

A) PERSONAL CURRENT ACCOUNTS		
<b>1. XCLUSIVE PLUS CURRENT ACCOUNT</b>		
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
<b>2. XCLUSIVE CURRENT ACCOUNT</b>		
Account opening balance	UGX	50,000
Minimum operating balance	UGX	20,000
<b>Bundled monthly fee;</b>	UGX	60,000
Bundled fee includes;		
Bundles fee includes; Free ATM transactions, Free UGX over the counter deposits and withdrawals,		
<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
<b>3. DIASPORAS CURRENT ACCOUNT</b>		
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
<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
<b>4. SALARY ACCOUNT</b>		
Account opening balance	UGX	30,000
Maintenance fee	UGX	3,000
Minimum balance	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
	USD	5
	EUR	10
	GBP	5
Over the counter deposits	2,500 & 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
<b>5. SIGNATURE ACCOUNT</b>		
Account opening balance	UGX	30,000
Maintenance fee	UGX	40,000
<b>Service charges</b>		
Over the counter cash deposits		Free
Withdrawals at <b>dfcu</b> ATM		Free
Over the counter withdrawal		1 free per month
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
<b>6. TUSIMBULE ACCOUNT</b>		
Account opening balance	UGX	30,000
Monthly Management	UGX	Free
Minimum Balance	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	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
<b>7. TUSIMBULE BUNDLED ACCOUNT</b>		
Account opening balance	UGX	30,000
Account Minimum balance	UGX	10,000
Bundled monthly fees	UGX	25,000
	Includes Insurance benefits, free 4 cash withdrawals	
<b>Service charges</b>		
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
Low balance fees	UGX	20,000
<b>8. SACCO ACCOUNT</b>		
Account opening balance	UGX	100,000
Service charges		
Monthly Management	UGX	Free
Over the Counter Cash deposits		Free
Cash withdrawal		1 free withdrawal per month, UGX 10,000
Each additional withdrawal	UGX	10,000
<b>8) SAVINGS ACCOUNTS</b>		
<b>1. CLASSIC SAVINGS ACCOUNT</b>		
Account opening balance / Minimum balance	UGX	50,000
Minimum operating balance	UGX	20,000
<b>Service charges</b>		
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	
<b>Foreign currency</b>			
Account opening balance / Minimum balance	USD	100	
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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	
<b>2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)</b>			
Account opening balance / Minimum balance	UGX	250,000	
Cash deposits		Free	
<b>Service charges</b>			
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	
<b>Foreign currency</b>			
Account opening balance	USD/EUR/GBP	100	
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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	
<b>3. YOUNG SAVERS ACCOUNT</b>			
Account opening balance	UGX	35,000	
Minimum opening balance	UGX	35,000	
<b>Service charges</b>			
Over the counter 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	
<b>Foreign currency</b>			
Account opening balance	USD/EUR/GBP	100	
Cash withdrawals	Below 2,000	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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	
<b>4. CAMPUS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)</b>			
Account opening balance	UGX	20,000	
<b>Service charges</b>			
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	
<b>5. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)</b>			
Account opening	UGX	5,000	
<b>Service charges</b>			
Low balance charge per month	UGX	20,000	
<b>6. INVESTMENT CLUB ACCOUNT</b>			
Account opening balance / Minimum balance	UGX	50,000	
<b>Service charges</b>			
Cash deposits		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	
<b>Foreign currency</b>			
Account opening balance/ minimum	USD/EUR/GBP	100	
Cash withdrawals for foreign	2,500 & below per day	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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	
<b>7. SMART PLAN ACCOUNT</b>			
Termination fee	UGX	30,000	
Minimum opening balance	UGX 50,000, USD 100		
Monthly maintenance fees		Free	
<b>C) BUSINESS CURRENT ACCOUNTS</b>			
<b>1. MAALI ACCOUNT</b>			
Account opening/minimum balance	UGX	50,000	
Monthly management	UGX	5,000	
Cash deposits		Free	
Low balance fees	UGX	20,000	
<b>Foreign currency</b>			
Account opening balance	USD	50	
Monthly management	USD	1	
Cash deposits;	5,000 & below per day	Free	
	Above USD 5,000	0.25% of the value, max 5,000	
Cash withdrawal;	2,000 & below per day	Free	
	Above USD 2,000	0.25% of the value, max 5,000	
<b>2. MAALI BUNDLED ACCOUNT</b>			
Account opening balance	UGX	50,000	
Account Minimum balance	UGX	50,000	
Bundled monthly fees	UGX	50,000	
	Bundle fee includes insurance benefits, free OTC cash withdrawals		
<b>Service charges</b>			
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	
Low balance fees	UGX	20,000	
<b>3. MAALI PLUS ACCOUNT</b>			
Account opening balance	UGX	100,000	
Account Minimum balance	UGX	20,000,000	
Below minimum balance charge	UGX	50,000	
Maintenance fees			