



Tariff Guide

Effective 16th August 2026

A) PERSONAL CURRENT ACCOUNTS			
1. XCLUSIVE PLUS 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		
Monthly Management	USD 20, EUR 15, GBP 15		
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 ACCOUNT			
Account opening balance	UGX	50,000	
Minimum operating balance	UGX	20,000	
Bundled monthly fee	UGX	60,000	
Bundled fee includes: 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			
Foreign currency			
Account opening balance	USD 15, EUR/GBP10		
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. SALARY ACCOUNT			
Account opening balance	UGX	30,000	
Monthly management fees (comes with free insurance benefits)	UGX	3,000	
Service charges			
Cash deposits		Free	
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000	
Inward cheques	UGX	2,000	
Foreign currency			
Account opening balance	EUR/USD/GBP	20	
Monthly Management fees	USD 5, EUR 10, GBP 5		
Cash withdrawals	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		
4. SIGNATURE ACCOUNT			
Account opening balance	UGX	30,000	
Minimum balance	UGX	10,000	
Bundled monthly fee	UGX	40,000	
Bundled fee includes: Insurance benefits, Free ATM cash withdrawals, 1 free OTC cash withdrawals			
Service charges			
Over the counter cash deposits		Free	
Withdrawals at dfcu ATM		Free	
Over the counter withdrawal		1 free per month	
Each additional withdrawal	UGX	10,000	
Low balance fees	UGX	20,000	
Foreign currency			
Account Opening Balance	EUR/USD/GBP 20		
Monthly management	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	
5. DEMBE PLUS			
Account opening balance	UGX	30,000	
Minimum Balance	UGX	10,000	
Monthly Management		Free	
Service charges			
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	
Foreign currency			
Account opening balance	USD20, GBP/EUR100		
Monthly Management	USD/GBP/EUR 2,000 & below per day	Free	
Cash withdrawals	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	
6. DEMBE BUNDLED ACCOUNT			
Account opening balance	UGX	30,000	
Account Minimum balance	UGX	10,000	
Bundled monthly fee	UGX	25,000	
Bundled Fee includes: Monthly management, Insurance benefits and free 4 OTC cash withdrawals			
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		4 free OTC cash withdrawal per month	
Each additional withdrawall		UGX 10,000	
Inward cheques	UGX	3,000	
Low balance fees	UGX	20,000	
7. SACCO ACCOUNT			
Account opening balance	UGX	100,000	
Service charges			
Monthly Management		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	
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	
Monthly management	UGX	3,500	
Low balance charge per month	UGX	20,000	
Foreign currency			
Account opening balance / Minimum balance	USD	100	
Cash withdrawals	2,000 & 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	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	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	2,000 & 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 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	2,000 & 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	
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	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	
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		Free	
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	2,000 & below per day	5	
	Above 2,500	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	
7. SMART PLAN ACCOUNT			
Termination fee	UGX	30,000	
Minimum opening balance	UGX50,000, USD100		
Monthly Management		Free	
C) BUSINESS CURRENT ACCOUNTS			
1. MAALI ACCOUNT (PAY AS YOU TRANSACT)			
Account opening/minimum balance	UGX	50,000	
Monthly Management	UGX	5,000	
Cash deposits		Free	
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000	
Foreign currency			
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 charge 5,000	
2. MAALI BUNDLED ACCOUNT			
Account opening balance	UGX	50,000	
Account Minimum balance	UGX	50,000	
Bundled monthly fee	UGX	50,000	
Bundled fee includes: Monthly management, Insurance benefits and free OTC cash withdrawals			
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		Free	
Low balance fees	UGX	20,000	
Foreign currency			
Account Minimum balance	USD 50		
Monthly Management	USD 16		
Cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max 5,000	
Over the counter withdrawals	5,000 & below per day	Free	
	Above 5,000	0.25% of the value, Max 5,000	
Inward cheques	USD	2	
Low balance fees	USD	10	
3. MAALI PLUS ACCOUNT			
Account opening balance	UGX	100,000	
Account Minimum balance	UGX	2,000,000	
Below minimum balance charge	UGX	50,000	
Monthly Management		Free	
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		Free	
Inward cheques	UGX	3,000	
Low balance fees	UGX	50,000	
Foreign currency			
Account Minimum balance	USD 500		
Monthly Management		Free	
Over the counter cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max 5,000	
Over the counter cash withdrawals	10,000 & below per day	Free	

	Above 10,000	0.25% max 5,000	
Inward cheques	USD	2	
Low balance fees	USD	14	
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	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	
Company Search Fees (Equivalent in UGX)	UGX	Companies- 25,000 Business names & partnerships- 35,000	
Foreign currency			
Account Opening balance	USD/EUR/GBP	500	
Cash withdrawals	2,000 & 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	
Inward cheques	GBP	1.5	
	EUR	2	
	USD	2	
Monthly Management	USD	10	
	GBP	5	
	EUR	10	
6. NGO CURRENT ACCOUNT			
Account opening/ minimum balance	UGX	500,000	
Monthly Management	UGX	Free	
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	
Each additional deposit/withdrawal	USD/GBP/EUR	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	
Company search fees (Equivalent in UGX)	UGX	Companies- 25,000 Business names & partnerships- 35,000	
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 12		
Inward Electronic Funds Transfer (EFT)	UGX 3,000, USD 2 EUR 1.7, GBP 1.7, KES 150		
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