

REVISED ON 7TH JAN 2025 TO BE EFFECTIVE 7TH FEB 2025

Personal Banking Affluent Banking

· Min Operating Bal – Nil

Below Min Operating Bal Penalty – Nil

· Ledger fee per transaction – Nil

1. Select Current Account (UGX, USD, GBP, EUR, KES) 1. Standard Bundled Current Account (UGX, USD, GBP, EUR, KES)

· Minimum account Opening balance - UGX 10,000,000/USD 3000/GBP 3,000/EUR 3,000/KES 400,000 · Access to airport lounges plus one complimentary partner · Access to the Select Banking Lounge

Dedicated Relationship Manager. · Free transactions through Mobile & Internet Banking (except for TTs) · Free Over-the-counter transactions

· Free inter-account transfers · Free Family Banking

· Free insurance cover · Free Travel Insurance · Free Mastercard World Elite debit card 1 free cheque book (50 leaf) per annum

· Access to Offshore Banking services Monthly service fee – UGX 100,000/USD30/GBP22/EUR26/KES4,000. Note: *The flat fee covers all the charges listed above across all

2. Aspire Current Account (UGX, USD, GBP, EUR, KES)

· Tiered interest pay-out of up to 5% p.a. on UGX accounts · Mastercard World debit card · Free Over-the-counter transaction

· Free inter-account transfers · Free Travel Insurance

· Access to Offshore Banking services · Account opening and minimum balance - UGX 5,000,000/USD 1,500/GBP 1,500/EUR 1,500/KES 200,000

· Below minimum balance fee - UGX 25.000 Note: Free insurance cover if a customer maintains the minimum account balance

· 1 free monthly account statement

2. Standard Paygo Account (UGX, USD, GBP, EUR, KES)

· Per cheque leaf fee - UGX 1,000/USD 0.27/GBP 0.27/EUR 0.25/KES 36

Note: Free insurance cover if customer pays their monthly management fee.

Monthly service fee - UGX 3,000/USD 1/GBP 1/EUR 1/KES 110: · Minimum account Opening balance - UGX 50,000/USD 15/GBP 15/EUR 15/KES 2,000 Minimum operating balance – Nil Below Min Operating Bal Penalty – Nil

At a monthly service fee – UGX 10,500/USD 5.5/GBP 3.1/EUR 4.3/KES 375 enjoy:

CURRENT ACCOUNTS

Ledger fee per transaction - Nil · Over the Counter transaction fee - UGX 10,000/USD 3/GBP 3/EUR 3 Note: Free insurance cover if customer pays their monthly management fee.

3. Kwik Cash Account (UGX, USD, GBP, EUR, KES)

. Per cheque leaf fee - UGX 1,000/USD 0.27/GBP 0.27/EUR 0.25/KES36

· Minimum Account Opening Balance of UGX 10,000/USD100/GBP100/KES 10,000 · Over the Counter transaction fee - UGX 10,000/USD 3/GBP 3/EUR 3 . Access to online and Mobile Banking

4. Diplomatic Account (UGX, USD, GBP, EUR, KES)

· Account opening balance - UGX 100,000/USD 100/GBP 100/EUR 100/KES 4,000 · Monthly service fee - Nil · Below minimum balance fee - Nil · World Debit Card issuance - Nil

Note: The normal tariff will apply for other branch transactions and services

· World Debit card replacement fee - UGX 15,000/USD 5 · ATM withdrawal fee (I&M Uganda ATMs) - Nil · Account closure fee - Nil · Inward TT, EFT & RTGS - Nil

· Annual Debit card fee - UGX 75,000/USD 20

· Transactions on Internet/Mobile Banking except TTs - Nil · Outward TTs on Internet & Mobile Banking - USD 25 or equivalent · FCY cash deposits above USD 15,000 or equivalent - 0.25% of value · Over the counter withdrawal fee - Nil

Corporate / Business Banking

1. Corporate Bundled Current Account (UGX, USD, GBP, EUR, KES) Monthly Management Fee UGX 30,500, USD 10/ GBP 10/ EUR 10/ KES 1,100

Minimum account Opening balance - UGX 100,000/USD 100/GBP 100/EUR 100/KES 10,000 Free access to online banking Free transaction SMS alerts Access to a wide range of trade and business finance solutions · Access to cross-border Banking · Access to Offshore Banking · Access to the corporate service centre

Secured lending (Trade Finance, Debt, Overdraft, IPF)

Preferential pricing Account Opening Balance UGX 200,000/ USD 200/ GBP 200/ EUR 200/ KES 10,000 Per cheque leaf fee UGX 1,000/USD 0.3/GBP 0.3/EUR 0.3/KES 40

2. NGO/Corporate Pay-go Current Account (UGX, USD, GBP, EUR, KES)

Enjoy tiered interest of up to 5% p.a. Free access to online banking · Free transaction SMS alerts

· No monthly management fees. · Account Opening and Minimum Balance of UGX 5,000,000/ USD 1,500/ GBP 1,500/ EUR 1,500/KES

Below Minimum Balance Fee of UGX 25,000 Note: No minimum balance charge if you maintain a balance of UGX5,000,000 and above, otherwise UGX 25,000 charge applies

3. SME Bundled Current Account (UGX, USD, GBP, EUR, KES)

Enjoy an account that allows you unlimited transactions at a single fee:

Access to online banking · Dedicated Relationship Manager · Access to a wide range of trade and business finance solutions

Access to the Service Centres Access to cross border Banking · I&M Business Academy · Account Opening Balance UGX 200,000/USD 200 /GBP 200 /EUR 200/KES 10,000

Monthly Management Fee UGX 50,500/USD 14/GBP 14/EUR 14/ KES 2,000 · Per cheque leaf fee - UGX 1,000/USD 0.3/GBP 0.3/EUR 0.3/KES 40

4. SME Pay-go Current Account (UGX, USD, GBP, EUR, KES)

Stay in control of your business finances with our affordable, simple, and straightforward SME Pay-go Current account.

· Access to online banking · Dedicated Relationship Manager · Access to a wide range of trade and business finance solutions · Access to the Service Centres

FCY Cash Deposit Fee (For Values Below USD 5,000 or equivalent) FCY Cash Deposit Fee (For Values Above USD 5,000 or equivalent)

Certificate of Balance/Auditor confirmation/Letter of Introduction / recommendation

Below Min Operating Bal Penalty – Nil

FCY Cash Deposit Fee (For small bills USD 20,10,5,1)

Salary Processing Fee - Per Entry (Within I&M)

Salary Processing Fee - Per Entry (Outside I&M)

Standing Order - One Time Setup Fee Per Instruction

Standing Order Per Debit Entry Fee - Within I&M Bank

Standing Order amendment/stop fee per transaction

Standing Order Per Debit Entry Fee - Outside I&M via EFT

Standing Order Per Debit Entry Fee - Outside I&M via RTGS

Cheques Return Fee (Individual) - Due to insufficient funds

Cheques Return Fee (Company) - Due to insufficient funds

Cheques Return Fee (Individual) - Effects not cleared

Cheques Return Fee (Company) - Effects not cleared

Stop Payment Instructions - Per Cheque Leaf/Draft

Cash in Transit/Bullion Van Service Fee - Within Kampala Cash in Transit/Bullion Van Service Fee - Outside Kampala

Retrieval Fee of old Vouchers/Cheques at the customer's request (Per Instrument.

Cheques returned fee - other technical reasons

Stop Payment Instructions - Per Cheque Book

Bank Draft Issuance Fee - I&M Customer

Demand Draft Fee

Bank Draft Repurchase Fee

FCY Draft Cancellation Fee

Inward EFT/RTGS fee

Inward direct debit fee

SWIFT/ TT Message Amendment

Buying Securities through I&M Bank

CSD bidding to BOU / other banks

Loan Processing fees - Personal loans

Incoming TT fee

Tracers on TTs

CDM Cash Deposit

Loan Arrangement Fee

Covenant breaches Interest Unutilized Credit Facility Limit Fee

Guarantee Arrangement Fee

Monitoring Fee Per Annum Personal Loan Insurance Fee

Secured Loan Insurance Fee

Early Repayment Fee Renewal of Facility Fee

Loan Restructure Fee

CRB report charges

General services

SWIFT Communication

International Courier

Other Guarantees

Letter of comfort issuance

Arrangement fees cash cover

Arrangement fees no cash cover

Establishment fees no cash cover

Quarterly commission no Cash cover

Quarterly commission Cash cover

Arrangement fees cash cover

Establishment fees cash cover

Arrangement fees no cash cover

Establishment fees no cash cover

Amendment fee (general fields)

Inward Guarantee Advising fee

Guarantee sealing fee

Stamp duty Bid bonds

Quarterly commission Cash cover

Quarterly commission no Cash cover

Amendment fee (amount and tenor) cash cover

Foreign Guarantee against Counter indemnity

Guarantee Cancellation (excluding Courier fees)

Amendment fee (amount and tenor) no cash cover

Facility fee

Local Courier

Guarantees

Bid bonds

Cooling off administrative fee

Motor Comprehensive Insurance Fee

Loan annual review

Legal Fees

School Fees Per Entry (Within I&M)

School Fees Per Entry (Outside I&M)

Cheque returned by other banks fee

Certification of letters of administration

Unpaid Standing Order/Direct Debit fee

Debit interest on overdrawn accounts

Local FCY cheque sent on collection

Cheque leaf - Individual Current Account

Cheque leaf - Company Current Account

In-house Cheque Deposit Fee

Counter Cheque Leaf Fee

UGX Cash Deposits fee

Statements for VISA Purposes

Account Reactivation Fee

Account Closure Fee

Company Search Fee

· Access to cross border Banking · I&M Business Academy · Account Opening Balance UGX 100,000/USD 100/GBP 100/EUR 100/ KES 4,000 · Monthly Management Fee - UGX 15,500/USD 10.5/GBP 5.1/EUR 10.3/ KES 555 · Per Transaction Fee - UGX 1,500/USD 1/GBP 0.5/EUR 1/KES 54 · Per cheque leaf fee - UGX 1,000/USD 0.3/GBP 0.3/EUR 0.3/KES 40 Over the counter transaction fee - UGX 10,000/USD 3/GBP 3/EUR 3

Ordinary Savings Account (UGX) · Tiered interest accrued daily and paid monthly up to 3% p.a.

· Access to online banking · Access to Mobile Banking · Transaction SMS alerts · Over the Counter Cash Withdrawal Fee - UGX 3,000 · With account opening Balance of UGX 20,000

· Minimum Balance of UGX 10,000 · Below minimum Balance fee of UGX 5,000 · Monthly service fee of UGX 2,500

Dollar Savings Account (USD)

· Eligibility: Below 18 years of age Tiered interest accrued daily and paid monthly up to 3% p.a UGX, 1.5% p.a. USD · No Monthly Management Fees · Minimum Account Opening Balance UGX 50,000, USD 100 · Account Minimum Balance UGX 50,000 / USD 100 Below Account Minimum Balance Fee UGX 15,000 / USD 5

· Over the counter cash withdrawal fee of UGX 5,000/USD 2

· Tiered interest accrued daily and paid monthly up to 2% p.a. · No Over the Counter Cash Withdrawals Fees · No monthly management fees · Free cash deposits below USD 5,000 · Access to online banking · Access to Mobile Banking

· Minimum Account Opening Balance USD 200 · Minimum Account Operating Balance of UGX 10,000 / USD 3 · Account Minimum Balance USD 100 · Below Account Minimum Balance Fee USD 5 Below Account Minimum Balance Fee of UGX 1,000/USD 1

Youth Account (UGX, USD)

GBP

Free

10

Free

Free

Free

0.27

0.3

52

52

30

N/A

Nil

0.5% (Min. UGX 150,000)

0.5% per quarter (Min. UGX 150,000) 1% per quarter (Min UGX 150,000)

0.5% per quarter (Min UGX 150,000)

0.25% p.m (Min. USD 50 or equivalent)

0.5% (Min. UGX 150,000) plus agreed interest rate

1% (Min. UGX 150,000)

1% (Min UGX 150,000)

0.25% (Min UGX 120,000)

UGX 100,000

USD 150

USD 50

USD 100

UGX 100,000

0.5% (Min. USD 100)

As per facility letter

As per facility letter As per facility letter

0.5% (Min. UGX 150,000)

0.5% of value (Min. UGX 150,000)

0.5% of value (Min. UGX 150,000)

UGX 100,000

As Per invoice

EUR

20

Free

Free

0.25

0.3

KES

1,000

2,000

Free

900

2,145

200

Free

200

600

200

900

Free

Free

36

40

750

7,150

7,150

900

900

900

900

900

3,600

1,800

110

110

200

200

N/A

SAVINGS ACCOUNTS

Future Kids Account (UGX, USD)

· Affordable account available for Individuals only · Use of account to pay school fees. · Mastercard standard debit card on request · Access to online and mobile banking · No Monthly Management fees · Transaction SMS Alerts · Minimum Account Opening Balance of UGX 20,000 / USD 10

· Over the Counter Cash Withdrawal Fee of UGX 3,000 / USD 1

Diaspora Account (UGX, USD, GBP, EUR)

Chama Investment Clubs Account (UGX, USD) · Open a/c and build savings back home with a reliable partner \cdot Tiered interest accrued daily and paid monthly up to 4% p.a. UGX and 2% p.a USD Liability limited to members collectively bank to cater for your financing. Minimum Account Opening Balance of UGX 100,000, USD 50 Tiered interest of up to 3% per annum for UGX, USD & GBP · No Monthly Management fees Account Minimum Balance of UGX 100,000, USD 25 · Accounts for saving and investment purposes. · Monthly Management Fee of UGX 2,000, USD 1 · Access to online and Mobile Banking Below Account Minimum Balance Fee - UGX 15,000/USD 5 · Minimum Account Opening & Operating Balance UGX 500,000/ · Over the Counter Cash Withdrawal Fee - UGX 3,000/USD 1

USD 200/ GBP 200/ EURO 200 · Over the counter cash withdraw fee of UGX 1,500/ USD 1/ GBP · Below minimum Account Operating Balance fee UGX 10,000/ USD 5/ GBP 3/ EURO 4

expressGo Account (UGX)

· ATM withdrawal fee (I&M Uganda ATMs) - Nil

OTHER SERVICES

UGX

FREE FREE

0.25% of Value or equivalent

1% of value or equivalent

UGX 25,000

UGX 50,000

UGX 5,000 or FCY equivalent

Free

25,000

60,000

UGX 100,000 (Kampala & Wakiso Courts), UGX 250,000 (beyond Kampala & Wakiso) 5,000

Free

5,000

15,000

5,000

25,000

10% + BLR (min. UGX 10,000 or Equivalent)

Free

1,000

1,000

20,000

200,000

200,000

25,000

25,000

25,000

25,000

25,000

100,000

50,000

UGX 10,000 or FCY equivalent

0.25% of Value + USD 10/GBP 8/EUR 10

UGX 10,000 or FCY equivalent

3,000

3.000

UGX50,000 - 100,000 or its equivalent as per the service provider.

5,000

5,000

Free

UGX 23,000

Free

UGX 75,000 or FCY equivalent

LOAN RELATED CHARGES

1 - 3% of Value

1 – 2% per quarter

1 – 2% per quarter

2% of value

2 - 5% of Value

1 - 2% of Value

1 - 2% of Value

Discrepancy fee

Confirmation fee

Document handling

Amendment fee

Negotiation fee

Bills discounting

Export collection

Import Collection

Bills avalisation

Open Account

Supplier Finance

Invoice Financing

Export letters of credit

Export LC advising (same bank)

Export LC advising (other banks)

Bill handling/collection charge

Bill handling/collection charge

Cancellation

Usance fees

TRADE FINANCE CHARGES

UGX 2,000 or FCY equivalent

· Account opening balance - UGX 10,000 · Tiered interest accrued daily and paid monthly - Up to 3%p.a. · Transactions on Internet/Mobile Banking except TTs - Nil · Outward TT (Internet & Mobile Banking) - USD 25 equivalent · Incoming EFT & RTGS fee - Nil · Incoming TT fee - USD 20 equivalent · Monthly service fee - Nil · Over the Counter withdrawal fee - UGX 60,000 · Agent Banking cash deposit fee - Nil · Standard card issuance - UGX 15,000

· Below minimum balance fee - Nil Note: The normal tariff will apply for other branch transactions and services

USD

10

20

Free

0.27

0.3

USD 20 + Other Bank Fee

Actual Fee Incurred

USD 50 or equivalent

USD 40 or equivalent

2% or maximum 300,000 (or equivalent in FCY)

0.5% on outstanding loan amount

1% above effective rate

Dependant on Security Value

UGX 30,000 or FCY equivalent

5% of the value of the loan

Import letters of credit

Arrangement fees cash cover

Arrangement fees no cash cover

Quarterly commission Cash cover

Quarterly commission no Cash cover Amendment fee (general fields)

Establishment/Issuance fees cash cover

Establishment/issuance fees no cash cover

Amendment fee (amount and tenor) cash cover

Amendment fee (amount and tenor) no cash cover

To Be Advised Per Instrument Registered

	Mobile App	Internet Banking	USSD (*200#)	Branch	
Statement fee	Free	Free	Free	UGX 10,000 per page	
Standing order fee	N/A	N/A	N/A	UGX 5,000	
Internal transfer fee	Free	Free	Free	Free	
Outward EFT fee	UGX 3,000	UGX 3,000	N/A	UGX 5,000 / USD 3	
Outward RTGS fee	UGX 10,000	UGX 10,000	N/A	UGX 15,000 / USD 5	
Outward TT fee (OUR)	USD 25	USD 25	N/A	USD 25	
Outward TT fee (SHARED)	USD 20	USD 20	N/A	USD 20	
Outward TT fee to India	USD 25	USD 25	N/A	UGX 20,000	
NSSF fee	UGX 500	UGX 500	UGX 500	Free	
URA / KCCA fee	UGX 1,500	UGX 1,500	UGX 1,500	UGX 3,000	
UMEME fee	UGX 1,500	UGX 1,500	UGX 1,500	Free	
NWSC fee	UGX 1,500	UGX 1,500	UGX 1,500	Free	
Bank to wallet transaction	Free	Free	Free	N/A	
Bulk payments within I&M (per entry)	Free	Free	N/A	N/A	
Bulk payments outside I&M (per entry)	UGX 2,500	UGX 2,500	N/A	N/A	
Airtime Top-up	UGX 500	UGX 500	UGX 500	N/A	
Pay TV services	UGX 1,500	UGX 1,500	UGX 1,500	N/A	
Pay Internet services	UGX 1,500	UGX 1,500	UGX 1,500	N/A	
School Fees	UGX 2,000	UGX 2,000	UGX 2,000	UGX 2,000	

Transaction Tier	Fee
500 - 5,000	600
5,001 - 30,000	720
30,001 - 60,000	900
60,001 - 125,000	1,200
125,001 - 250,000	1,500
250,001 - 500,000	1,800
500,001 - 1,000,000	2,400
1000001 - 2,000,000	3,300
2000001 - 3,000,000	4,500
3,000,001 - 5,000,000	6,300
5,000,001 - 10,000,000	9,300
10,000,001 - 20,000,000	15,300
20,000,001 - 50,000,000	24,300
Agency Banking - UGX Cash Withdrawals and Bill Payn	nents
Transaction Tier	Fee
500 - 60,000	1,000
60,001 - 125,000	1,500
125,001 - 250,000	2,000
250,001 - 500,000	3,500
500,001 - 1,000,000	5,000
1,000,001 - 2,000,000	7,000
2,000,001 - 4,000,000	9,500

CARD CHARGES						
	World Elite	World UGX	World USD	MC Standard		
Annual Card fee	100,000	75,000	20	36,000		
Card Issuance fee	Free	15,000	5	15,000		
Card Replacement Fee (lost/Damaged/Expired/uncollected after 90 days)	20,000	15,000	5	15,000		
Optional Issuer fee	6%	6%	6%	6%		
ATM Access Fee - Local cards	5,000	5,000	5	5,000		
ATM Access Fee - Foreign cards	6,000	6,000	5	6,000		
ATM Cash Withdrawal (I&M ATM)	1,000	1,000	3	1,000		
ATM Cash Withdrawal (Interswitch)	2,000	2,000	3	2,000		
ATM Cash Withdrawal (Non-I&M Local)	2,500	2,500	3	2,500		
ATM Cash Withdrawal (Non-I&M International)	10,000	10,000	3	10,000		
Mini Statement - I&M ATM	300	300	1	300		
Balance Inquiry - I&M ATM	300	300	1	300		
Mini Statement/Balance Inquiry with printout - Other bank ATMs	2,000	2,000	1	2,000		
ATM Cash Deposits	Free	Free	Free	Free		

SAFE CUSTODY					
Sealed Envelope/Package with declared contents Per Day	UGX 7,500 or FCY equivalent				
Sealed Envelope/Package with declared contents Per Annum	UGX 450,000 or FCY equivalent				
Small Locker (51*20*15) per annum	UGX 450,000 or FCY equivalent				
Small Locker (51*21*16) per annum	UGX 600,000 or FCY equivalent				
Medium Locker (51*24*16) per annum	UGX 750,000 or FCY equivalent				
Medium Locker (51*36*30) per annum .	UGX 1,200,000 or FCY equivalent				
Large Locker (51*48*32) per annum	UGX 1,500,000 or FCY equivalent				
Very Large Locker (51*72*60) per annum	UGX 3,000,000 or FCY equivalent				
Trunk Size Locker (51*144*120) per annum	UGX 6,000,000 or FCY equivalent				
Access Fees Per Visit	UGX 15,000 or FCY equivalent				

- Excise duty tax of 15% that is payable to URA will be levied on each charge above with the exception of loan related charges. Withholding tax of 15% that is payable to URA will apply to all interest income received on interest bearing accounts above. Utilizing our digital channels (Mobile App, Internet, USSD, ATMs, Agent Banking) is more cost effective than transacting in branches.
- Always ensure you have sufficient funds to cover your loan payments, standing orders, debit orders and any cheques issued to avoid penalties. SWIFT / Cross border payments incur an overseas charge which varies depending on the correspondent bank. Always ensure to have updated account details (phone numbers and email address) for ease of communication with the bank.

Toll free 0800144551 / 0800244557 For more information please contact:









Stamp duty on all other guarantees





1% (Min. UGX 150,000)

1% (Min. UGX 150,000)

0.5% (Min. UGX 150,000)

1% (Min. UGX 150,000)

1% (Min. UGX 150,000)

1% (Min. UGX 150,000)

UGX 100,000

UGX 100,000

UGX 35,000

UGX 100,000

UGX 100,000

USD 100

0.5% per quarter (Min. UGX 150,000)

0.5% per quarter (Min. UGX 150,000)

1% per quarter (Min. UGX 150,000)

0.5% per quarter (Min. UGX 150,000)

UGX 100,000

UGX 50,000

UGX 30,000

USD 80

Nil

Nil

Nil



https://twitter.com/imbankug



Pre and Post shipment financing

https://www.linkedin.com/company/imbankug/





On Your Side