

TARIFF GUIDE

Effective 8th August, 2022



PostBank
EMPOWERING YOU

DEPOSIT PRODUCTS CHARGES

SAVINGS ACCOUNTS	
ORDINARY SAVINGS ACCOUNT	
Opening Balance	UGX 8,000
Minimum Balance	UGX 8,000
Management Fee	UGX 3,000
Free Withdrawals	n/a
Interest to be earned	0.5% p.a for ≥ 10m Bal
Below min balance	Nil
BUSINESS SAVINGS ACCOUNT	
Opening Balance	UGX 100,000
Minimum Balance	UGX 100,000
Management Fee	UGX 8,000
Free Withdrawals	n/a
Interest to be earned	0.5% p.a for ≥ 15m Bal
Below min balance	Nil
DIASPORA SAVINGS ACCOUNT	
Opening Balance	UGX 35,000/USD 10/EUR 10
Minimum Balance	UGX 35,000/USD 10/EUR 10
Management Fee	3,000
Free Withdrawals	n/a
Interest to be earned (Only on UGX accounts)	0.5% p.a for ≥ 5m Bal
Below min balance	Nil
YOUTH SAVE ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 3,000
Free Withdrawals	n/a
Interest to be earned	0.5% p.a (≥ 0.1m Bal)
Below min balance	Nil
FOREIGN CURRENCY ACCOUNTS	
Opening Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent

Minimum Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent
Management Fee	USD/EUR 5 or GBP 4
Free Withdrawals	n/a
Interest to be earned	n/a
Below min balance	Nil
EARLY START ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	Nil
Free Withdrawals	4 free per year
Interest to be earned	Up to 6% p.a for ≥ 0.2m Bal
Below min balance	Nil
SUMMIT ACCOUNT	
Opening Balance	Personal - UGX 200,000 Business - UGX 500,000
Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000
Management Fee	UGX 30,000
Free Withdrawals	10 Free per month.
Interest to be earned	Up to 0.5% p.a for ≥ 5m Bal
Below min balance	Nil
SAVE AS YOU EARN ACCOUNT	
Opening Balance	Nationals - UGX 10,000 Refugee - UGX 8,000
Minimum Balance	Nationals - UGX 10,000 Refugee - UGX 8,000
Management Fee	UGX 3000
Free Withdrawals	n/a
Interest to be earned	Up to 6% p.a for ≥ 0.2m Bal
Below min balance	Nil
SMART WOMAN ACCOUNT	
Opening Balance	UGX 25,000

Minimum Balance	UGX 25,000
Management Fee	UGX 3000
Free Withdrawals	n/a
Interest to be earned	Up to 6% p.a for ≥ 0.2m Bal
Below min balance	Nil
VSLA ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 3,000
Free Withdrawals	4 free per month.
Interest to be earned	Up to 0.5% p.a for ≥ 5m Bal
Below min balance	Nil
SACCO ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 8,000
Free Withdrawals	1 free per month.
Interest to be earned	Up to 0.5% p.a for ≥ 0.5m Bal
Below min balance	Nil
PARISH MODEL ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	UGX 3000
Free Withdrawals	1 free per month
Interest to be earned	Up to 3.5% p.a for ≥ 0.1m Bal
Below min balance	Nil
CURRENT ACCOUNTS	
PERSONAL CURRENT ACCOUNT	
Opening Balance	UGX 50,000/USD 50/KES 5,000,EUR/GBP 30
Minimum Balance	UGX 20,000/USD 25/KES 2,500,EUR/GBP 15
Management Fee	UGX 3000

Free Withdrawals	n/a
Interest to be earned	n/a
Below min balance	Nil
BUSINESS CURRENT ACCOUNT	
Opening Balance	UGX 100,000/USD 100/KES 10,000,EUR/GBP 60
Minimum Balance	UGX 50,000/USD 50/KES 5,000,EUR/GBP 30
Management Fee	UGX 5,000
Free Withdrawals	n/a
Interest to be earned	n/a
Below min balance	Nil
SALARY CURRENT ACCOUNT	
Opening Balance	UGX 20,000/USD 50/KES 5,000,EUR/GBP 30
Minimum Balance	Nil
Management Fee	Nil
Free Withdrawals	n/a
Interest to be earned	n/a
Below min balance	Nil
PARISH MODEL CURRENT ACCOUNT	
Opening Balance	UGX 100,000
Minimum Balance	UGX 10,000
Management Fee	UGX 3000
Free Withdrawals	1 free per month
Interest to be earned	Up to 3.5% p.a for ≥ 0.1m Bal
Below min balance	Nil
TERM DEPOSIT ACCOUNT	
Opening Balance	UGX 1,000,000
Minimum Balance	UGX 1,000,000
Management Fee	Nil
Interest to be earned	Negotiable
Below min balance	n/a

GENERAL SERVICES & LOAN RELATED CHARGES

DEPOSIT CHARGES	
Over The Counter Ugx	Nil
Over The Counter Foreign Currency	0.25 % for > 5,000 USD deposits or equivalent in Fcy
OVER THE COUNTER WITHDRAW CHARGES	
Savings and Current Accounts(Ugx)	Below 3M - UGX 6,000 > 3M - UGX 5,000
Savings and Current Accounts(Fcy)	USD/EUR 5,GBP 4
CHEQUE BOOK	
Cheque Book	UGX 1,000 per leaf.
Counter leaf(Ugx)	UGX 20,000
Counter leaf(Fcy)	EUR/GBP 3,USD 5
Cheque Clearing	Nil
BOUNCED CHEQUES CHARGES (INWARD)	
Insufficient Funds	UGX 100,000
Effects not cleared	UGX 40,000
Technical Reasons	UGX 20,000
GENERAL SERVICES	
E-statement to valid customers email	Nil
Interim/Duplicate statement printed (per page)	UGX 3,000
Account closure charge	UGX 20,000
ATM SERVICES	
Initial ATM Card Issuance	UGX 15,000
ATM Card replacement(Lost/Damaged)	UGX 15,000
ATM Card replacement(Faulty)	Nil
ATM cash deposit on PostBank ATM	Nil
ATM Cardless withdraw	UGX 2,000
ATM cash withdrawal on PostBank ATM	UGX 1,000
Balance Inquiry at PostBank ATM	UGX 500
Mini statement at PostBank ATM	UGX 500
ATM cash withdrawal (Interswitch Network)	UGX 2,000
Interswitch ATM Balance Inquiry	UGX 600
Interswitch ATM Mini statement	UGX 600
Union Pay Card ATM withdraw charge	UGX 10,000
Union Pay Card ATM Balance Inquiry	Nil
Union Pay Card POS Purchase	Nil
OTHER SERVICES	
E-Statement to valid customers email	Nil
Interim/Duplicate Statement Printed(per page)	UGX 3,000
Account Closure Charge	UGX 20,000
Children's Savings Coin Bank	UGX 20,000
Certificate of Accounts	UGX 30,000
Certificate of Balance	UGX 50,000
Audit Confirmation Report	UGX 50,000
Bankers Letter of Introduction	UGX 50,000
Company Search Fees	UGX 70,000
Other Registered Entity Search Fees	UGX 40,000
Letters of Administration Verification	UGX 40,000
Other Document Verification	UGX 40,000
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000
SMS Alerts	Nil
In-house voucher book (50 leafs)	UGX 15,000,USD/EUR 6,GBP 5
Account Reactivation	Nil
LOCAL FUNDS TRANSFERS	
Inter-account transfers	UGX 2,000
Incoming EFT	UGX 4,000
Incoming RTGS	UGX 3,500
Outgoing EFT	UGX 5,000

Outgoing RTGS	UGX 15,000
Draft Charge to PostBank Customers	UGX 10,000
Draft Cancellation/Repurchase	UGX 10,000
Stop Payment	UGX 20,000
FOREIGN FUNDS TRANSFERS	
Outward Foreign Transfers (TTs/Swift)	USD15, GBP/EUR 12 or equivalent
Inward Foreign Transfers (TTs/Swift)	USD/GBP/EUR 10 or equivalent
Cancellation of Transfers	USD 25,GBP/EUR 15 or equivalent
Outward TTs amendments	USD/GBP/EUR 10 or equivalent
Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent
Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent
STANDING ORDER PAYMENTS	
Standing order set up(within PBU)	UGX 2,000
Standing orders within the bank	UGX 2,000
Standing orders to other banks	UGX 5,000
Standing order cancellations	UGX 5,000
Standing order - Unpaid	UGX 10,000
Standing orders to SAYE and Early Start Account	UGX 2,000
COLLECTIONS	
School Fees	UGX 2,000
URA Collection per deposit	UGX 2,000
National Water Deposits-Over The Counter	Nil
Umeme Payments-Over The Counter	Nil
Salary Handling	UGX 2,500
Student Allowance handling	UGX 2,500
SAFE CUSTODY	
Small Box -per quarter	UGX 20,000
Big Boxes - Per quarter	UGX 40,000
Sealed Envelopes - per quarter	UGX 15,000
Charge per visit	UGX 10,000
ONLINE BANKING SERVICES (MOBILE & INTERNET)	
Mobile Phone Banking Registration	UGX 2000
Balance Inquiry	Nil
Mini Statement	Nil
Airtime Purchase	UGX 300
Utility Payments	UGX 1,000
Outgoing RTGS	UGX 10,000
Outgoing EFT	UGX 3,000
BANK TO WALLET	
≤ UGX 5,000	UGX 1,700
UGX 5,001 - UGX 60,000	UGX 2,200
UGX 60,001 - UGX 125,000	UGX 2,400
UGX 125,001 - UGX 250,000	UGX 2,700
UGX 250,001 - UGX 500,000	UGX 3,000
UGX 500,001 - UGX 1,000,000	UGX 3,200
UGX 1,000,001- UGX 2,000,000	UGX 4,200
UGX 2,000,001- UGX 5,000,000	UGX 6,200
UGX 5,000,001- UGX 7,000,000	UGX 8,200
UGX 7,000,001- UGX 10,000,000	UGX 10,000
AGENCY BANKING WITHDRAW AND TRANSFERS	
UGX 500-UGX 5,000	UGX 500
UGX 5,001 - UGX 15,000	UGX 700
UGX 15,001- UGX 30,000	UGX 800
UGX 30,001 - UGX 45,000	UGX 1,000
UGX 45,001 - UGX 60,000	UGX 1,100
UGX 60,001 - UGX 125,000	UGX 1,300
UGX 125,001- UGX 250,000	UGX 2,000
UGX 250,001- UGX 500,000	UGX 2,900
UGX 500,001- UGX 1,000,000	UGX 3,750

UGX 1,000,001- UGX 2,000,000	UGX 5,500
UGX 2,000,001- UGX 4,000,000	UGX 10,000
UGX 4,000,001- UGX 5,000,000	UGX 12,500
Cash Deposits	Nil
AGENCY BANKING UTILITY PAYMENTS	
URA Payment	UGX 2,000
NWSC Payment	UGX 1,000
Umeme Payment	UGX 1,000
School Fees	UGX 2,000
LOAN RELATED CHARGES	
Group Lending Application Fees	UGX 5,000
Personal Loans Application Fees	UGX 20,000 - UGX 50,000
Other Loans Application Fees	UGX 50,000
Loan Arrangement Fees(% of Loan)	1-2%
Monitoring Fees	1-2%
INTEREST CHARGES	
Micro Business Loans	PLR + Up to 5% p.a.
SME Business Loans	PLR + Up to 4% p.a.
Micro Agriculture Loans	PLR + Up to 4% p.a.
SME Agriculture Loans	PLR + Up to 4% p.a.
Personal Loans Application Fees	PLR + Up to 10% p.a.
Quick Loans	Up to 10% p.m.
Community Banking Loans	PLR +/- Up to 4% p.a.
Other Loans	PLR +/- Up to 4% p.a.
INSURANCE CHARGES	
Agriculture Production Loans(% of Loan)	3.2%
Agriculture Non -Production Loans (% of Loan)	1.2%
Agriculture Commercial(% of Loan)	1.2%
Boda Boda Loans (% of Loan)	0.65%
Other Loans (% of Loan)	0.8-1%
OTHER LOAN CHARGES	
Restructuring Fees(% of Loan)	1-2%
Early Settlement Fee(% of Loan)	10% of foregone Interest
Penalty Fees(% of Loan)	5% p.a of amount due
CRB Card/Replacement (% of Loan)	UGX 30,000
CRB Inquiry /Report	UGX 8,000 -UGX 15,000
GUARANTEES	
Arrangement Fees(% of Value)	0.5% minimum UGX 100,000
Commission	1% Per quarter min UGX 100,000
Amendment	UGX 50,000
LETTERS OF CREDIT	
Arrangement Fees	0.5% minimum UGX 100,000
Commission	0.75%(Cash Covered) 1% per qtr(Collateral Covered)
Amendment	UGX 50,000
SECURITY PERFECTION (MORTGAGE FEES)	
≤ 200m	UGX 380,000
200m-400m	UGX 1,000,000
>400m-600m	UGX 1,500,000
>600m-1bn	UGX 2,000,000
>1bn-2bn	UGX 4,000,000
>2bn	UGX 5,000,000
MONEY TRANSFER SERVICES	
Western Union Commission Abroad, Western Union Commission Within East Africa	UGX 6,000 - UGX 65,000,2% of value for >5.4m transactions
MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000,2% of value for >5.4m transactions
Transfast (Cash Out)	Nil

NOTE: • All charges will be subject to 15% excise duty with the exception of loan-related fees.

• The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or via other optional medium.

For more information on the PostBank products and services, please contact the nearest **PostBank branch** or **call** Toll Free Line: **0800 217 200** Whatsapp: **+256 707 993 930** Email: **customerservice@postbank.co.ug**

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