

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

### CURRENT ACCOUNTS

#### Affluent Banking

##### 1. Select 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
- 1 Free monthly account statement
- 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 member accounts.**

##### 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**

#### Personal Banking

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

- At a monthly service fee – UGX 10,500/USD 5.5/GBP 3/EUR 4.3/KES 375 enjoy:**
- Minimum account Opening balance - UGX 100,000/USD 100/GBP 100/EUR 100/KES 10,000
- Min Operating Bal – Nil
- Below Min Operating Bal Penalty – Nil
- Learder fee per transaction – Nil
- 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.**

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

- 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
- Learder 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)

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

##### 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
- Annual Debit card fee - UGX 75,000/USD 20
- 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
- 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
- Note: The normal tariff will apply for other branch transactions and services**

#### 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**
- 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 200,000
- 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 Transaction Fee - Nil
- 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
- 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
- Below Min Operating Bal Penalty – Nil

### SAVINGS ACCOUNTS

#### 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

#### Future Kids Account (UGX, 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

#### Dollar Savings Account (USD)

- 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
- Account Minimum Balance USD 100
- Below Account Minimum Balance Fee USD 5

#### Youth 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
- Minimum Account Operating Balance of UGX 10,000 / USD 3
- Below Account Minimum Balance Fee of UGX 1,000/USD 1
- Over the Counter Cash Withdrawal Fee of UGX 3,000 / USD 1

#### Diaspora Account (UGX, USD, GBP, EUR)

- Open a/c and build savings back home with a reliable partner bank to cater for your financing.
- Tiered interest of up to 3% per annum for UGX, USD & GBP
- No Monthly Management fees
- Accounts for saving and investment purposes.
- Access to online and Mobile Banking
- Minimum Account Opening & Operating Balance UGX 500,000 / USD 200/ GBP 200/ EURO 200
- Over the counter cash withdraw fee of UGX 1,500/ USD 1/ GBP 1/ EURO 1
- Below minimum Account Operating Balance fee UGX 10,000/ USD 5/ GBP 3/ EURO 4

#### Chama Investment Clubs Account (UGX, USD)

- Tiered interest accrued daily and paid monthly up to 4% p.a. UGX and 2% p.a USD
- Liability limited to members collectively
- Minimum Account Opening Balance of UGX 100,000, USD 50
- Account Minimum Balance of UGX 100,000, USD 25
- Monthly Management Fee of UGX 2,000, USD 1
- Below Account Minimum Balance Fee - UGX 15,000/USD 5
- Over the Counter Cash Withdrawal Fee - UGX 3,000/USD 1

#### ExpressGo Account (UGX)

- 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
- ATM withdrawal fee (I&M Uganda ATMs) - Nil
- Below minimum balance fee - Nil
- Note: The normal tariff will apply for other branch transactions and services**

	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

Agency Banking - UGX Cash Deposit fees	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	
1,000,001 - 2,000,000	3,300	
2,000,001 - 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 Payments	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	

DEBIT CARD AND ATM CHARGES	World Elite	World UGX	World USD	MC Standard
	Annual Card fee	100,000	75,000	20
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

PREPAID CARDS		
Prepaid Float Limit	UGX 50,000,000	Excise Duty 15%
Markup Fee	5%	SMS Alert Fee Free
Card Production Fee	UGX 10,000	Card activation threshold UGX 20,000
Card Replacement Fee	UGX 15,000	Card Monthly Maintenance Fee UGX 1,000
Top-Up Fee	0	Declined Transactions Fee 0
Top-Up Service Limit	UGX 20,000,000	Balance Inquiry Fee (Our ATM) UGX 500
Top Up Total Limit	UGX 50,000,000	Balance Inquiry Fee (Domestic) UGX 2,000
ATM Withdrawal Fee (Our ATM)	UGX 1,500	Balance Inquiry Fee (International) UGX 5,000
ATM Withdrawal Fee (International)	UGX 10,000	Card closure fee 1% of available balance (Maximum UGX 100,000)
ATM Withdrawal Fee (Domestic)	UGX 5,000	

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.

OTHER SERVICES	UGX	USD	GBP	EUR	KES
	UGX Cash Deposits fee				
FCY Cash Deposit Fee (For Values Below USD 5,000 or equivalent)	FREE				
FCY Cash Deposit Fee (For Values Above USD 5,000 or equivalent)	0.25% of Value or equivalent				
FCY Cash Deposit Fee (For small bills USD 20,10,5,1)	1% of value or equivalent				
Statements for VISA Purposes	UGX 25,000	10	8	10	1,000
Certificate of Balance/Auditor confirmation/Letter of Introduction / recommendation	UGX 50,000	20	15	20	2,000
Salary Processing Fee - Per Entry (Within I&M)	UGX 2,000 or FCY equivalent				
Salary Processing Fee - Per Entry (Outside I&M)	UGX 5,000 or FCY equivalent				
Account Reactivation Fee	Free	Free	Free	Free	Free
Account Closure Fee	25,000	15	10	15	900
Company Search Fee	60,000	20	15	15	2,145
Certification of letters of administration	UGX 100,000 (Kampala & Wakiso Courts), UGX 250,000 (beyond Kampala & Wakiso)				
Standing Order - One Time Setup Fee Per Instruction	5,000	3	2	3	200
Standing Order Per Debit Entry Fee - Within I&M Bank	Free	Free	Free	Free	Free
Standing Order Per Debit Entry Fee - Outside I&M via EFT	5,000	3	2	3	200
Standing Order Per Debit Entry Fee - Outside I&M via RTGS	15,000	5	4	5	600
Standing Order amendment/stop fee per transaction	5,000	3	2	3	200
Unpaid Standing Order/Direct Debit fee	25,000	10	8	10	900
Debit interest on overdrawn accounts	10% + BLR (min. UGX 10,000 or Equivalent)				
In-house Cheque Deposit Fee	Free	Free	Free	Free	Free
Local FCY cheque sent on collection	Free	Free	Free	Free	Free
Cheque leaf - Individual Current Account	1,000	0.27	0.27	0.25	36
Cheque leaf - Company Current Account	1,000	0.3	0.3	0.3	40
Counter Cheque Leaf Fee	20,000	8	8	8	750
Cheques Return Fee (Individual) - Due to insufficient funds	200,000	52	52	52	7150
Cheques Return Fee (Company) - Due to insufficient funds	200,000	52	52	52	7150
Cheques Return Fee (Individual) - Effects not cleared	25,000	10	8	10	900
Cheques Return Fee (Company) - Effects not cleared	25,000	10	8	10	900
Cheques returned fee - other technical reasons	25,000	10	8	10	900
Cheque returned by other banks fee	25,000	10	8	10	900
Stop Payment Instructions - Per Cheque Leaf/Draft	25,000	8	6	8	900
Stop Payment Instructions - Per Cheque Book	100,000	40	30	40	3,600
Retrieval Fee of old Vouchers/Cheques at the customer's request (Per Instrument)	50,000	20	15	20	1,800
Bank Draft Issuance Fee - I&M Customer	UGX 10,000 or FCY equivalent				
Demand Draft Fee	0.25% of Value + USD 10/GBP 8/EUR 10				
Bank Draft Repurchase Fee	UGX 10,000 or FCY equivalent				
FCY Draft Cancellation Fee	USD 20 + Other Bank Fee				