



DEPOSIT PRODUCTS CHARGES

SAVINGS ACCOUNTS		FOREIGN CURRENCY ACCOUNTS		SMART WOMAN ACCOUNT		BUSINESS CURRENT ACCOUNT	
ORDINARY SAVINGS ACCOUNT		FOREIGN CURRENCY ACCOUNTS		SMART WOMAN ACCOUNT		BUSINESS CURRENT ACCOUNT	
Opening Balance	UGX 8,000	Opening Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	Opening Balance	UGX 25,000	Opening Balance	UGX 100,000/USD 100/KES 10,000, EUR/GBP 60
Minimum Balance	UGX 8,000	Minimum Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	Minimum Balance	UGX 25,000	Minimum Balance	UGX 50,000/USD 50/KES 5,000, EUR/GBP 30
Management Fee	UGX 3,000	Management Fee	USD/EUR 5 or GBP 4	Management Fee	UGX 3,000	Management Fee	UGX 5,000
Free Withdrawals	n/a	Free Withdrawals	n/a	Free Withdrawals	n/a	Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 10m	Interest to be earned	n/a	Interest to be earned	On Balances ≥ 5m	Interest to be earned	n/a
Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil
BUSINESS SAVINGS ACCOUNT		EARLY START ACCOUNT		VSLA ACCOUNT		SALARY CURRENT ACCOUNT	
Opening Balance	UGX 100,000	Opening Balance	UGX 10,000	Opening Balance	UGX 10,000	Opening Balance	UGX 20,000/USD 50/KES 5,000, EUR/GBP 30
Minimum Balance	UGX 100,000	Minimum Balance	UGX 10,000	Minimum Balance	UGX 10,000	Minimum Balance	Nil
Management Fee	UGX 8,000	Management Fee	Nil	Management Fee	UGX 3,000	Management Fee	Nil
Free Withdrawals	n/a	Free Withdrawals	4 free per year	Free Withdrawals	4 free per month	Free Withdrawals	n/a
Interest to be earned	On Balances ≥ 15m	Interest to be earned	On Balances ≥ 0.2m	Interest to be earned	On Balances ≥ 5m	Interest to be earned	n/a
Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil
DJASPORA SAVINGS ACCOUNT		SUMMIT ACCOUNT		SACCO ACCOUNT		PARISH MODEL CURRENT ACCOUNT	
Opening Balance	UGX 35,000/USD 10/EUR 10	Opening Balance	Personal - UGX 200,000 Business - UGX 500,000	Opening Balance	UGX 10,000	Opening Balance	Nil
Minimum Balance	UGX 35,000/USD 10/EUR 10	Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000	Minimum Balance	UGX 10,000	Minimum Balance	UGX 10,000
Management Fee	Nil	Management Fee	UGX 30,000	Management Fee	Nil	Management Fee	Nil
Free Withdrawals	n/a	Free Withdrawals	10 Free per month	Free Withdrawals	1 free per month	Free Withdrawals	n/a
Interest to be earned (Only on UGX accounts)	On Balances ≥ 5m	Interest to be earned	On Balances ≥ 5m	Interest to be earned	Refer to Wendi Tariff	Interest to be earned	Refer to Wendi Tariff
Below min balance	Nil	Below min balance	Nil	Below min balance	Nil	Below min balance	Nil
CAMPUS LIFE ACCOUNT		POST SAVE ACCOUNT		PARISH MODEL SAVINGS ACCOUNT		TERM DEPOSIT ACCOUNTS	
Opening Balance	UGX 10,000	Opening Balance	UGX 50,000	Opening Balance	Nil	FIXED DEPOSIT ACCOUNT	
Minimum Balance	UGX 10,000	Minimum Balance	UGX 50,000	Minimum Balance	UGX 10,000	CALL DEPOSIT ACCOUNT	
Management Fee	Nil	Free Withdrawals	1 Free per Quarter	Management Fee	Nil	Opening Balance	UGX 1,000,000
Free Withdrawals	n/a	Extra withdrawals	UGX 20,000 Each	Minimum Balance	UGX 10,000	Minimum Balance	UGX 1,000,000
Interest to be earned	On Balances ≥ 0.1m	Management Fee	Nil	Management Fee	Nil	Management Fee	Nil
YOUTH SAVE ACCOUNT		ATM Card	n/a	Interest to be earned	On Balances ≥ 0.5m	Interest to be earned	Negotiable
Opening Balance	UGX 10,000	Interest to be earned	On Balances ≥ 0.2m	Below min balance	Nil	Below min balance	n/a
Minimum Balance	UGX 10,000	Below min balance	Nil	CURRENT ACCOUNTS			
Management Fee	UGX 3,000			PERSONAL CURRENT ACCOUNT			
Free Withdrawals	n/a			Opening Balance	UGX 50,000/USD 50/KES 5,000, EUR/GBP 30		

GENERAL SERVICES & LOAN RELATED CHARGES

DEPOSIT CHARGES		OVER THE COUNTER COLLECTIONS		AGENCY BANKING UTILITY PAYMENTS	
Over The Counter Ugx	Nil	School Fees	UGX 2,000	URA Payment	UGX 2,000
Over The Counter Foreign Currency	≤ 5,000 USD deposits or equivalent in foreign currency – Free per day 0.35 % for > 5,000 USD deposits or equivalent in foreign currency.	URA Collection per deposit	UGX 2,000	NWSC Payment	UGX 1,000
OVER THE COUNTER WITHDRAW CHARGES		NSSF	Nil	Umeme Payment	UGX 1,000
Savings and Current Accounts (Ugx)	Below 3M - UGX 6,000 3M and Above - UGX 5,000	LOCAL FUNDS TRANSFERS		School Fees	UGX 2,000
Savings and Current Accounts (Fcy)	USD/EUR 5, GBP 4	Inter-account transfers	UGX 2,000	LOAN RELATED CHARGES	
CHEQUE BOOK		Incoming EFT	UGX 4,000	Personal Loan Application Fees	UGX 20,000 - UGX 50,000
Cheque Book	UGX 1,000 per leaf.	Incoming RTGS	UGX 3,500	Other Loan Application Fees	UGX 50,000
Counter leaf (Ugx)	UGX 20,000	Outgoing EFT	UGX 5,000	Loan Arrangement/Processing Fees (% of Loan)	1-9%
Counter leaf (Fcy)	EUR/GBP 3, USD 5	Outgoing RTGS	UGX 15,000	INTEREST CHARGES	
Cheque Clearing	Nil	Draft Charge to PostBank Customers	UGX 10,000	Micro Business Loans	PLR + Up to 5% p.a.
BOUNCED CHEQUES CHARGES (INWARD)		Draft Cancellation/Repurchase	UGX 10,000	SME Business Loans	PLR + Up to 4% p.a.
Insufficient Funds	UGX 100,000	Stop Payment	UGX 20,000	Micro Agriculture Loans	PLR + Up to 4% p.a.
Effects not cleared	UGX 40,000	FOREIGN FUNDS TRANSFERS		SME Agriculture Loans	PLR + Up to 4% p.a.
Technical Reasons	UGX 20,000	Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	Contract Financing	PLR + Up to 5% p.a.
BOUNCED CHEQUES CHARGES (OUTWARD)		Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)	Green Financing	PLR + Up to 3% p.a.
Insufficient Funds	Nil	Inward Foreign Transfers (TTs/Swift)	USD/GBP/EUR 10 or equivalent	Personal Loans	PLR +/- Up to 5% p.a.
Effects not cleared	Nil	Cancellation of Transfers	USD 25, GBP/EUR 15 or equivalent	Asset Financing	PLR +/- Up to 4% p.a.
Technical Reasons	Nil	Outward TTs amendments	USD/GBP/EUR 10 or equivalent	Wash Loans	PLR +/- Up to 3% p.a.
GENERAL SERVICES		Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent	Other Loans	PLR +/- Up to 4% p.a.
E-statement to valid customers email	Nil	Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent	Community Banking Loans	PLR +/- Up to 4% p.a.
Interim/Duplicate statement printed (per page)	UGX 3,000	STANDING ORDER PAYMENTS		Quick Loans	5% p.m
Account closure charge	UGX 20,000	Standing order set up (within PBU)	UGX 2,000	INSURANCE PREMIUM RATES	
ATM SERVICES		Standing orders within the bank	UGX 2,000	Agriculture Loans for crops (% of Loan)	3.2%
Initial ATM Card Issuance	UGX 15,000	Standing orders to other banks	UGX 5,000	Agriculture Loans for animals (% of Loan)	2.7%
ATM Card replacement (Lost/Damaged)	UGX 15,000	Standing order cancellations	UGX 5,000	All other Loans - Life Insurance (% of Loan)	0.8%-1%
ATM Card replacement (Faulty)	Nil	Standing order - Unpaid	UGX 10,000	OTHER LOAN CHARGES	
ATM cash deposit on PostBank ATM	Nil	Standing orders to SAYE and Early Start Account	UGX 2,000	Restructuring Fees (% of Loan)	1-2%
ATM Cardless withdraw	UGX 2,000	ONLINE BANKING SERVICES (MOBILE & INTERNET)		Early Settlement Fees (% of Loan)	Nil
ATM cash withdrawal on PostBank ATM	UGX 1,000	Mobile Phone Banking Registration	UGX 2,000	Penalty Fees	Up to 3.5% per month of amount overdue
Balance Inquiry at PostBank ATM	UGX 500	Balance Inquiry	Nil	CRB Card/Replacement	UGX 30,000
Mini statement at PostBank ATM	UGX 500	Mini Statement	Nil	CRB Inquiry /Report	UGX 8,000 - UGX 15,000
ATM cash withdrawal (Interswitch Network)	UGX 2,000	Airtime Purchase	UGX 300	GUARANTEES	
Interswitch ATM Balance Inquiry	UGX 600	Utility Payments	UGX 1,000	Arrangement Fees (% of Value)	0.5% minimum UGX 100,000
Interswitch ATM Mini statement	UGX 600	Outgoing RTGS	UGX 10,000	Commission	1% Per quarter min UGX 100,000
Union Pay Card ATM withdraw charge	UGX 10,000	Outgoing EFT	UGX 3,000	Amendment	UGX 50,000
Union Pay Card ATM Balance Inquiry	Nil	BANK TO WALLET		Bank Sealed Endorsement	UGX 50,000
Union Pay Card POS Purchase	Nil	≤ UGX 5,000	UGX 1,700	LETTERS OF CREDIT	
OTHER SERVICES		UGX 5,001 - UGX 60,000	UGX 2,200	Arrangement Fees	0.5% minimum UGX 100,000
E-Statement to valid customers email	Nil	UGX 60,001 - UGX 125,000	UGX 2,400	Commission	0.75% (Cash Covered) 1% per qtr (Collateral Covered)
Interim/Duplicate Statement Printed (per page)	UGX 3,000	UGX 125,001 - UGX 250,000	UGX 2,700	Amendment	UGX 50,000
Account Closure Charge	UGX 20,000	UGX 250,001 - UGX 500,000	UGX 3,000	SECURITY PERFECTION (MORTGAGE FEES)	
Children's Savings Coin Bank	UGX 20,000	UGX 500,001 - UGX 1,000,000	UGX 3,200	≤ 200m	UGX 380,000
Certificate of Accounts	UGX 30,000	UGX 1,000,001 - UGX 2,000,000	UGX 4,200	200m-400m	UGX 1,000,000
Certificate of Balance	UGX 50,000	UGX 2,000,001 - UGX 5,000,000	UGX 6,200	>400m-600m	UGX 1,500,000
Audit Confirmation Report	UGX 50,000	AGENCY BANKING		>600m-1bn	UGX 2,000,000
Bankers Letter of Introduction	UGX 50,000	TRANSACTION BANDS		>1bn-2bn	UGX 4,000,000
Company Search Fees	UGX 70,000	WITHDRAW CHARGE		>2bn	UGX 5,000,000
Other Registered Entity Search Fees	UGX 40,000	UGX 500-UGX 5,000	UGX 500	MONEY TRANSFER SERVICES	
Letters of Administration Verification	UGX 40,000	UGX 5,001 - UGX 15,000	UGX 700	Western Union Commission Abroad,	UGX 6,000- UGX 65,000
Other Document Verification	UGX 40,000	UGX 15,001 - UGX 30,000	UGX 800	Western Union Commission Within East Africa	
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	UGX 30,001 - UGX 45,000	UGX 1,000	MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000, 2% of value for >5.4m transactions
SMS Alerts	Nil	UGX 45,001 - UGX 60,000	UGX 1,100	Transfast (Cash Out)	Nil
Account Reactivation	Nil	UGX 60,001 - UGX 125,000	UGX 1,300	POSTAL PAY	
Dormancy on Account	UGX 10,000	UGX 125,001 - UGX 250,000	UGX 2,000	Over the Counter Cash Out	Nil
Salary Handling	UGX 2,500	UGX 250,001 - UGX 500,000	UGX 2,900	Direct to Account Credit	Nil
Student Allowance handling	UGX 2,500	UGX 500,001 - UGX 1,000,000	UGX 3,750	CHIPPER CASH	
OVER THE COUNTER UTILITY PAYMENTS		UGX 1,000,001 - UGX 2,000,000	UGX 5,500	Direct to Account Credit	Nil
National Water Deposits-Over The Counter	Nil	UGX 2,000,001 - UGX 4,000,000	UGX 10,000		
Umeme Payments-Over The Counter	Nil	UGX 4,000,001 - UGX 5,000,000	UGX 12,500		
		UGX 5,000,001 - UGX 20,000,000	N/A		

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/Coporate 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

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

Wendi WALLET TRANSACTIONS		MIN	MAX
TRANSACTION LIMITS			
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%	