

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	UGX	100	
UGX, EUR, GBP		5	
Cheque book (50 and 100 leaves)	UGX	1,500 per leaf	
Minimum balance	UGX	30,000	
UGX, EUR, GBP		20	
Cash Deposit Fees	UGX	Free	
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10		
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10		
GBP	Free for cash below GBP 2,000 and 0.5% for amounts above GBP2,000 min GBP10		
Cash Deposit Fees	USD	For denominations \$20 and below, 3% of the total amount	
Cash Withdrawal fees (below UGX 3,000,000)	UGX	2,000	
USD, EUR, GBP		3	
Cash Withdrawal fees (above UGX 3,000,000)	UGX	3,000	
USD, EUR, GBP		3	
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	NIL	
Account Closure fee	UGX	20,000	
USD, EUR, GBP		10	
Legal Search	UGX	100,000	
CURRENT ACCOUNT - TEF			
Opening Balance	UGX	100,000	
UGX, EUR		100	
GBP		100	
Monthly Management Fees	UGX	5,000	
Cheque book (50 and 100 leaves)	UGX	1,500 per leaf	
Minimum balance	UGX	20,000	
Cash Withdrawal fees	UGX	Free	
Penalty for below minimum balance	UGX	N/A	
Cash Deposit Fees	UGX	FREE	
USD, EUR, GBP	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10		
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10		
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10		
Cash Withdrawal fees (below UGX 3,000,000)	UGX	2,000	
USD, EUR, GBP		3	
Cash Withdrawal fees (above UGX 3,000,000)	UGX	3,000	
USD, EUR, GBP		3	
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	NIL	
Account Closure fee	UGX	20,000	
USD, EUR, GBP		10	
Legal Search	UGX	100,000	
CURRENT ACCOUNT - EMPLOYEE			
Opening Balance	UGX	25,000	
UGX, EUR		10	
GBP		3,000	
Monthly Management Fees	UGX	2	
Cheque book (50 and 100 leaves)	UGX	1,500 per leaf	
Minimum balance	UGX	-	
Penalty for below minimum balance	UGX	N/A	
Cash Deposit Fees	UGX	FREE	
USD, EUR, GBP	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10		
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10		
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10		
Cash Withdrawal fees (below UGX 3,000,000)	UGX	2,000	
USD, EUR, GBP		3	
Cash Withdrawal fees (above UGX 3,000,000)	UGX	3,000	
USD, EUR, GBP		3	
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	NIL	
Account Closure fee	UGX	20,000	
USD, EUR, GBP		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	-	
Penalty for below minimum balance	UGX	N/A	
Cash Deposit Fees	UGX	Free	
Cash Withdrawal fees	UGX	Free	
Dormant Account reactivation fee	UGX	NIL	
Account Closure fee	UGX	20,000	
Legal Search	UGX	100,000	
The bundled fee includes the monthly ledger fees and the over counter transaction fees Only			
NON - GOVERNMENT ORGANISATIONS (NGOs)			
CURRENT ACCOUNT - NGO, FBOs (VALE BASED PRICING)			
Opening Balance	UGX	2,000,000	
USD, EUR		500	
GBP		350	
Monthly Management Fees	UGX, USD, EUR, GBP	Free	
Cheque book (50 and 100 leaves)	UGX	1,500 per leaf	
Minimum balance	UGX	2,000,000	
Below minimum balance fee	UGX	500	
Cash Deposit Fees	UGX, EUR, GBP	5	
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10		
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10		
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 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	UGX	Free	
Dormant Account reactivation fee	UGX, EUR, GBP	NIL	
Account Closure fee	UGX, EUR, GBP	20,000	
Legal Search	UGX	100,000	
USD, EUR, GBP		30	
SAVINGS ACCOUNT - SACCOs			
Opening Balance	UGX	50,000	
USD		20	
EUR, GBP		15	
Monthly Management Fees	UGX	NIL	
USD, EUR, GBP		NIL	
Cheque book (50 and 100 leaves)	UGX	1,500 per leaf	
Minimum balance	UGX	20,000	
Below minimum balance fee	UGX	10	
Cash Deposit Fees	UGX, EUR, GBP	-	
Cash Withdrawal fees	UGX	Free	
Cash Deposit Fees for lower denominations USD 20 and below	USD	For denominations \$20 and below, 3% of the total amount	
Cash Withdrawal fees	UGX	3,000	
USD, EUR, GBP		4	
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL	
Account Closure fee	UGX	20,000	
USD, EUR, GBP		10	
Legal Search	UGX	100,000	
USD, EUR, GBP		30	
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	1,500 per leaf	
Minimum balance	UGX	10,000	
Below minimum balance fee	UGX	-	
Cash Deposit Fees (Universities)	UGX	2,500	
Cash Withdrawal fees	UGX	3,000	
URA Collection	UGX	2,000	
Utilities (RWSC, NSF, 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	
USD, EUR, GBP		300	
Monthly Management fees	UGX	25,000	
USD, EUR		5	
GBP		4	
Minimum balance	UGX	1,000,000	
USD, EUR		300	
GBP		250	
Below minimum balance fee	UGX, GBP	-	
USD		-	
Cash Deposit fees	UGX	Free	
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10		
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10		
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10		
Cash Deposit fees for lower denominations (USD)	USD	For denominations \$20 and below, 3% of the total amount	

Over the counter Cash withdrawals (below UGX 3,000,000)	UGX	3,000
USD, EUR, GBP		2
Over the counter Cash withdrawals (Above UGX 3,000,000)	UGX	3,000
UGX, USD, EUR, GBP		NIL
Dormant Account Reactivation fee	UGX, USD, EUR, GBP	NIL
Account closure	UGX	20,000
USD, EUR, GBP		10
Non Prestige customers using Prestige	UGX	30,000
PRESTIGE CURRENT ACCOUNT		
Opening Balance	UGX	250,000
USD, EUR, GBP		100
Monthly Management fees	UGX	100,000
USD		30
EUR, GBP		25
Cheque book (25, 50 or 100 leaves)	UGX	1,500 per leaf
Minimum balance	UGX	100,000
USD		30
EUR, GBP		25
Below minimum balance fee	USD, EUR, GBP	4
Cash Deposit fees	UGX	10,000
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10	
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10	
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10	
Cash Deposit fees for lower denominations (USD)	USD	For denominations \$20 and below, 3% of the total amount
Over the counter Cash withdrawals (below UGX 3,000,000)	UGX	3,000
Over the counter Cash withdrawals (Above UGX 3,000,000)	UGX	3,000
UGX, USD, EUR, GBP		2
Dormant Account Reactivation	UGX, USD, EUR, GBP	NIL
Account closure fee	UGX	20,000
USD, EUR, GBP		10
Non Prestige customers using Prestige	USD, EUR, GBP	30,000
USD, EUR, GBP		10
CURRENT ACCOUNT - PERSONAL		
Opening balance	UGX	110,000
USD, EUR, GBP		50
Monthly Management fees	UGX	10,000
UGX, EUR, GBP		3
Chequebook (25,50 & 100 leaves)	UGX	1,500 per leaf
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 \$2,000 and 0.5% for amounts above \$2,000 min \$10	
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10	
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10	
Cash Deposit Fees lower amounts	USD	For denominations \$20 and below, 3% of the total amount
Cash withdrawals (below UGX 3,000,000)	UGX	3,000
USD, EUR, GBP		2
Cash withdrawals (above UGX 3,000,000)	UGX	3,000
UGX, EUR, GBP		2
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
USD, EUR, GBP		10
SAVINGS ACCOUNT - GENERAL		
Opening Balance	UGX	15,000
USD, EUR, GBP		10
Monthly Management fees	UGX	2,500
USD, EUR, GBP		1
Minimum balance	UGX	15,000
Cash Deposit Fees	UGX	Free
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10	
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10	
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10	
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
USD, EUR, GBP		10
Below minimum balance fee	UGX	NIL
Cash Withdrawals (below UGX 3,000,000)	UGX	3,000
USD, EUR, GBP		2
TARGET ACCOUNT		
Opening Balance	UGX	50,000
USD		15
Monthly Management fees	UGX, USD	Free
Minimum balance	UGX	50,000
Cash Deposit Fees	UGX	15
Cash Withdrawal fees	UGX	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
Interest Not earned when withdrawals go above 3 in a month.	UGX	
	500,000-5,000,000	3%
	5,000,001-10,000,000	4%
	10,000,001-50,000,000	4.5%
	50,000,000 and above	5.5%
FREEDOM SAVINGS ACCOUNT		
Opening Balance	UGX	5,000
Monthly Management fees	UGX	2,500
Minimum balance	UGX	5,000
Below minimum balance fee	UGX	N/A
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	UGX	10,000
Monthly Management Fees	UGX	2,000
Minimum balance	UGX	10,000
Below minimum balance fee	UGX	-
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
ATM Withdrawals	UGX	1,000
Salary processing	UGX	2,500
KIDDES ACCOUNT		
Opening balance	UGX	25,000
USD, EUR, GBP		10
Monthly Management fees	UGX	NIL
USD, EUR, GBP		NIL
Minimum balance	UGX	25,000
USD, EUR, GBP		10
Cash Deposit Fees	UGX, USD, EUR, GBP	Free
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
Cash withdrawals (1 free withdraw in a month)	UGX	5,000
USD, EUR, GBP		2
NEXT GEN ACCOUNT		
Opening Balance	UGX	5,000
USD		2
Monthly Management fees	UGX	Free
USD		Free
ATM Card	UGX	15,000
Minimum balance	UGX	5,000
Cash Deposit Fees	USD	2
Cash Withdrawal fees	UGX, USD	Free
Dormant Account reactivation fee	UGX, USD	NIL
Account Closure fee	UGX	20,000
USD		10
Over the counter Cash withdrawals (3 free withdraw in a month)	UGX	5,000
USD		2
BUMPER ACCOUNT		
Opening Balance	UGX	10,000
USD, EUR, GBP		5
Monthly Management fees	UGX	2,500
USD, EUR, GBP		1
Minimum balance	UGX	10,000
USD, EUR, GBP		5
Cash Deposit Fees	UGX	Free
USD	Free for cash below \$2,000 and 0.5% for amounts above \$2,000 min \$10	
EUR	Free for cash below EUR2,000 and 0.5% for amounts above EUR2,000 min EUR10	
GBP	Free for cash below GBP2,000 and 0.5% for amounts above GBP2,000 min GBP10	
Dormant Account reactivation fee	UGX, USD, EUR, GBP	NIL
Account Closure fee	UGX	20,000
USD, EUR, GBP		10

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	NIL
Account Closure fee	UGX	20,000
Cash withdrawals	UGX	5,000
Credit Interest		
	500,000 - 5,000,000	3%
	5,000,001 - 10,000,000	4%
	10,000,001 - 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/ as per confirming Bank
Arrangement Fees	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
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	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	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%
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	USD	200
Guarantee cancellation before expiry	UGX	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
Discount Interest	UGX	As per agreement
Import Loan/LC Re-Finance		
Handling fees	UGX	0.5% of Import Loan/LC Refinance 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	2%
Overdraft Facility	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	2,000
Withdrawal of VISA Domestic ATMs	UGX	6,500
Withdrawal of International ATMs	UGX	7,000-25%
WEB Payments	UGX	5,000-3%
POS International Payments	UGX	5,000-3%
POS Domestic Payments	UGX	NIL
ATM deposits	UGX	Free
Balance Enquiry on ATM	UGX	500
Monthly Maintenance fees-Debit Card	UGX	2,500
SMS Alert	UGX	200
PREPAID CARD FEES		
Initial Issuance fees	UGX	25,000
Fuel Card	UGX	40,000
Card Load Fees	UGX	2,000
Card to Card Transfer	UGX	500
SMS Alert	UGX	200
Uncollected Cards Destroyed	UGX	N/A
Replacement ATM Card (Issued by Bank Fault)	UGX	Free
Replacement ATM Card (Lost, Damaged, Expired)	UGX	25,000
Withdrawal of USA ATMs	UGX	1,000
Withdrawal of Interswitch ATMs	UGX	1,500
Withdrawal of VISA-ATMs	UGX	3,500
Withdrawal of International ATMs	UGX	7,000-25%
WEB Payments	UGX	5,000-3%
POS International Payments	UGX	5,000-3%
POS Domestic Payments	UGX	NIL
ATM deposits	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 Withdraw Fees- Domestic	UGX	3,000
PNR Reset Fees	UGX	NIL
POS Fees-Domestic	UGX	Free
POS Fees International	UGX	NIL
ATM Withdrawals fees International	UGX	7,000 + 2%
Credit Card Transfer	UGX	\$50
Monthly Maintenance	UGX	1,000
SMS fees	UGX	200
Balance Inquiry	UGX	300
INTERNET BANKING		
Internet Banking Set Up fees	UGX	Free
Monthly Maintenance fees-Individual	UGX	2,500
Monthly Maintenance fees-Retail (Role Representative)	UGX	15,000
Monthly Maintenance fees - Corporate	UGX	50,000
UBA to other banks transfer- EFT	UGX	5,000
Transfer to UBA Accounts	UGX	500
Swift (T1) fees	GBP, EUR	27
UBA to other banks transfer-Internet banking (U-direct retail & corporate)	UGX	23,000
Balance Inquiry-Internet banking (U-direct retail & corporate)	UGX	NIL
Statements- Internet banking (U-direct retail & corporate)	UGX	free
POS & WEB		
UBA Fuel POS Machine	UGX	0.5% of transaction value
UBA Fuel POS Machine Monthly Maintenance	UGX	20,000 per quarter
POS Acquiring General (Negotiable)	UGX	3%
Bank Collect-Collections (UBA)	UGX	2,000
Eduportal-Collections (Domestic School Fees Portal)	UGX	2,000
Online Acquiring UBA Cards	UGX	2,000 + % (Negotiable)
Online Acquiring Domestic Cards	UGX	3%
Online Acquiring International Cards	UGX	25
MOBILE BANKING /LEO		
Mobile Banking Set Up fees	UGX	Free
Monthly Maintenance fees-Individual	UGX	Free
Transfer to UBA Accounts	UGX	500
Transfer to Other Bank Accounts (Local) RTGS	UGX	23,000
Transfer to Other Bank Accounts (Local) EFT	UGX	5,000
Transfer to Other International Bank Accounts	UGX	30,000 + USD30
Transfer from UBA to Mobile Money	UGX 5,000 - UGX 60,000	2,000
	UGX 60,001 - UGX 125,000	2,300
	UGX 125,001 - UGX 250,000	2,500
	UGX 250,001 - UGX 500,000	3,000
	UGX 500,001 - UGX 1,000,000	4,000
	UGX 1,000,001 - UGX 2,000,000	7,000
	UGX 2,000,001 - UGX 5,000,000	9,000
Utility Bill Payments	UGX	2,000
School Fees	UGX	2,500
Airline Recharge	UGX	3,000
UBA	UGX	2,000
Transfer from Mobile Money to UBA	UGX	Determined by Telecom
Transfer from Mobile Money to UBA Repaid Cards	UGX	Determined by Telecom
Balance Inquiry	UGX	200
Statements	UGX	1,000
SMS	UGX	200
Mxit Statements (10 transactions)	UGX	Free
STATEMENTS		
Statement		1 free monthly statement
Interim/Provisional statement	UGX	5,000 per page
Duplicate statement	UGX	5,000 per page