



KFD (KEY FACTS DOCUMENT) - DEPOSITS

THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE PRODUCT YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.

1. TYPE OF CARD

MULTI CURRENCY PREPAID CARD

2. AIMS AND BENEFITS

- Access to the Mastercard ATMs and POS terminals worldwide.
- Convenient way to carry money.
- Transact in nine regional and international currencies

3. TERMS AND CONDITIONS

a) Interest to be earned	N/A
b) Duration/validity	3 years
c) Card activation threshold:	UGX 20,000
d) Minimum balance:	N/A

4. FEES, CHARGES AND PENALTIES

	Description of Standard Fees	Amount in UGX or equivalent
a.	ATM Withdrawal fees	<ul style="list-style-type: none">• UGX 1,500 (On I&M Bank ATMs)• UGX 3,000 (On Interswitch ATMs)• UGX 5,000 (On other Mastercard ATMs within Uganda)• UGX 10,000 (On other Mastercard ATMs outside Uganda)
b.	Account Statements Statements will be accessed using the Internet/Mobile Banking	N/A
c.	Balance enquiry at the ATM	<ul style="list-style-type: none">• UGX 500 (On I&M Bank ATMs)• UGX 2,000 (On other Mastercard ATMs within Uganda)• UGX 5,000 (On other Mastercard ATMs outside Uganda)
d.	Card monthly maintenance fee	UGX 1,000
e.	Top-up fee	N/A
f.	Top up service limit	UGX 20,000,000
g.	Top up float limit	UGX 50,000,000
POTENTIAL ADDITIONAL FEES/CHARGES		
h.	Card closure fee	1% of available balance (Maximum UGX 100,000)
i.	Declined transactions fee	N/A
j.	Mark-up fee	5%
k.	Card Issuance charges	UGX 10,000
l.	Card Replacement charges	UGX 15,000

Depending on how you use the card, you may be charged any of the fees above, which will be directly deducted from your card.

NOTE that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find more information on these on our website in the tariffs under Policies & Guidelines. All charges are subject to statutory taxes where applicable.

5. RISKS

a) **Fraud/Loss:** Keep your card and PIN secure and report any loss in time

6. FURTHER POINTS TO CONSIDER

How to load money on your card:

Cash deposit at the branch counters, Cash Deposit Machine and Agent Banking, funds transfers (Internet/Mobile Banking and branch), Agent Banking, Mobile Money

How to take money out of your prepaid card:

By withdrawing cash at any Mastercard ATM, swiping at point of sale or through online purchases (E-Commerce)

Inactivity/dormancy: After 6 months of inactivity, a card will be considered inactive. After 2 years of card inactivity, the card is considered dormant. To reactivate the card, you need to make a formal request to the Bank

Deposit protection: Your deposits are insured up to UGX 10 million by the Deposit Protection Fund of Uganda. Please ask our staff for further details.

Tax implications: The current excise duty will be debited from your account.

Card closure: You may close your account at any time. To close your account, you will need to formally request us from any of our branches.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us through our contact Centre on 0800 144 551/0800 244 557; WhatsApp line 0701 144 551 or e-mail customerservice@imbank.co.ug. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

Future communications: It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone	<input type="checkbox"/>	
E-mail	<input type="checkbox"/>	
Post	<input type="checkbox"/>	
Over the Counter	<input type="checkbox"/>	
Other	<input type="checkbox"/>	

	RELATIONSHIP OFFICER	CLIENT
Signature		
Name		
Date		

Where can I find out more?

If you want more information on this deposit product or the terms used in this KFD, please contact us on **0800 144 551/0800 244 557** (Toll-free), **WhatsApp line 0701 144 551** or **customerservice@imbank.co.ug** or visit our website at <https://www.imbankgroup.com/ug/>.