

18M BANK TARIFF GUIDE

CHARGES ON PRODUCTS AND SERVICES EFFECTIVE 1ST JULY 2022

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nterest Payable Over the Counter Cash Withdrawals Fee UGX 1,500/USD 1/GBP 1/EU Below Account Minimum Balance Fee Wonthly Management Fee Student Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Wonthly Management Fee Selow Account Minimum Balance UGX 20,6 Account Minimum Balance UGX 10,000/USD 5/GBP 3/EU FOR Student Savings Account (Individual) - UGX UGX 20,6 Account Minimum Balance UGX 10,6 UGX	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Over the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Below Account Minimum Balance Over the Counter Cash Withdrawals Fee Monthly Management Fee Ooltar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Minimum Balance Monthly Management Fee Interest Payable Below Account Minimum Balance Fee Over the Counter Cash Withdrawals Fee Over the Counter Cash Withdrawals Fee Over the Counter Cash Withdrawals Fee Over the Counter Minimum Balance Fee Over the Counter Cash Withdrawals Fee	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0 UGX 5,0 UGX 3,0 UGX 2,5 UF to 3% UGX 2,5 UF to 2% UF to 2% UF to 2% UF to 2% p.a UGX, 1.5% p.a. UF UGX 15,000/US UGX 15,000/USD UGX 100,000/USD UGX 2,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD
Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee UGX 1,500/USD 1/GBP 1/EU Below Account Minimum Balance Fee UGX 10,000/USD 5/GBP 3/EU Below Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance UGX 20,00 Wonthly Management Fee Below Account Minimum Balance Fee UGX 1,000 Fee UGX 1,000 UGX 20,00 UGX 20,00 UGX 10,000 UGX 10,000 UGX 20,00 UGX 10,000 UGX 20,00 UGX 10,000 UGX 10,000 UGX 10,000 UGX 10,000 UGX 10,000 UGX 20,000 UGX 10,000 UGX 10,00	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diver the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Diver the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dispora Account Minimum Balance Fee Dispora Account Minimum Balance Fee Dispora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0 UGX 5,0 UGX 3,0 UGX 2,5 UP to 3% UGX 2,5 UP to 2% USD 2 USD 2 USD 3 USD 3 USD 5 USD 6 USD 6 USD 6 USD 7 USD 7 USD 7 USD 8 USD 7 USD 8 USD 8 USD 9 USD 10
Below Account Minimum Balance Fee Monthly Management Fee Student Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Below Account Minimum Balance Fee Diver the Counter Cash Withdrawals Fee UGX 10,000/USD 5/GBP 3/EU Below Account (Individual) - UGX UGX 20,000 UGX 20,000 UGX 10,000/USD 5/GBP 3/EU Below Account (Individual) - UGX UGX 20,000 UGX 20,000 UGX 10,000/USD 5/GBP 3/EU Below Account Minimum Balance Fee UGX 20,000 UGX 20	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diver the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Diver the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Disapora Account Minimum Balance Fee Disapora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Fee Disapora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Disapora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0 UGX 5,0 UGX 5,0 UGX 2,5 Up to 3% UGX 2,5 Up to 2% UgX 5,0 Up to 2% UgX 5,0 Up to 2% UgX 5,0 UgX 15,0 UgX 5,0 UgX 15,0 UgX 15
Student Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Below Account Minimum Balance Fee UGX 1,0 Diver the Counter Cash Withdrawals Fee	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diver the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Diver the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Minimum Account Opening Balance Minimum Account Opening Balance Account Minimum Balance Minimum Account Opening Balance Minimum Account Minimum Balance Minimum Account Opening Balance Minimum Account Minimum Minimum Minimum Minimum Minimum	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0 UGX 5,0 UGX 2,5 Up to 3% UGX 2,5 Up to 2% USD USD Up to 2% IUSD USD USD USD USD USD USD US
Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Below Account Minimum Balance Fee Diver the Counter Cash Withdrawals Fee UGX 20,0 UGX 10,0 UGX 10,0 UGX 3,0	Monthly Management Fee Per Transaction Ledger Fee Art M Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diver the Counter Cash Withdrawals Fee SaVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Diver the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Diver the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Minimum Account Opening Balance Account Minimum Balance Minimum Account Opening Balance Account Minimum Balance Minimum Account Opening Balance	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0
Account Minimum Balance Monthly Management Fee Below Account Minimum Balance Fee UGX 1,0 UGX 10,0 UGX	Monthly Management Fee Per Transaction Ledger Fee Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Over the Counter Cash Withdrawals Fee SaVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Over the Counter Cash Withdrawals Fee Monthly Management Fee Oollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Monthly Management Fee Oollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Fee Monthly Management Fee Future Children's Account (Individual) - UGX, USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Interest Payable Over the Counter Cash Withdrawals Fee Dough Account Minimum Balance Monthly Management Fee Interest Payable Over the Counter Cash Withdrawals Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Opening Balance Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Diaspora Account (Individual) - UGX, USD, GBP, EUR Minimum Account Minimum Balance Interest Payable Over the Counter Cash Withdrawals Fee Below Account Minimum Balance	UGX 10,0 UGX 10,0 UGX 20,0 UGX 5,0
Monthly Management Fee Below Account Minimum Balance Fee UGX 1,0 Over the Counter Cash Withdrawals Fee UGX 3,0	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dover the Counter Cash Withdrawals Fee Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Dover the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Below Account Minimum Balance Monthly Management Fee Under Minimum Account Opening Balance Account Minimum Balance Interest Payable Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Dover	UGX 10,0 UGX 10,0 UGX 10,0 UGX 5,0 UGX 5,0 UGX 5,0 UGX 5,0 UGX 2,5 UGX 2,5 UGX 2,5 UGX 2,5 UGX 5,0
Over the Counter Cash Withdrawals Fee UGX 3,0	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dover the Counter Cash Withdrawals Fee Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Interest Payable Dover the Counter Cash Withdrawals Fee Monthly Management Fee Dollar Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dover the Counter Cash Withdrawals Fee Dover the Counter Ca	UGX 10,0 UGX 10,0 UGX 10,0 UGX 5,0 UGX 5,0 UGX 5,0 UGX 3,0 UGX 2,5 UF to 3% UGX 2,5 UF to 2% UF to 2% p.a UGX, 1.5% p.a. UGX 15,000/USD UGX 10,000/USD UGX 10,000/USD UGX 10,000/USD UGX 2,000/US UGX 10,000/USD UGX 2,000/US UGX 10,000/USD UGX 500,000/USD 200/GBP 200/EUR 2 UGX 10,000/USD 1/GBP 1/EU UGX 10,000/USD 5/GBP 3/EU UGX 10,000/USD 5/GBP 3/EU
	Monthly Management Fee Per Transaction Ledger Fee ATM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dover the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Fee Monthly Management Fee Doular Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Dover the Counter Cash Withdrawals Fee Monthly Management Fee Doular Savings Account (Individual) - USD Minimum Account Opening Balance Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Fee Monthly Management Fee Doular Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Interest Payable Dover the Counter Cash Withdrawals Fee Below Account Minimum Balance Monthly Management Fee CHAMA Investment Club Account - UGX, USD Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Dover the Counter Cash Withdrawals Fee Dover the Cou	UGX 10,0 UGX 10,0 UGX 10,0 UGX 5,0 UGX 5,0 UGX 5,0 UGX 20,0 UGX 3,0 UGX 2,5 UF to 3% UGX 2,5 UF to 2% UF to 2% UF to 2% p.a UGX, 1.5% p.a. UF UGX 10,000/USD UGX 10,000/USD UGX 10,000/USD UGX 10,000/USD UGX 15,000/US UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 15,000/USD UGX 500,000/USD 200/GBP 200/EUR 2 UGX 15,000/USD 1/GBP 1/EU UGX 10,000/USD 5/GBP 3/EU UGX 10,000/USD 5/GBP 3/EU UGX 10,000/USD 5/GBP 3/EU
	Monthly Management Fee Per Transaction Ledger Fee NTM Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Monthly Management Fee Diver the Counter Cash Withdrawals Fee SAVINGS ACCOUNTS Classic Savings Account (Individual) - UGX Minimum Account Opening Balance Account Minimum Balance Below Account Minimum Balance Below Account Minimum Balance Below Account Minimum Balance Monthly Management Fee Monthly Management Fee Diver the Counter Cash Withdrawals Fee Monthly Management Fee Below Account Minimum Balance Monthly Management Fee Below Account Minimum Balance Monthly Management Fee M	UGX 10,000/USD 200/GBP 200/EUR 2 UGX 10,000/USD 5/GBP 3/EU UGX 10,000/USD 5/EU UGX 10,000/USD 5/

Early Account Termination Fee Per Transaction Ledger Fee	UGX 50,000
Monthly Management Fee	Fre
nterest Payable OTHER ACCOUNTS	up to 7% р.а
Fixed Term Deposits (Individual & Company) - UGX, USD, GBP, EUR	
Minimum Amount	UGX 5,000,000/USD 10,000/GBP 10,000/EUR 10,000
Tenor nterest Rate	1, 3, 6, 9 & 12 month Negotiabl
Central Securities Depository (CSD) account issuance	UGX 23,00
OTHER SERVICES Cash in Transit	
Cash in Transit/Bullion Van Service Fee - Within Kampala	Between Ugx. 50,000 - Ugx.100,000/- or its equivaler
Cash in Transit/Bullion Van Service Fee - Outside Kampala	depending on the service provider used Actual Fee Incurre
Account Charges - UGX, USD, GBP, EUR	C.o.
JGX Cash Deposits Fee FCY Cash Deposit Fee (For small bills USD 20,10,5,1)	Fre 1% of Value or Equi
FCY Cash Deposit Fee (For Values Below USD 5,000 or Equiv.)	Fre
FCY Cash Deposit Fee (For Values Above USD 5,000 or Equiv.) Account Reactivation Fee	0.25% of Value or Equi
Account Closure Fee	UGX 25,000/USD 15/GBP 10/EUR 1
SMS Alerts Fee Per Month (Per Account) Retrieval Fee of old Vouchers/Cheques at the customer's request (Per	Fre UGX 50,000/USD 20/GBP 15/EUR 2
nstrument. Debit Interest on Overdrawn Accounts	10% + BLR (Min. UGX 10,000 or Equiv
Company Search Fee	UGX60,000/USD20/GBP15/EUR1
Certification of letters of administration	UGX 100,000 (Kampala & Wakiso Courts) and UGX 250,00 (Outside Kampala & Wakiso
Statements - UGX, USD, GBP, EUR	
Monthly E-Statement nterim/Provisional/Duplicate Statement or Utility Receipt (Per Page)	Free Upon Reques UGX 10,000/USD 3/GBP 3/EUR
Statements for VISA Purposes (Online)	UGX 25,000/USD 10/GBP 8/EUR 1
Certificate of Balance/Auditor confirmation/Letter of Introduction/ ecommendation	UGX 50,000/USD 20/GBP 15/EUR 2
ocal Transfers (EFT/RTGS) - UGX, USD, GBP, EUR	
nternal Funds Transfer Fee nward EFT/RTGS Fee	Fre UGX 5,000/USD 3/GBP 2/EUR
nward Direct Debit Fee	UGX 5,000/USD 3/GBP 2/EUR
Outward EFT Fee Outward RTGS Fee	UGX 5,000/USD 3/GBP 2/EUR
Outward RTGS Fee Salary Processing Fee - Per Entry (Within I&M)	UGX 15,000/USD 5/GBP 4/EUR UGX 2,000 or FCY Equi
Salary Processing Fee - Per Entry (Outside I&M)	UGX 5,000 or FCY Equi
Foreign Transfers - Telegraphic Transfer (TT) - UGX, USD, GBP, EUR	USD 20/GBP 14/EUR 1
Outward TT Fee - Charges Shared (SHA)	USD 20/GBP 14/EUR 1
Outward TT Fee - Charges Borne by Remitter (OUR) - USD TTs Only Outward TT Fee - Charges Borne by Remitter (OUR) - for TTs off UGX	USD 25 or Equi
accounts.	UGX 60,00
Tracers on TTs SWIFT/ TT Message Amendment	USD 50 or Equi
ATM, POS and VISA Debit Cards - UGX, USD, GBP, EUR	
/ISA Debit Classic Card - Annual Fee /ISA Debit Infinite Card - Monthly Fee	UGX 36,000/USD 12/GBP 12/EUR 1
risa Debit Illillite Card - Mortifly ree	UGX /5,000/USD 25/GBP 25/EUR 2
ATM USD cash withdrawal fee (Onus)	USD 3 or Equi
-	UGX 75,000/USD 25/GBP 25/EUR 2 USD 3 or Equiv USD 7 or Equiv UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected afte	USD 3 or Equir USD 7 or Equir UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Fre
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty	USD 3 or Equi USD 7 or Equi UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Free 90 days UGX 15,000/USD 5/GBP 4/EUR
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected afte Classic nfinite Classic nfinite Cash Withdrawal at I&M Bank ATM Fee	USD 3 or Equi USD 7 or Equi UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Free 90 days UGX 15,000/USD 5/GBP 4/EUR UGX 50,000/USD 15/GBP 15/EUR 1 UGX 1,000/USD 0.3/GBP 0.22/EUR 0.2
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected afte Classic nfinite	USD 3 or Equi USD 7 or Equi UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Free 90 days UGX 15,000/USD 5/GBP 4/EUR UGX 50,000/USD 15/GBP 15/EUR 1 UGX 1,000/USD 0.3/GBP 0.22/EUR 0.2 UGX 1,500 or FCY Equi
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected afte Classic nfinite Classic nfinite Cash Withdrawal at I&M Bank ATM Fee Cash Withdrawal at Interswitch ATM Fee Cash withdrawal at non I&M Local VISA enabled ATM fee (within Ug) Cash withdrawal at non I&M International VISA enabled ATM fee (outside	USD 3 or Equi USD 7 or Equi UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Free 90 days UGX 15,000/USD 5/GBP 4/EUR UGX 50,000/USD 15/GBP 15/EUR 1 UGX 1,000/USD 0.3/GBP 0.22/EUR 0.2 UGX 1,500 or FCY Equi UGX 2,500 or FCY Equi
ATM USD cash withdrawal fee (Onus) ATM USD cash withdrawal fee (Off us) ATM Local access fee (Visa, MasterCard, UPI) nitial VISA Debit Card Issued Classic nfinite VISA Debit Card Replacement Issued - Faulty VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected afte Classic nfinite Classic nfinite Cash Withdrawal at I&M Bank ATM Fee Cash Withdrawal at Interswitch ATM Fee Cash withdrawal at non I&M Local VISA enabled ATM fee (within Ug)	USD 3 or Equi USD 7 or Equi UGX 5,000/USD UGX 5,000/USD 2/GBP 2/EUR UGX 50,000/USD 15/GBP 15/EUR 1 Fre 90 days UGX 15,000/USD 5/GBP 4/EUR UGX 50,000/USD 15/GBP 15/EUR 1 UGX 1,000/USD 0.3/GBP 0.22/EUR 0.2 UGX 1,500 or FCY Equi UGX 2,500 or FCY Equi
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Cheque Leaf Fee - Company Current Account Counter Cheque Leaf Fee	UGX 1,000/USD 0.3/GBP 0.3/EUR 0 UGX 20,000/USD 8/GBP 8/EUR
Cheques Return Fee (Individual) - Due to Insuficient Funds	UGX 200,000/USD 52/GBP 52/EUR 5
Cheques Return Fee (Company) - Due to Insuficient Funds	UGX 200,000/USD 52/GBP 40/EUR 5
Cheques Returned Fee (Individual) - Effects Not Cleared Cheques Returned Fee (Company) - Effects Not Cleared	UGX 25,000/USD 10/GBP 8/EUR 1 UGX 25,000/USD 10/GBP 8/EUR 1
OTHER SERVICES (continued)	0 d x 23,000 / 0 3D 10 / d br 6 / L 0 k 1
Cheques Returned Fee - Other Technical Reasons	UGX 25,000/USD 10/GBP 8/EUR 1
Cheques Returned by other Banks Fee	UGX 25,000 or FCY Equi 1% of Value (Min. USD 25, Max USD 100) or Equi
Unpaid Local FCY Cheques on Collection Unpaid Foreign Cheques on Collection	USD 20 or Equiv. + Courier + Other Bank Fee
Stop Payment Instructions - Per Cheque Leaf/Draft	UGX 25,000/USD 8/GBP 6/EUR
Stop Payment Instructions - Per Cheque Book	UGX 100,000/USD 40/GBP 30/EUR 4
Bank Draft Issuance Fee - I&M Customer Bank Draft Issuance Fee - Non I&M Customer	UGX 10,000 or FCY Equi UGX 20,000 or FCY Equi
Demand Draft Fee	0.25% of Value + USD 10/GBP 8/EUR 1
Bank Draft Repurchase Fee	UGX 10,000 or FCY Equi
FCY Draft Cancellation Fee	USD 20 or Equiv. + Other Bank Fed
Local Collections - UGX URA Per Entry Fee	UGX 3,00
KCCA Per Entry Fee	UGX 3,00
School Fees Per Entry (Within I&M) Fee	UGX 3,00
School Fees Per Entry (Outside I&M) Fee NWSC Per Entry Fee	UGX 3,00
UMEME Per Entry Fee	Fro
Local Standing Order - UGX, USD, GBP, EUR	
Loan Standing Order Fee	Fro
Standing Order - One Time Setup Fee Per Instruction Standing Order Per Debit Entry Fee - Within I&M Bank	UGX 5,000/USD 3/GBP 2/EUR Fr
Standing Order Per Debit Entry Fee - Outside I&M via EFT	UGX 5,000/USD 3/GBP 2/EUR
Standing Order Per Debit Entry Fee - Outside I&M via RTGS	UGX 15,000/USD 5/GBP 4/EUR
Standing Order Amendment/Stop Fee Per Instruction	UGX 5,000/USD 3/GBP 2/EUR
Unpaid Standing Order/Direct Debit Fee Trade Finance Fees - UGX, USD, GBP, EUR	UGX 25,000/USD 10/GBP 8/EUR 1
Guarantees and Bonds	2% of Value Per Qtr. (Min. UGX 100,000 or USD 50, GBP 4
ssuance Fee/LC Establishment Fee	EUR 4
ssuance Fee/LC Establishment Fee Advising Fee by Correspondent Bank	2% of Value Per Q USD 125 or Equ
Advising Fee for Inward LC	USD 100 or Equ
Amendment Fee	USD 50 or Equ
Assignment of Proceeds	0.25% of Value (Min. USD 300 or Equi
Bills Discounting Fee Cancellation Charge	0.6% of Value (Min. USD 300 or Equi
Confirmation Fee by Correspondent Bank	0.5% of Value - Clean, 0.25% of Value -Cash Covered Per Q
Courier Fee	USD 100 or Equiv. (Local courier charge UGX 30,00
Documents Handling Fee Export Bills Collection Fee	0.25% of Value (Min. USD 50 or Equi 0.5% of Value (Min. USD 150 or Equi
Import Bills Collection Fee	0.5% of Value (Min. USD 100 or Equi
LC Confirmation Fee	0.375% of Value (Min. USD 250 or Equi
LC Usance Fee	0.25% of Value p.m (Min. USD 50 or Equi
Negotiation Fee Penalty Fee for Delayed Settlement	0.5% of Value (Min. USD 100 or Equiv 10% p.a. from Due Da
Reimbursement Charge	UGX 75,000 or Equ
Swift Fee by Correspondent	USD 25 or Equ
I&M Swift/Telex or Cable Charge	USD 50 or Equ
Tracer Fee Transfer of LC	USD 25 or Equ 0.2% of Value (Min. USD 150 or Equivaler
Unsecured -bid bonds - confirmations	UGX 100,000/USD 27/GBP 27/EUR 2
MT 940 statement	USD 35 per account per mon
Safe Custody - UGX, USD, GBP, EUR Sealed Envelope/Package with declared contents Per Day	UGX 7,500 or FCY Equ
Sealed Envelope/Package with declared contents Per Annum	UGX 450,000 or FCY Equ
Small Locker (51*20*15) per annum	UGX 450,000 or FCY Equ
Small Locker (51*21*16) per annum	UGX 600,000 or FCY Equ
Medium Locker (51*24*16) per annum Medium Locker (51*36*30) per annum	UGX 750,000 or FCY Equ UGX 1,200,000 or FCY Equ
Large Locker (51*48*32) per annum	UGX 1,500,000 or FCY Equ
Very Large Locker (51*72*60) per annum	UGX 3,000,000 or FCY Equ
Trunk Size Locker (51*144*120) per annum	UGX 6,000,000 or FCY Equ
Access Fees Per Visit Loan Related Charges - UGX, USD, GBP, EUR	UGX 15,000 or FCY Equ
Loan Application Fee	Fr
Loan Arrangement Fee	1 - 3% of Val
Loan annual review	
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Covenant breaches	Interest to be increased by 1% above effective ra
Covenant breaches Unutilized Credit Facility Limit Fee	Interest to be increased by 1% above effective ra
Covenant breaches Unutilized Credit Facility Limit Fee Guarantee Arrangement Fee	Interest to be increased by 1% above effective ra 1 – 2% Per Q 1 – 2% Per Q
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HOW TO MANAGE YOUR ACCOUNT COST EFFECTIVELY:

- Utilizing our electronic channels such as ATMs & Internet Banking is more cost effective for balance inquiries, deposits and withdrawals.
- Always ensure you have sufficient funds to cover standing orders, loan payment, debit orders and any cheques issued to avoid penalties.
- Please contact your nearest I&M Branch or visit our website www.imbank.com/uganda for our product directory that details features and benefits of each Product.
- For ATM, Student, Future and Kyakala accounts, the customer can not access credit facilities and with time will be required to upgrade the account.
- CHAMA Investment Club Account holders may opt for a cheque book to operate the account.
- Interest rates are subject to change depending on the market conditions.

PLEASE NOTE:

All Cards Issuance

Pre-paid card replacement

Account charges and interest payable are subject to statutory taxes, where applicable.







Free

UGX 10,000