</b>				Low balance fees	USD	Low balance fees	USD 14	Account opening balance / Minimum balance	UGX	250,000	<b>4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)</b>		Cash deposits		Free	Account opening balance	UGX 200,000	<b>Service charges</b>			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	<b>Bundled fee includes;</b>	Unlimited cash deposit transactions	1 over the counter withdrawal per month (UGX only)	UGX	Free	<b>5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)</b>		Each additional Withdrawal	UGX	10,000	Monthly Management fee	UGX 35,500	Low balance charge per month	UGX	20,000	Inward cheques	UGX 3,000	Cheques to 3rd parties - savings	UGX	1,500	Over the Counter cash deposits	Free	<b>Foreign currency</b>			Over the counter withdrawal below 5 Million	UGX 5,000	Account opening balance	USD/EUR/GBP	100	Over the counter withdrawal above 5 Million	UGX 10,000	Cash withdrawals	2,000 & below per day	5	Company Search Fees (Equivalent in UGX)	UGX 27,300		Above 2,000	0.25% max charge 5,000	<b>Foreign currency</b>		Cash deposits	2,500 & below per day	Free	Account Opening balance	USD/EUR/GBP 500		Above 2,500	0.25% max charge 5,000	Cash withdrawals	2,000 & below per day	Monthly Management	USD	1.5		Above 2,000	0.25% max charge 5,000	Inward cheques	UGX 5,000	Low balance charge per month	USD/EUR/GBP	10	<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free	Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000	Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000	<b>Service charges</b>			Each additional withdrawal	UGX 10,000	Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>		1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000	Each additional withdrawal	UGX	5,500	<b>Service charges</b>		Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free	<b>Foreign currency</b>			Low balance charge per month	UGX 20,000	Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month	Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD
	Above 10,000	0.25% max 5,000	Over the counter cash withdrawals	10,000 & below per day																																																																																																																																																																																																																																																																														
Low balance charge per month	USD/EUR/GBP	10		Above 10,000	0.25% max 5,000	Inward cheques	USD 2	<b>2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)</b>				Low balance fees	USD	Low balance fees	USD 14	Account opening balance / Minimum balance	UGX	250,000	<b>4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)</b>		Cash deposits		Free	Account opening balance	UGX 200,000	<b>Service charges</b>			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	<b>Bundled fee includes;</b>	Unlimited cash deposit transactions	1 over the counter withdrawal per month (UGX only)	UGX	Free	<b>5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)</b>		Each additional Withdrawal	UGX	10,000	Monthly Management fee	UGX 35,500	Low balance charge per month	UGX	20,000	Inward cheques	UGX 3,000	Cheques to 3rd parties - savings	UGX	1,500	Over the Counter cash deposits	Free	<b>Foreign currency</b>			Over the counter withdrawal below 5 Million	UGX 5,000	Account opening balance	USD/EUR/GBP	100	Over the counter withdrawal above 5 Million	UGX 10,000	Cash withdrawals	2,000 & below per day	5	Company Search Fees (Equivalent in UGX)	UGX 27,300		Above 2,000	0.25% max charge 5,000	<b>Foreign currency</b>		Cash deposits	2,500 & below per day	Free	Account Opening balance	USD/EUR/GBP 500		Above 2,500	0.25% max charge 5,000	Cash withdrawals	2,000 & below per day	Monthly Management	USD	1.5		Above 2,000	0.25% max charge 5,000	Inward cheques	UGX 5,000	Low balance charge per month	USD/EUR/GBP	10	<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free	Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000	Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000	<b>Service charges</b>			Each additional withdrawal	UGX 10,000	Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>		1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000	Each additional withdrawal	UGX	5,500	<b>Service charges</b>		Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free	<b>Foreign currency</b>			Low balance charge per month	UGX 20,000	Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month	Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD								
	Above 10,000	0.25% max 5,000	Inward cheques	USD 2																																																																																																																																																																																																																																																																														
<b>2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)</b>				Low balance fees	USD	Low balance fees	USD 14	Account opening balance / Minimum balance	UGX	250,000	<b>4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)</b>		Cash deposits		Free	Account opening balance	UGX 200,000	<b>Service charges</b>			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	<b>Bundled fee includes;</b>	Unlimited cash deposit transactions	1 over the counter withdrawal per month (UGX only)	UGX	Free	<b>5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)</b>		Each additional Withdrawal	UGX	10,000	Monthly Management fee	UGX 35,500	Low balance charge per month	UGX	20,000	Inward cheques	UGX 3,000	Cheques to 3rd parties - savings	UGX	1,500	Over the Counter cash deposits	Free	<b>Foreign currency</b>			Over the counter withdrawal below 5 Million	UGX 5,000	Account opening balance	USD/EUR/GBP	100	Over the counter withdrawal above 5 Million	UGX 10,000	Cash withdrawals	2,000 & below per day	5	Company Search Fees (Equivalent in UGX)	UGX 27,300		Above 2,000	0.25% max charge 5,000	<b>Foreign currency</b>		Cash deposits	2,500 & below per day	Free	Account Opening balance	USD/EUR/GBP 500		Above 2,500	0.25% max charge 5,000	Cash withdrawals	2,000 & below per day	Monthly Management	USD	1.5		Above 2,000	0.25% max charge 5,000	Inward cheques	UGX 5,000	Low balance charge per month	USD/EUR/GBP	10	<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free	Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000	Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000	<b>Service charges</b>			Each additional withdrawal	UGX 10,000	Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>		1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000	Each additional withdrawal	UGX	5,500	<b>Service charges</b>		Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free	<b>Foreign currency</b>			Low balance charge per month	UGX 20,000	Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month	Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																
	Low balance fees	USD	Low balance fees	USD 14																																																																																																																																																																																																																																																																														
Account opening balance / Minimum balance	UGX	250,000	<b>4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)</b>																																																																																																																																																																																																																																																																															
Cash deposits		Free	Account opening balance	UGX 200,000																																																																																																																																																																																																																																																																														
<b>Service charges</b>			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	<b>Bundled fee includes;</b>	Unlimited cash deposit transactions																																																																																																																																																																																																																																																																														
1 over the counter withdrawal per month (UGX only)	UGX	Free	<b>5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)</b>																																																																																																																																																																																																																																																																															
Each additional Withdrawal	UGX	10,000	Monthly Management fee	UGX 35,500																																																																																																																																																																																																																																																																														
Low balance charge per month	UGX	20,000	Inward cheques	UGX 3,000																																																																																																																																																																																																																																																																														
Cheques to 3rd parties - savings	UGX	1,500	Over the Counter cash deposits	Free																																																																																																																																																																																																																																																																														
<b>Foreign currency</b>			Over the counter withdrawal below 5 Million	UGX 5,000																																																																																																																																																																																																																																																																														
Account opening balance	USD/EUR/GBP	100	Over the counter withdrawal above 5 Million	UGX 10,000																																																																																																																																																																																																																																																																														
Cash withdrawals	2,000 & below per day	5	Company Search Fees (Equivalent in UGX)	UGX 27,300																																																																																																																																																																																																																																																																														
	Above 2,000	0.25% max charge 5,000	<b>Foreign currency</b>																																																																																																																																																																																																																																																																															
Cash deposits	2,500 & below per day	Free	Account Opening balance	USD/EUR/GBP 500																																																																																																																																																																																																																																																																														
	Above 2,500	0.25% max charge 5,000	Cash withdrawals	2,000 & below per day																																																																																																																																																																																																																																																																														
Monthly Management	USD	1.5		Above 2,000	0.25% max charge 5,000	Inward cheques	UGX 5,000	Low balance charge per month	USD/EUR/GBP	10	<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free	Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000	Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000	<b>Service charges</b>			Each additional withdrawal	UGX 10,000	Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>		1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000	Each additional withdrawal	UGX	5,500	<b>Service charges</b>		Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free	<b>Foreign currency</b>			Low balance charge per month	UGX 20,000	Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month	Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																			
	Above 2,000	0.25% max charge 5,000	Inward cheques	UGX 5,000																																																																																																																																																																																																																																																																														
Low balance charge per month	USD/EUR/GBP	10	<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free	Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000	Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000	<b>Service charges</b>			Each additional withdrawal	UGX 10,000	Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>		1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000	Each additional withdrawal	UGX	5,500	<b>Service charges</b>		Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free	<b>Foreign currency</b>			Low balance charge per month	UGX 20,000	Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month	Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																											
<b>3. YOUNG SAVERS ACCOUNT</b>			Over the Counter cash deposits	Free																																																																																																																																																																																																																																																																														
Account opening balance	UGX	35,000	Over the counter withdrawal below 5 Million	UGX 10,000																																																																																																																																																																																																																																																																														
Minimum opening balance	UGX	35,000	Over the counter withdrawal above 5 Million	UGX 20,000																																																																																																																																																																																																																																																																														
<b>Service charges</b>			Each additional withdrawal	UGX 10,000																																																																																																																																																																																																																																																																														
Cash deposits		Free	<b>6. NGO CURRENT ACCOUNT</b>																																																																																																																																																																																																																																																																															
1 over the counter withdrawal per month (UGX only)	UGX	Free	Account opening/minimum balance	UGX 500,000																																																																																																																																																																																																																																																																														
Each additional withdrawal	UGX	5,500	<b>Service charges</b>																																																																																																																																																																																																																																																																															
Low balance charge per month	UGX	16,000	Over the counter cash deposits	Free																																																																																																																																																																																																																																																																														
<b>Foreign currency</b>			Low balance charge per month	UGX 20,000																																																																																																																																																																																																																																																																														
Account opening balance	USD/EUR/GBP	100	Over the counter cash withdrawal	1 free per month																																																																																																																																																																																																																																																																														
Cash withdrawals	2,000 & below per day	5		Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000	Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>			Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500	Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5	4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)				Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1	<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1	Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>		1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																
	Above 2,000	0.25% max 5,000	Each additional withdrawal	UGX 10,000																																																																																																																																																																																																																																																																														
Cash deposits	2,500 & below per day	Free	<b>Foreign currency</b>																																																																																																																																																																																																																																																																															
	Above 2,500	0.25% max 5,000	Account opening/minimum balance	USD/GBP/EUR 500																																																																																																																																																																																																																																																																														
Low balance charge per month	USD/EUR/GBP	10	Low balance charge per month	5																																																																																																																																																																																																																																																																														
4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)																																																																																																																																																																																																																																																																																		
Account opening balance	UGX	20,000	Cash deposits/Withdrawal	USD/GBP/EUR 1																																																																																																																																																																																																																																																																														
<b>Service charges</b>			Each additional deposit/withdrawal	USD/GBP/EUR 1																																																																																																																																																																																																																																																																														
Over the counter cash deposits		Free	<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>																																																																																																																																																																																																																																																																															
1 over the counter withdrawal per month(UGX only)	UGX	Free	Monthly Management fee	UGX	1,000	Account opening	UGX 5,000	Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000	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	<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>		Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																										
Monthly Management fee	UGX	1,000	Account opening	UGX 5,000																																																																																																																																																																																																																																																																														
Over the counter withdrawal below 2 Million	UGX	10,000	Low balance charge per month	UGX 20,000																																																																																																																																																																																																																																																																														
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																																																																																																																																																																																																																																																																														
<b>Foreign currency</b>			<b>6. INVESTMENT CLUB ACCOUNT</b>																																																																																																																																																																																																																																																																															
Account opening balance / minimum balance	UGX	50,000	Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000	Monthly Management	UGX	2,500	Service charges		Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000	<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																	
Cash deposit		Free	Account opening balance / minimum balance	UGX 50,000																																																																																																																																																																																																																																																																														
Monthly Management	UGX	2,500	Service charges																																																																																																																																																																																																																																																																															
Over the counter withdrawal	UGX	0.25% of the value, min 10,000, max 35,000	Bank draft	UGX 20,000																																																																																																																																																																																																																																																																														
<b>7. SMART PLAN ACCOUNT</b>			Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000	Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																																			
Stop payment instructions	UGX	20,000	Bank draft Repurchased	UGX 10,000																																																																																																																																																																																																																																																																														
Termination fee	UGX	30,000	Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000	Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																																											
Stop payment foreign drafts	UGX	20,000	School fees draft	UGX 10,000																																																																																																																																																																																																																																																																														
Minimum opening balance	UGX 50,000, USD 100		Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000	Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																																																			
Voucher retrieval	UGX	25,000	Cheque unpaid due to insufficient funds	UGX 200,000																																																																																																																																																																																																																																																																														
Monthly maintenance fees	Free		Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																																																											
Cheque unpaid due to technical reasons	UGX	25,000	Cheque unpaid by other banks	UGX 5,000, USD																																																																																																																																																																																																																																																																														