

TARIFF GUIDE

EFFECTIVE MAY 1ST, 2026

RETAIL BANKING & CONSUMER BANKING

RETAIL BANKING	
SMALL & MEDIUM ENTERPRISES (SMEs)	
CURRENT ACCOUNT - SME	
Opening Balance	UGX 100,000
Monthly Management Fees	USD, EUR, GBP 100
Cheque book (50 and 100 leaves)	UGX 5
Minimum balance	UGX 30,000
Cash Deposit Fees	UGX 20
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
CURRENT ACCOUNT - TEF	
Opening Balance	UGX 100,000
Monthly Management Fees	UGX 100
Cheque book (50 and 100 leaves)	UGX 5,000
Minimum balance	UGX 1,500 per leaf
Cash Deposit Fees	UGX 20,000
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
CURRENT ACCOUNT - EMPLOYEE	
Opening Balance	UGX 25,000
Monthly Management Fees	UGX 10
Cheque book (50 and 100 leaves)	UGX 3,000
Minimum balance	UGX 2
Cash Deposit Fees	UGX 1,500 per leaf
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
CURRENT ACCOUNT - SINGLE TARIFF (UGX)	
Opening Balance	UGX 200,000
Monthly Management Fees	UGX 50,000
Cheque book (50 and 100 leaves)	UGX 1,500 per leaf
Minimum balance	UGX -
Cash Deposit Fees	UGX N/A
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
NON - GOVERNMENT ORGANISATIONS (NGOs)	
CURRENT ACCOUNT - INGO, FBOs (VAUE BASED PRICING)	
Opening Balance	UGX 2,000,000
Monthly Management Fees	UGX 500
Cheque book (50 and 100 leaves)	UGX 350
Minimum balance	UGX, USD, EUR, GBP Free
Cash Deposit Fees	UGX 1,500 per leaf
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
SAVINGS ACCOUNT - SACCOs	
Opening Balance	UGX 50,000
Monthly Management Fees	UGX 20
Cheque book (50 and 100 leaves)	UGX 15
Minimum balance	UGX, USD, EUR, GBP 1%
Cash Deposit Fees	UGX, USD, EUR, GBP 20,000
Cash Withdrawal fees (below UGX 3,000,000)	Free
Cash Withdrawal fees (above UGX 3,000,000)	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP 0.5%
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP 1%
Dormant Account reactivation fee	UGX, USD, EUR, GBP 20,000
Account Closure fee	UGX 10
Legal Search	UGX 100,000
CURRENT ACCOUNT - COLLECTION EMBASSIES, UNIVERSITIES, PUBLIC SECTOR	
Opening Balance	UGX N/A
Monthly Management Fees	UGX N/A
Cheque book (50 and 100 leaves) per leaf	UGX 1,500
Minimum balance	UGX 10,000
Cash Deposit Fees (Universities)	UGX 2,500
Cash Withdrawal fees	UGX 3,000
URA Collection	UGX 2,000
Utilities (NWSC, NSP, UMEME & KCCA)	UGX 1,000
Safe Custody	UGX N/A
Safe Access Fee	UGX N/A
Sweep Fees	UGX 30,000
Dormant Account reactivation fee	UGX Free
Account Closure fee	UGX 100,000
Legal Search	UGX 100,000
CONSUMER BANKING	
PRESTIGE BANKING	
PRESTIGE SAVINGS ACCOUNT	
Opening Balance	UGX 1,000,000
Monthly Management Fees	UGX, USD, EUR, GBP 300
Minimum balance	UGX 25,000
Cash Deposit Fees	UGX 5
Cash Withdrawal fees	UGX 4
Cash Withdrawal fees (below UGX 3,000,000)	UGX 2,500
Cash Withdrawal fees (above UGX 3,000,000)	UGX 3,000
Cash Withdrawal fees (500M - 1,000M)	UGX 2,000
Cash Withdrawal fees (Above 1,000M)	UGX 3,000
Dormant Account reactivation fee	UGX N/A
Account Closure fee	UGX 300
Legal Search	UGX 100,000
CONSUMER BANKING	
PRESTIGE BANKING	
PRESTIGE SAVINGS ACCOUNT	
Opening Balance	UGX 1,000,000
Monthly Management Fees	UGX, USD, EUR, GBP 300
Minimum balance	UGX 25,000
Cash Deposit Fees	UGX 5
Cash Withdrawal fees	UGX 4
Cash Withdrawal fees (below UGX 3,000,000)	UGX 2,500
Cash Withdrawal fees (above UGX 3,000,000)	UGX 3,000
Cash Withdrawal fees (500M - 1,000M)	UGX 2,000
Cash Withdrawal fees (Above 1,000M)	UGX 3,000
Dormant Account reactivation fee	UGX N/A
Account Closure fee	UGX 300
Legal Search	UGX 100,000

Over the counter Cash withdrawals (below UGX 3,000,000)	UGX	3,000
Over the counter Cash withdrawals (Above UGX 3,000,000)	USD, EUR, GBP	2
Dormant Account Reactivation Fee	UGX, USD, EUR, GBP	N/A
Account Closure fee	UGX, USD, EUR, GBP	20,000
Non Prestige customers using Prestige	UGX, USD, EUR, GBP	30,000
PRESTIGE CURRENT ACCOUNT		
Opening Balance	UGX	250,000
Monthly Management fees	UGX, USD, EUR, GBP	100,000
Cheque book (25, 50 or 100 leaves)	UGX	30
Minimum balance	UGX	25
Cash Deposit Fees	UGX	1,500 per leaf
Cash Withdrawal fees (below UGX 3,000,000)	UGX	100,000
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	30
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	25
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	25
Dormant Account reactivation fee	UGX, USD, EUR, GBP	25
Account Closure fee	UGX, USD, EUR, GBP	25
Legal Search	UGX	100,000
CURRENT ACCOUNT - PERSONAL		
Opening Balance	UGX	110,000
Monthly Management fees	UGX, USD, EUR, GBP	50
Chequebook (25,50 & 100 leaves)	UGX, USD, EUR, GBP	3
Minimum balance	UGX	1,500 per leaf
Cash Deposit Fees	UGX	20,000
Cash Withdrawal fees (below UGX 3,000,000)	UGX, USD, EUR, GBP	10
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	N/A
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
SAVINGS ACCOUNT - GENERAL		
Opening Balance	UGX	15,000
Monthly Management fees	UGX, USD, EUR, GBP	10
Minimum balance	UGX	2,500
Cash Deposit Fees	UGX, USD, EUR, GBP	1
Cash Withdrawal fees (below UGX 3,000,000)	UGX	15,000
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
TARGET ACCOUNT		
Opening Balance	UGX	50,000
Monthly Management fees	UGX, USD, EUR, GBP	15
Minimum balance	UGX	Free
Cash Deposit Fees	UGX, USD, EUR, GBP	50,000
Cash Withdrawal fees (below UGX 3,000,000)	UGX	15
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
FREEDOM SAVINGS ACCOUNT		
Opening Balance	UGX	5,000
Monthly Management fees	UGX	2,500
Minimum balance	UGX	5,000
Cash Deposit Fees	UGX	N/A
Cash Withdrawal fees (below UGX 3,000,000)	UGX	Free
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
SALARY SAVINGS ACCOUNT		
Opening Balance	UGX	10,000
Monthly Management Fees	UGX	2,000
Minimum balance	UGX	10,000
Cash Deposit Fees	UGX	Free
Cash Withdrawal fees (below UGX 3,000,000)	UGX	Free
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
KIDDES ACCOUNT		
Opening Balance	UGX	25,000
Monthly Management fees	UGX, USD, EUR, GBP	10
Minimum balance	UGX	N/A
Cash Deposit Fees	UGX, USD, EUR, GBP	20,000
Cash Withdrawal fees (below UGX 3,000,000)	UGX	10
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
NEXT GEN ACCOUNT		
Opening Balance	UGX	5,000
Monthly Management fees	UGX	2
Minimum balance	UGX	Free
Cash Deposit Fees	UGX	Free
Cash Withdrawal fees (below UGX 3,000,000)	UGX	Free
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000
BUMPER ACCOUNT		
Opening Balance	UGX	10,000
Monthly Management fees	UGX, USD, EUR, GBP	5
Minimum balance	UGX	2,500
Cash Deposit Fees	UGX	10,000
Cash Withdrawal fees (below UGX 3,000,000)	UGX	5
Cash Withdrawal fees (above UGX 3,000,000)	USD, EUR, GBP	Free
Cash Withdrawal fees (500M - 1,000M)	UGX, USD, EUR, GBP	Free
Cash Withdrawal fees (Above 1,000M)	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	Free
Account Closure fee	UGX, USD, EUR, GBP	Free
Legal Search	UGX	100,000

LABOUR SAVE ACCOUNT	
Opening Balance	UGX 10,000
Monthly Management fees	UGX Free
Minimum balance	UGX 10,000
Below minimum balance fee	UGX N/A
Cash Deposit Fees	UGX Free
Dormant Account reactivation fee	UGX N/A
Account Closure fee	UGX 20,000
Cash Withdrawal fees	UGX 5,000
Credit Interest	UGX 3%
5,000,000 - 5,000,000	4%
5,000,000 - 10,000,000	4.5%
10,000,000 - 50,000,000	4.5%
TRADE RELATED FEES	
LETTERS OF CREDIT	
Establishment Fees	UGX 0.75% per LC opened
Quarterly Fees	UGX 1% per Quarter
Confirmation Fees	UGX UBA 0.5% per quarter of the amount/US per confirming bank
Amendment Fees	UGX 3%
Swift fees	USD 20
Amendment Fees	USD 30
Estimation of Expiry (duration of LC)	UGX 0.75% per Quarter
Import LC - Handling Fees	USD 50
Import LC - Discrepancy Fees	USD 165
Counter Services	USD 60
Bills for Collection - Import/Export (Handling fee)	USD 0.25% of the amount minimum USD 50
Post due Bills handling fees	USD 20 per month
Export LC Handling fees if LC is available with us	UGX 15,000
Export LC Handling fees if LC is not available with us	UGX 20,000
Export LC Confirmation charges if not available with us	USD 300
Export LC Discounting Fee	UGX Min 1%
Export LC Discounting (Interest)	UGX As per agreement
GUARANTEES	
Establishment Fees	UGX 0.75% per guarantee
Quarterly Fees	UGX 1%
Amendment 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	USD 200
Guarantee cancellation before expiry	USD 100,000
Reference Letter	UGX 50,000
INVOICE DISCOUNTING & FINANCING	
Handling fees	UGX 0.5% of invoice amount min UGX 100,000
Discount amount	UGX 70% of the invoice value
Discounted interest	UGX As per agreement
Import Loans/ LC Re-Finance	
Handling fees	UGX 0.5% of Import Loan/ LC Reference amount min UGX 100,000
Loan Interest	UGX As per agreement
INTEREST RATES	
Current Account - minimum	UGX N/A
Current Account - maximum	UGX Negotiable
Savings Account - Minimum	UGX 2%
Savings Account - Maximum	UGX 35-35%
Overdraft Penalty	UGX PLR+10%
Fixed deposits - Minimum	UGX Negotiable
Fixed deposits - Maximum	UGX Negotiable
Lending rate - Minimum	UGX Negotiable
Lending rate - Maximum	UGX Negotiable
Prime lending rate (PLR)	UGX 20%
DIGITAL BANKING - RETAIL & CONSUMER BANKING	
DEBIT CARD FEES	
ATM Card Issued on New Account & Expired Cards	UGX 15,000
Uncollected Cards Destroyed	UGX N/A
Replacement ATM Card (Lost, Damaged)	UGX 15,000
Withdrawal of USA ATMs	UGX 1,000
Withdrawal of InterSwitch ATMs	UGX 10
Withdrawal of VISA Domestic ATMs	UGX 4,500
Withdrawal of International ATMs	UGX 7,000+2%
WEB Payments	UGX 5,000+3%
POS International Payments	UGX 5,000+3%
POS Domestic Payments	UGX N/A
ATM deposits	UGX Free
Balance Enquiry on ATM	UGX 500
Failed transaction (Insufficient balance charge)	USD 1
Monthly Maintenance fees-Prepaid Card	UGX 2,500
Swift Alert	UGX 200
PREPAID CARD FEES	
Initial Issuance Fees	UGX 25,000
Fuel Card	UGX 4,000
Card Load Fees	UGX 2,000
Card to Card Transfer	UGX 500
SMS Alert	UGX 200
Uncollected Cards Destroyed	UGX 15
Replacement ATM Card (Based by Bank Faulty)	UGX Free
Replacement ATM Card (Lost, Damaged, Expired)	UGX 25,000
Withdrawal of USA ATMs	UGX 1,000
Withdrawal of InterSwitch ATMs	UGX 10
Withdrawal of VISA ATMs	UGX 7,000
Withdrawal of International ATMs	UGX 7,000+2%
WEB Payments	UGX 5,000+3%
POS International Payments	UGX 5,000+3%
POS Domestic Payments	UGX N/A
Balance Enquiry on ATM	UGX 500
Failed transaction (Insufficient balance charge)	USD 1
Monthly Maintenance fees-Prepaid Card	UGX 2,500
OTHER BANKS CARDS ON OUR TERMINALS	
Cash Withdraw -Visa International	UGX 9,500+3%
Cash Withdraw -Visa Domestic	UGX 9,500
REMITTANCE CARD	
Card Issuance Fees	UGX 15,000
Card Loading Fees	UGX 1,500
On USA ATM Withdrawal Fees	UGX 500
On other Banks ATM Withdrawal Fees- Domestic	UGX 3,000
PN Reset Fees	