

# TARIFF GUIDE

## United Bank for Africa

EFFECTIVE 10<sup>TH</sup> FEBRUARY 2019

RETAIL & CONSUMER BANKING		
SMALL & MEDIUM ENTERPRISES		
CURRENT ACCOUNT		
Opening Balance	UGX	100,000
	USD, EUR, GBP	100
Monthly Management Fees	UGX	13,000
	USD, EUR, GBP	5
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
	USD, EUR, GBP	5
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
CURRENT ACCOUNT - SINGLE TARIFF		
Opening Balance	UGX	200,000
Monthly Management Fees not exceeding 5 withdrawals	UGX	50,000
Cheque book	UGX	1,000
Minimum balance	UGX	100,000
Penalty for below minimum balance	UGX	1,000
Cash Deposit Fees	UGX	Free
Cash Withdrawal fees (below UGX 5,000,000)	UGX	Free
Cash Withdrawal fees (above UGX 5,000,000)	UGX	Free
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
Legal Search	UGX	70,800
The bundles fee includes the monthly ledger fees and the over counter transaction fees only		
NON - GOVERNMENT ORGANISATIONS (NGOs, NBFI'S AND INSURANCE COS)		
CURRENT ACCOUNT - NGO, FBO'S (VALUE BASED PRICING)		
Opening Balance	UGX	2,000,000
	USD, EUR	4
	GBP	350
Monthly Management Fees	UGX, USD, EUR, GBP	Free
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	2,000,000
Below minimum balance fee	UGX	10,000
	USD, EUR, GBP	5
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees Lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	Free
Cash Withdrawal fees (above UGX 5,000,000)	UGX	Free
	USD, EUR, GBP	2
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
CURRENT ACCOUNT - NGO, FBO'S (PAY AS)		
Opening Balance	UGX	500,000
	USD, EUR, GBP	150
Monthly Management Fees	UGX	10,000
	USD, EUR, GBP	10
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	100,000
	USD	30
	UGX, GBP	25
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
SAVINGS ACCOUNT - SACCO'S		
Opening Balance	UGX	100,000
	UGX	30
	EUR, GBP	25
Monthly Management Fees	UGX	1,000
	USD, EUR, GBP	2
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
Salary processing per person	USD, EUR, GBP	2
SAVINGS ACCOUNT - GENERAL		
Opening Balance (with an ATM Card for UGX)	UGX	25,000
	USD, EUR, GBP	10
Monthly Management fees	UGX	2,500
	USD, EUR, GBP	1
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower amounts	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
Salary processing per person	USD, EUR, GBP	2
SAVINGS ACCOUNT - SACCO'S		
Opening Balance	UGX	100,000
	UGX	30
	EUR, GBP	25
Monthly Management Fees	UGX	1,000
	USD, EUR, GBP	2
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
Salary processing per person	USD, EUR, GBP	2

Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
SAVINGS ACCOUNT - INVESTMENT CLUBS		
Opening Balance	UGX	100,000
	UGX	30
	EUR, GBP	25
Monthly Management Fees	UGX	1,000
	USD, EUR, GBP	2
Cheque book (50 and 100 leaves)	UGX	1,000
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees for lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Bye law certification search	UGX	70,000
	USD, EUR, GBP	20
CURRENT ACCOUNT - COLLECTION EMBASSIES UNIVERSITIES, PUBLIC SECTOR		
Opening Balance	UGX	NIL
Monthly Management Fees	UGX	NIL
Cheque book ( 50 and 100 leaves) per leaf	UGX	1,000
Minimum Balance	UGX	10,000
Cash Deposit Fees ( Universities )	UGX	2,500
Cash Withdrawal fees	UGX	2,000
URA Collection	UGX	2,000
Utilities (NWSF, NSSF, UMEME & KCCA)	UGX	Free
Safe custody	UGX	N/A
Safe access fee	UGX	N/A
Sweep fees	UGX	50,000
Dormant Account reactivation fee	UGX	Free
Account Closure fee	UGX	100,000
Legal Search	UGX	NIL
CONSUMER BANKING		
PRESTIGE BANKING		
PRESTIGE SAVINGS ACCOUNT		
Opening Balance (with an ATM Card)	UGX	1,000,000
	USD, EUR, GBP	300
Monthly Management fees	UGX	10,000
	USD, EUR	5
	GBP	350
Minimum balance	UGX	1,000,000
	USD, EUR	30
	GBP	25
Cash Deposit fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit fees for lower denominations (USD)	USD	For denominations \$20 and below, 3% of the total amount
Dormant Account Reactivation Fee	UGX, USD, EUR, GBP	NIL
Account closure	UGX	20,000
	USD, EUR, GBP	10
Cash withdrawals (below UGX 5,000,000)	UGX	2,000
	USD, EUR, GBP	10
Cash withdrawals (UGX 5,000,000 and above)	UGX	3,000
	USD, EUR, GBP	10
PRESTIGE CURRENT ACCOUNT		
Opening Balance (with an ATM Card)	UGX	250,000
	USD, EUR, GBP	100
Monthly Management fees	UGX	50,000
	USD	15
	EUR, GBP	10
Cheque book (25, 50 or 100 leaves)	UGX	10,000
Minimum balance	UGX	100,000
	USD	30
	EUR, GBP	25
Cash Deposit fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit fees for lower denominations (USD)	USD	For denominations \$20 and below, 3% of the total amount
Dormant Account Reactivation	UGX, USD, EUR, GBP	NIL
Account closure	UGX	20,000
	USD, EUR, GBP	10
Cash withdrawals (below UGX 5,000,000)	UGX	2,000
	USD, EUR, GBP	2
Cash withdrawals (UGX 5,000,000 and above)	UGX	3,000
	USD, EUR, GBP	2
Non Prestige customers using Prestige	UGX	30,000
	USD, EUR, GBP	10
CURRENT ACCOUNT - PERSONAL		
Opening Balance (With an ATM Card for UGX)	UGX	110,000
	UGX, EUR, GBP	50
Monthly Management Fees	UGX	10,000
	USD, EUR, GBP	5
Chequebook (25, 50 & 100 leaves)	UGX	1,000
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Penalty for below minimum balance	UGX	N/A
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
Salary processing per person	USD, EUR, GBP	2
SAVINGS ACCOUNT - GENERAL		
Opening Balance (with an ATM Card for UGX)	UGX	25,000
	USD, EUR, GBP	10
Monthly Management fees	UGX	2,500
	USD, EUR, GBP	1
Minimum balance	UGX	20,000
	USD, EUR, GBP	10
Cash Deposit Fees	UGX	Free
	USD	Free for cash below \$1,000 and 0.5% for amounts above \$1,000 min \$10
	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Cash Deposit Fees lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount
Cash Withdrawal fees (below UGX 5,000,000)	UGX	2,000
Cash Withdrawal fees (above UGX 5,000,000)	USD, EUR, GBP	2
Cash Withdrawal fees (above UGX 5,000,000)	UGX	3,000
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Legal Search	UGX	70,800
	USD, EUR, GBP	20
Salary processing per person	USD, EUR, GBP	2

	EUR	Free for cash below EUR1,000 and 0.5% for amounts above EUR1,000 min EUR10
	GBP	Free for cash below GBP1,000 and 0.5% for amounts above GBP1,000 min GBP10
Dormant Account reactivation fee	UGX,USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
	USD, EUR, GBP	10
Cash withdrawals (below UGX 5,000,000)	UGX	2,000
	USD, EUR, GBP	10
Cash Withdrawals (UGX 5,000,000 and above)	UGX	3,000
	USD, EUR, GBP	2
FREEDOM SAVINGS ACCOUNT		
Opening Balance (with an ATM Card)	UGX	15,000
Monthly Management fees	UGX	2,500
Minimum balance	UGX	5,000
Cash Deposit fees	UGX	Free
Dormant Account reactivation fee	UGX	NIL
Account Closure fee	UGX	20,000
Over the counter transactions charged unless the ATM is down	UGX	5,000
SALARY SAVINGS ACCOUNT		
Opening Balance (with an ATM Card for UGX)	UGX	20,000
Monthly Management fees	UGX	2,000
Minimum balance	UGX	10,000
Cash Deposit fees	UGX	Free
Dormant Account Reactivation Fee	UGX	NIL
Account closure	UGX	20,000
Cash withdrawals (below UGX 5,000,000)	UGX	2,000
Cash withdrawals (UGX 5,000,000 and above)	UGX	3,000
ATM Withdrawals	UGX	700
Salary processing	UGX	2,500
STUDENT SAVINGS ACCOUNT		
Opening Balance (with an ATM Card)	UGX	5,000
Monthly Management fees	UGX	Free
Minimum balance	UGX	5,000
Cash Deposit fees	UGX	Free
Dormant Account Reactivation Fee	UGX	NIL
Account closure	UGX	20,000
Cash withdrawals (below UGX 5,000,000)	UGX	Free
Cash withdrawals (UGX 5,000,000 and above)	UGX	10,000
UGATE ACCOUNT		
Opening Balance ( with an ATM Card)	UGX	50,000
Monthly Management fees	UGX	Free
Minimum balance	UGX	50,000
Cash Deposit fees	UGX	Free
Dormant Account Reactivation Fee	UGX	NIL
Account closure	UGX	20,000
Cash withdrawals (below UGX 5,000,000)	UGX	3 free withdrawal a month (after which charge is 2,000 per withdrawal)
Cash withdrawals (UGX 5,000,000 and above)	UGX	3 free withdrawal a month (after which charge is 3,000 per withdrawal)
GENERAL SERVICES RETAIL & CONSUMER BANKING		
STATEMENTS		
Statement		1 Free quarterly statement
Interim/Provisional statement	UGX	5,000 per page
Duplicate statement	UGX	5,000 per page
CHEQUES		
Chequebook cost per leaf	UGX	1,000 per leaf
Chequebook cost per leaf	USD, GBP & EUR	1,500 per leaf
Counter cheque leaf	UGX	30,000
Returned cheque- insufficient funds	UGX	250,000
Returned cheque- Uncleared effects	UGX	100,000
Returned cheque- Technical	UGX	50,000
Returned cheque by other banks	UGX	Free
Stop Payment Orders	UGX	30,000
PAYMENTS		
Drafts - School fees	UGX	10,000
Drafts - Ordinary	UGX	25,000
Draft Cancellation	UGX	20,000
EFT-in coming	UGX	2,500
EFT-Out going	UGX	5,000
IT Outward UBA'S CHARGE	UGX	50,000
IT Inward UBA'S CHARGE	USD	15
	USD	30,000
Swift Fees	USD	20
RTGS Inward	UGX	5,000
RTGS Outward	UGX	20,000
Salary processing per person	UGX	2,500
STANDING ORDERS		
Standing order/Debit order (within Bank) (Automated SOD)	UGX	2,000
Standing order/Debit order (to other Bank)	UGX	15,000
Standing orders (unpaid)	UGX	50,000
COLLECTIONS		
School fees	UGX	2,000
URA Collection	UGX	2,000
Utilities (NWSF, NSSF & KCCA)	UGX	Free
OTHERS		
Coin deposits	UGX	Free
Certificate of Balance	UGX	30,000
Audit Confirmation	UGX	30,000
Letter of Introduction	UGX	30,000
LOAN RELATED CHARGES		
Loan/Advance Application fee	UGX	50,000
Loan/Advance Card Initial Processing	UGX	30,000
Financial Card Replacement	UGX	30,000
Financial Card Report	UGX	20,000
Loan/advance arrangement fees	UGX	3%
Loan/advance management fee	UGX	1% Per annum
Loan/Advance Monitoring fee	UGX	Free
***Insurance Fee	UGX	2%
Legal fee	UGX	Actual
Loan/advance facility renewal (Retail)	UGX	3%
Loan/Advance Processing/admin fee (Retail)	UGX	3%
Loan/advance facility restructuring	UGX	3%
Early Settlement Fees	UGX	10%
Loan Interest	UGX	As per agreement
Loan commitment fees	UGX	1%
TRADE RELATED FEES		
LETTERS OF CREDIT		
Establishment Fees	UGX	0.75% per LC opened
Quarterly Fees	UGX	1% per Quarter
Confirmation Fees	UGX	USA 0.5% of the amount /as per confirming Bank
Arrangement Fees (Retail)	UGX	3%
Swift fees	USD	20
Amendment Fees	USD	50
Extension of Expiry (duration of LC)	UGX	0.75% per Quarter
Import LC - Handling Fees	USD	50
Import LC - Discrepancy Fees	USD	165
Courier Services	USD	60
Bills for Collection - import/Export (Handling fee)	USD	0.25% of the amount
Post due Bills handling fees	USD	20 per month
Export LC Handling Fees if LC is available with us	UGX	150,000
Export LC Handling Fees if LC is not available with us	UGX	200,000
Export LC Confirmation charges if not available with us	UGX	300
Export LC Discounting Fee	UGX	Min 1%
Export LC Discounting (Interest)	UGX	As per agreement
GUARANTEES		
Establishment Fees	UGX	0.75% per per guarantee
Quarterly fees	UGX	1%
Arrangement Fees	UGX	2%
Confirmation Fees (Letters, not swift)	UGX	30,000
Amendment Fees	USD	50
Foreign guarantee commission	USD	1% per quarter, min USD 150
Inward Guarantee advising	UGX	20
Guarantee cancellation before expiry	UGX	100,000
Reference Letter	UGX	100,000
INVOICE DISCOUNTING & FINANCING		
Handling fees	UGX	0.5% of invoice amount min UGX 100,000
Discount amount	UGX	70% of the Invoice value
Discount Interest	UGX	As per agreement
Loan Interest	UGX	As per agreement