TARIFF GUIDE Effective 26th March 2024

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	On Balances ≥ 10m
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	On Balances ≥ 15m
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	Nil
Free Withdrawals	n/a
Interest to be earned (Only on UGX accounts)	On Balances ≥ 5m
Below min balance	Nil

CAMPUS LIFE ACCOUNT	
Opening Balance	UGX 10,000
Minimum Balance	UGX 10,000
Management Fee	Nil
Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 0.1m

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	On Balances ≥ 0.1m
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	On Balances ≥ 0.2m
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	On Balances ≥ 5m
Below min balance	Nil

POST SAVE ACCOUNT	
Opening Balance	UGX 50,000
Minimum Balance	UGX 50,000
Free Withdrawals	1 Free per Quarter
Extra withdrawals	UGX 20,000 Each
Management Fee	Nil
ATM Card	n\a
Interest to be earned	On Balances ≥ 0.2m
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	On Balances ≥ 0.2m
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	On Balances ≥ 5m
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	On Balances ≥ 0.5m
Below min balance	Nil

PARISH MODEL SAVINGS ACCOUNT	
Opening Balance	Nil
Minimum Balance	UGX 10,000
Management Fee	Nil
1 Free Withdrawal p.q	UGX 3,000 For extra
Interest to be earned	Refer to Wendi Tariff
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	Nil
Minimum Balance	UGX 10,000
Management Fee	Nil
1 Free Withdrawal p.q.	UGX 3,000 For extra
Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil

TERM DEPOSIT ACCOUNTS

	FIXED DEPOSIT ACCOUNT	CALL DEPOSIT ACCOUNT
Opening Balance	UGX 1,000,000	UGX 10,000,000
Minimum Balance	UGX 1,000,000	UGX 10,000,000
Management Fee	Nil	Nil
Interest to be earned	Negotiable	Negotiable
Below min balance	n/a	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 and Above - 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

BOUNCED CHEQUES CHARGES (OUTWARD)	
Insufficient Funds	Nil
Effects not cleared	Nil
Technical Reasons	Nil

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 Adminstration Verification	UGX 40,000
Other Document Verification	UGX 40,000
Retreival of Vouchers/Camera/Footage upon request by customer	UGX 50,000
SMS Alerts	Nil
Account Reactivation	Nil
Dormancy on Account	UGX 10,000
Salary Handling	UGX 2,500
Student Allowance handling	UGX 2,500

OVER THE COUNTER UTILITY PAYMENTS	
National Water Deposits-Over The Counter	Nil
Umeme Payments-Over The Counter	Nil

OVER THE COUNTER COLLECTIONS	
School Fees	UGX 2,000
URA Collection per deposit	UGX 2,000
NSSF	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 (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent
Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)
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

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	Nil
UGX 5,001 - UGX 60,000	Nil
UGX 60,001 - UGX 125,000	Nil
UGX 125,001 - UGX 250,000	Nil
UGX 250,001 - UGX 500,000	Nil
UGX 500,001 - UGX 1,000,000	Nil
UGX 1,000,001- UGX 2,000,000	Nil
UGX 2,000,001- UGX 5,000,000	Nil

AGENCY BANKING

TRANSACTION BANDS	WITHDRAW CHARGE	DEPOSIT CHARGE
UGX 500-UGX 5,000	UGX 500	UGX 300
UGX 5,001 - UGX 15,000	UGX 700	UGX 300
UGX 15,001- UGX 30,000	UGX 800	UGX 300
UGX 30,001 - UGX 45,000	UGX 1,000	UGX 300
UGX 45,001 - UGX 60,000	UGX 1,100	UGX 300
UGX 60,001 - UGX 125,000	UGX 1,300	UGX 500
UGX 125,001- UGX 250,000	UGX 2,000	UGX 700
UGX 250,001- UGX 500,000	UGX 2,900	UGX 1,000
UGX 500,001- UGX 1,000,000	UGX 3,750	UGX 1,600
UGX 1,000,001- UGX 2,000,000	UGX 5,500	UGX 2,000
UGX 2,000,001- UGX 4,000,000	UGX 10,000	UGX 3,000
UGX 4,000,001- UGX 5,000,000	UGX 12,500	UGX 3,500
UGX 5,000,001- UGX 20,000,000	N/A	UGX 3,500

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	
Personal Loan Application Fees	UGX 20,000 - UGX 50,000
Other Loan Application Fees	UGX 50,000
Loan Arrangement/Processing Fees (% of Loan)	1-9%

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.
Contract Financing	PLR + Up to 5% p.a.
Green Financing	PLR + Up to 3% p.a.
Personal Loans	PLR +/- Up to 5% p.a.
Asset Financing	PLR +/- Up to 4% p.a.
Wash Loans	PLR +/- Up to 3% p.a.
Other Loans	PLR +/- Up to 4% p.a.
Community Banking Loans	PLR +/- Up to 4% p.a.
Quick Loans	5% p.m

INSURANCE PREMIUM RATES	
Agriculture Loans for crops (% of Loan)	3.2%
Agriculture Loans for animals (% of Loan)	2.7%
All other Loans - LIfe Insurance (% of Loan)	0.8%-1%

OTHER LOAN CHARGES	
Restructuring Fees(% of Loan)	1-2%
Early Settlement Fees(% of Loan)	Nil
Penalty Fees	Up to 3.5% per month of amount overdue
CRB Card/Replacement	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
Bank Sealed Endorsement	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 Comission Abroad, Western Union Commission Within East Africa	UGX 6,000- UGX 65,000
MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000,2% of value for >5.4m transactions
Transfast (Cash Out)	Nil

POSTAL PAY	
Over the Counter Cash Out	Nil
Direct to Account Credit	Nil

CHIPPER CASH	
Direct to Account Credit	Nil

NOTE:

- All charges will be subject to 15% excise duty with the exception of loan-related fees.
- All payments to non residents who derive any income from sources in Uganda will attract a withholding tax at a rate of 15% of the gross payment.

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.

BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)

MOTOR FOR BUSINESS	INDICATIVE RATE*
Saloons, station wagon, pick-up (For commercial use)	5%
Saloons, station wagon, pick-up (For private use)	4%
Lorries, prime movers, tractor heads, trailers, etc	6%
Petrol/Gas/Chemical Tankers	7.5%
All Other tankers	6%
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV	7.5%
PMO/Coprorate and school buses	5%
* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms)	

Business Combined Insurance	Indicative rate*
Business Combined to cover various business risks (property, equipment, business and liability risks)	Rate dependent on selection of risks covered

Retail /Individual Life products	Indicative rate*
Protection/Savings and investment plans	Rate depends on age, period on cover and premium payment plans

Wendi WALLET TRANSACTIONS

TRANSACTION LIMITS	MIN	MAX
DEPOSITS (Per transaction)	500	5,000,000
WITHDRAWALS (Per transaction)	500	5,000,000

INTEREST ON DEPOSITS	
Wendi Current	0%
Wendi Individual Savings	up to 9%
Wendi PDM Group Savings	up to 9%
Wendi Other Group Savings	up to 9%
Wendi Agent and Enterprise Savings	up to 9%

CASH DEPOSITS: FREE

Transaction Bands	Cash Withdraw	Send to Wendi Customer	Utility Bills / Buy Goods	School Fees	URA & Other Govt Payments	Send to MoMo & Airtel Money	Send to Other Bank Account	Send Cash Voucher	ATM Withdraw	Bulk Payments (Registered)	Bulk Payments (Un-registered)
501 - 2,500	250	200	0	500	2,000	N/A	1,000	N/A	N/A	1,000	1,000
2,501 - 5,000	300	200	300	500	2,000	500	1,000	N/A	N/A	1,000	1,000
5,001 - 15,000	700	500	800	500	2,000	750	1,000	1,000	1,000	1,000	1,000
15,001 - 30,000	800	500	800	500	2,000	1,200	1,000	1,200	1,000	1,000	1,000
30,001 - 45,000	1,000	500	1,000	500	2,000	1,500	1,000	1,800	1,000	1,000	1,000
45,001 - 60,000	1,100	500	1,000	500	2,000	1,700	1,100	2,000	1,000	1,000	1,000
60,001 - 125,000	1,300	500	1,500	500	2,000	2,000	1,300	2,800	1,500	1,000	1,000
125,001 - 250,000	2,000	500	1,700	500	2,000	2,500	2,000	3,000	1,500	1,000	1,000
250,001 - 500,000	2,900	500	2,500	2,000	2,000	3,000	2,900	6,800	2,000	1,000	1,000
500,001 - 1,000,000	3,750	800	4,000	2,000	4,000	4,000	3,750	10,000	2,000	25,000	25,000
1,000,001 - 2,000,000	5,500	800	5,000	2,000	7,000	5,000	5,500	15,000	3,000	25,000	25,000
2,000,001 - 5,000,000	10,000	800	10,000	5,000	10,000	10,000	10,000	N/A	5,000	25,000	25,000
5,000,001 - 10,000,000	12,000	800	15,000	5,000	15,000	15,000	15,000	N/A	5,000	25,000	25,000

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**

PostBank is regulated by the Bank of Uganda under licence No. A1.035. Customer Deposits are protected by the Deposit Protection Fund of Uganda up to UGX 10million, Terms and Conditions apply.