



# TARIFF GUIDE

## Effective 1st March 2018

### CURRENT ACCOUNTS

Ordinary Current Account (Individual & Company) - UGX	
Minimum Account Opening Balance - Individual	100,000
Minimum Account Opening Balance - Company	100,000
Monthly Management Fee - Individual	10,500
Monthly Management Fee - Company	15,500
Per Transaction Ledger Fee	1,500

Ordinary Current Account (Individual & Company) - USD, GBP, EUR	
Min. Account Opening Balance - Individual	USD 100, GBP 100, EUR 100
Min. Account Opening Balance - Company	USD 300, GBP 300, EUR 300
Monthly Management Fee - Individual	USD 5.5, GBP 3.1, EUR 4.3
Monthly Management Fee - Company	USD 10.5, GBP 5.1, EUR 10.3
Per Transaction Ledger Fee - Individual	USD 1, GBP 0.75, EUR 1
Per Transaction Ledger Fee - Company	USD 1, GBP 0.5, EUR 1

SME Daily Current Account (Company) - UGX	
Minimum Account Opening Balance	200,000
Per Transaction Ledger Fee	Free
Monthly Management Fee	50,500

Kyakala Current Account (Individual & Company) - UGX	
Minimum Account Opening Balance - Individual	50,000
Minimum Account Opening Balance - Company	200,000
Monthly Management Fee - Individual	20,500
Monthly Management Fee - Company	30,500
Salary Processing Fee	Free

Premium Current Account (Individual & Company) - UGX	
Minimum Account Opening Balance - Individual & Company	5,000,000
Account Minimum Balance - Individual & Company	5,000,000
Interest Payable	Up to 5% p.a.
Per Transaction Ledger Fee	Free
Below Account Minimum Balance Fee - Individual & Company	25,000
Monthly Management Fee - Individual & Company	Free

Sapphire Current Account (Individual) - UGX, USD, GBP, EUR	
Min. Account Opening Balance	UGX 100,000, USD 100, GBP 100, EUR 100
Access to the Sapphire Lounge	Free
Monthly Management Fee	UGX 100,000, USD 30, GBP 22, EUR 26
Registration to the Sapphire Banking Club	Free

KWIK Cash Salary Account (Individual) - UGX, USD, GBP, EUR	
Min. Account Opening Balance	UGX 10,000, USD 100, GBP 100, EUR 100
Over the Counter Cash Withdrawals Fee	UGX 10,000
Per Transaction Ledger Fee	Free
Monthly Management Fee	Free

Collection Account (Company) - UGX	
Minimum Account Opening Balance	Nil
Account Minimum Balance	Nil
Monthly Management Fee	Free
Per Transaction Ledger Fee	Free

ATM Account (Individual) - UGX	
Minimum Account Opening Balance	10,000
Account Minimum Balance	Nil
Monthly Management Fee	Free
Over the Counter Cash Withdrawals Fee	5,000

### SAVINGS ACCOUNTS

Classic Savings Account (Individual) - UGX	
Minimum Account Opening Balance	20,000
Account Minimum Balance	10,000
Below Account Minimum Balance Fee	5,000
Interest Payable	Up to 3% p.a.
Over the Counter Cash Withdrawals Fee	3,000
Monthly Management Fee	2,500

Dollar Savings Account (Individual) - USD	
Minimum Account Opening Balance	200
Account Minimum Balance	100
Interest Payable	Up to 2% p.a.
Over the Counter Cash Withdrawals Fee	Free
Below Account Minimum Balance Fee	5
Monthly Management Fee	Free

Future Children's Account (Individual) - UGX, USD	
Minimum Account Opening Balance	UGX 50,000, USD 100
Account Minimum Balance	UGX 50,000, USD 100
Interest Payable	up to 2% p.a. UGX, 1.5% p.a. USD
Over the Counter Cash Withdrawals Fee	UGX 5,000, USD 2
Below Account Minimum Balance Fee	UGX 15,000, USD 5
Monthly Management Fee	Free

CHAMA Investment Club Account - UGX, USD	
Minimum Account Opening Balance	UGX 100,000, USD 50
Account Minimum Balance	UGX 100,000, USD 25
Monthly Management Fee	UGX 2,000, USD 1
Interest Payable	up to 5% p.a. UGX, 2% p.a. USD
Below Account Minimum Balance Fee	UGX 15,000, USD 5
Over the Counter Cash Withdrawals Fee	UGX 3,000, USD 1

Diaspora Account (Individual) - UGX, USD, GBP, EUR	
Minimum Account Opening Balance	UGX 500,000, USD 200, GBP 200, EUR 200
Account Minimum Balance	UGX 500,000, USD 200, GBP 200, EUR 200
Interest Payable	up to 3% p.a. UGX, 2% p.a. USD
Over the Counter Cash Withdrawals Fee	UGX 1,500, USD 1, GBP 1, EUR 1
Below Account Minimum Balance Fee	UGX 10,000, USD 5, GBP 3, EUR 4
Monthly Management Fee	Free

Student Savings Account (Individual) - UGX	
Minimum Account Opening Balance	20,000
Account Minimum Balance	10,000
Monthly Management Fee	Free
Below Account Minimum Balance Fee	1,000
Over the Counter Cash Withdrawals Fee	3,000

Target Savings Account (Individual & Company) - UGX	
Minimum Account Deposit	50,000
Minimum Save Period	6 months
Maximum Save Period	24 months
Partial Withdrawal Fee	35,000
Early Account Termination Fee	50,000
Per Transaction Ledger Fee	Free
Monthly Management Fee	Free

### OTHER ACCOUNTS

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	1, 3, 6, 9 & 12 months
Interest Rate	Negotiable

### OTHER SERVICES

Sapphire Banking Fees	
Sapphire Lounge Access Fee (Non-Sapphire Members)	UGX 15,000 per visit
Sapphire Banking Flat fee	UGX 100,000 or USD 30 per month

*Covering all the charges listed below across all member personal accounts;*

- A free VISA Infinite debit card
- Nil monthly service fees
- Nil ledger fees
- Nil over the counter withdrawal fees
- 1 free 50 leaf cheque book per annum and 1 free Bank draft per month
- Nil SMS alerts fees
- A free monthly account statement upon request
- Free inter account transfers

Sapphire Pass fee	Free upon request by Sapphire member (up to 4 family members)
-------------------	---

Account Charges - UGX, USD, GBP, EUR	
UGX Cash Deposits Fee	Free
FCY Cash Deposit Fee (For Values Below USD 5,000 or Equiv.)	Free
FCY Cash Deposit Fee (For Values Above USD 5,000 or Equiv.)	0.25% of Value or Equiv.
Account Reactivation Fee	Free
Account Closure Fee	UGX 25,000, USD 15, GBP 10, EUR 15
SMS Alerts Fee Per Month (Per Account)	Free
Retrieval Fee of old Vouchers/Cheques at the customer's request (Per Instrument)	UGX 50,000, USD 20, GBP 15, EUR 20
Debit Interest on Overdrawn Accounts	10% + BLR (Min. UGX 10,000 or Equiv.)
Company Search Fee	UGX 50,000 or FCY Equiv.

Statements - UGX, USD, GBP, EUR	
Monthly E-Statement	Free Upon Request
Interim/Provisional/Duplicate Statement or Utility Receipt (Per Page)	UGX 5,000, USD 2, GBP 2, EUR 2
Statements for VISA Purposes (Online)	UGX 25,000, USD 10, GBP 8, EUR 10
Certificate of Balance/Auditor confirmation/Letter of Introduction	UGX 50,000, USD 20, GBP 15, EUR 20

Local Transfers (EFT/RTGS) - UGX, USD, GBP, EUR	
Internal Funds Transfer Fee	Free
Inward EFT/RTGS Fee	UGX 5,000, USD 3, GBP 2, EUR 3
Outward EFT Fee	UGX 5,000, USD 3, GBP 2, EUR 3
Outward RTGS Fee	UGX 15,000, USD 5, GBP 4, EUR 5
Salary Processing Fee - Per Entry (Within OBL)	UGX 2,000 or FCY Equiv.
Salary Processing Fee - Per Entry (Outside OBL)	UGX 5,000 or FCY Equiv.

Foreign Transfers - Telegraphic Transfer (TT) - UGX, USD, GBP, EUR	
Inward TT fee	USD 10, GBP 7, EUR 8 or UGX Equiv.
Outward TT Fee - Charges Shared (SHA)	USD 10 or Equiv.
Outward TT Fee - Charges Borne by Remitter (OUR) - USD TTs Only	USD 25 or Equiv.
Outward TT Fee - Charges Borne by Remitter (OUR) - for TTs off UGX accounts	UGX 60,000
Tracers on TTs	USD 25 or Equiv.
SWIFT/ TT Message Amendment	UGX 65,000, USD 30, GBP 20, EUR 30

ATM, POS and VISA Debit Cards - UGX, USD, GBP, EUR	
VISA Prepaid Card Issued	UGX 20,000, USD 8

Initial VISA Classic Debit Card Issued	
Classic	UGX 5,000, USD 2, GBP 2, EUR 2
Gold	UGX 10,000, USD 4, GBP 4, EUR 4
Infinite	UGX 50,000, USD 15, GBP 15, EUR 15
VISA Debit Card Replacement Issued - Faulty	Free

VISA Debit Card Replacement Issued - Lost/Damaged/Uncollected after 90 days	
Classic	UGX 15,000, USD 5, GBP 4, EUR 5
Gold	UGX 25,000, USD 8, GBP 6, EUR 8
Infinite	UGX 50,000, USD 15, GBP 15, EUR 15
PIN Replacement Fee	UGX 5,000, USD 2, GBP 2, EUR 2

ATM, POS and VISA Debit Cards (Continued) - UGX, USD, GBP, EUR	
VISA Debit Classic Card - Monthly Fee	Free
VISA Debit Gold Card - Monthly Fee	UGX 2,500, USD 1, GBP 1, EUR 1
VISA Debit Infinite Card - Monthly Fee	UGX 75,000, USD 25, GBP 25, EUR 25
Cash Withdrawal at Orient Bank ATM Fee	UGX 600, USD 0.3, GBP 0.22, EUR 0.25
Cash Withdrawal at Interswitch ATM Fee	UGX 1,600 or FCY Equiv.
Cash withdrawal at non OBL Local VISA enabled ATM fee (within Uganda)	UGX 2,500 or FCY Equiv.
Cash withdrawal at non OBL International VISA enabled ATM fee (outside Uganda)	UGX 6,000 or FCY Equiv.
Balance Enquiry at OBL ATM (Without Receipt Printed) Fee	Free
Balance Enquiry With Print Out at OBL ATM Fee	UGX 300, USD 0.1, GBP 0.1, EUR 0.1
Balance Enquiry Fee at Interswitch ATM	UGX 500, USD 0.3, GBP 0.3, EUR 0.3
Balance Enquiry at Non Orient VISA Enabled ATM Fee	UGX 1,500, USD 0.5, GBP 0.5, EUR 0.5
E-Commerce/Online Transaction Fee	Free
POS Terminal Transaction Fee	Free
Cash Advance Fee (For Values Below UGX 500,000 Or FCY Equiv.)	UGX 15,000, USD 5, GBP 4, EUR 5
Cash Advance Fee (For Values Above UGX 500,000 Or FCY Equiv.)	2.5% of Value
Cash in Transit/Bullion Van Service Fee - Within Kampala	UGX 50,000, USD 15, GBP 10, EUR 15
Cash in Transit/Bullion Van Service Fee - Outside Kampala	Actual Fee Incurred

INTERNET BANKING - UGX, USD, GBP, EUR Available on PC, Tablet & Smartphone	
Internet Banking Sign Up Fee	Free
Internet Banking Monthly Management Fee	Free
Internal Funds Transfer Fee	Free
Outward EFT Fee	UGX 3,000, USD 1, GBP 1, EUR 1
Salary Processing Fee - Per Entry (Within OBL)	UGX 2,000 or FCY Equiv.
Salary Processing Fee - Per Entry (Outside OBL)	UGX 3,000 or FCY Equiv.
Outward TT Fee - Charges Shared (SHA)	USD 10 or Equiv.
Outward TT Fee - Charges Borne by Remitter (OUR) - USD TTs Only	USD 25 or Equiv.
Outward TT Fee - Charges Borne by Remitter (OUR) - for TTs off UGX accounts	UGX 60,000

MOBILE BANKING *200#	
Bank Account to Wallet Funds Transfer Fee	1,500
Airtime Topup Fee	500
Mini Statement Request Fee	500
Balance Enquiry Fee	500
Inter Account Funds Transfer Fee	500
Utility Payment Fee	500

MTN WALLET TO BANK ACCOUNT TRANSFER FEES	
5,000 - 30,000	1,000
30,001 - 60,000	1,500
60,001 - 125,000	2,000
125,001 - 250,000	3,000
250,001 - 500,000	4,000
500,001 - 1,000,000	6,500
1,000,001 - 2,000,000	11,000
2,000,001 and above	19,500

AIRTEL WALLET TO BANK ACCOUNT TRANSFER FEES	
10,000 - 120,000	900
120,001 - 250,000	1,350
250,001 - 500,000	1,700
500,001 - 1,000,000	2,250
1,000,001 and above	4,450

### OTHER SERVICES (continued)

Cheque Charges - UGX, USD, GBP, EUR	
In-house Cheque Deposit Fee	Free
Local FCY Cheque sent on Collection	Free
Foreign Cheques sent on Collection	0.25% of Value (Min. USD 30, Max USD 100) or Equiv. + Courier + Other Bank Fees

Cheque Leaf Fee - Individual Current Account	UGX 600, USD 0.25, GBP 0.25, EUR 0.25
Cheque Leaf Fee - Company Current Account	UGX 800, USD 0.3, GBP 0.3, EUR 0.3
Counter Cheque Leaf Fee	UGX 10,000, USD 4, GBP 4, EUR 4
Cheques Returned Fee (Individual) - Due to Insufficient Funds	UGX 150,000, USD 50, GBP 40, EUR 50
Cheques Returned Fee (Company) - Due to Insufficient Funds	UGX 150,000, USD 50, GBP 40, EUR 50
Cheques Returned Fee (Individual) - Effects Not Cleared	UGX 25,000, USD 10, GBP 8, EUR 10
Cheques Returned Fee (Company) - Effects Not Cleared	UGX 25,000, USD 10, GBP 8, EUR 10
Cheques Returned Fee - Other Technical Reasons	UGX 25,000, USD 10, GBP 8, EUR 10
Cheques Returned by other Banks Fee	UGX 25,000 or FCY Equiv.
Unpaid Local FCY Cheques on Collection	1% of Value (Min. USD 25, Max USD 100) or Equiv.

Unpaid Foreign Cheques on Collection	USD 20 or Equiv. + Courier + Other Bank Fees
Stop Payment Instructions - Per Cheque Leaf/Draft	UGX 25,000, USD 8, GBP 6, EUR 8
Stop Payment Instructions - Per Cheque Book	UGX 100,000, USD 40, GBP 30, EUR 40
Bank Draft Issuance Fee - OBL Customer	UGX 10,000 or FCY Equiv.
Bank Draft Issuance Fee - Non OBL Customer	UGX 20,000 or FCY Equiv.
Demand Draft Fee	0.25% of Value + USD 10, GBP 8, EUR 10
Bank Draft Repurchase Fee	UGX 10,000 or FCY Equiv.
FCY Draft Cancellation Fee	USD 20 or Equiv. + Other Bank Fees

Local Collections - UGX	
URA Per Entry Fee	2,000
KCCA Per Entry Fee	2,000
School Fees Per Entry (Within OBL) Fee	2,000
School Fees Per Entry (Outside OBL) Fee	2,000
NWSC Per Entry Fee	Free
UMEME Per Entry Fee	Free

Local Standing Order - UGX, USD, GBP, EUR	
Loan Standing Order Fee	Free
Standing Order - One Time Setup Fee Per Instruction	UGX 5,000, USD 3, GBP 2, EUR 3
Standing Order Per Debit Entry Fee - Within Orient	Free
Standing Order Per Debit Entry Fee - Outside Orient via EFT	UGX 5,000, USD 3, GBP 2, EUR 3
Standing Order Per Debit Entry Fee - Outside Orient via RTGS	UGX 15,000, USD 5, GBP 4, EUR 5
Standing Order Amendment/Stop Fee Per Instruction	UGX 5,000, USD 3, GBP 2, EUR 3
Unpaid Standing Order/Direct Debit Fee	UGX 25,000, USD 10, GBP 8, EUR 10

Trade Finance Fees - UGX, USD, GBP, EUR	
Guarantees and Bonds	1% of Value Per Qtr. (Min. UGX 100,000 or USD 50, GBP 40, EUR 40)
Stamp Duty	UGX 5,000 or FCY Equiv. Per instrument (1% of Value on Guarantees)
Issuance Fee/LC Establishment Fee	2% of Value Per Qtr.
Advising Fee by Correspondent Bank	USD 125 or Equiv.
Advising Fee for Inward LC	USD 60 or Equiv.
Amendment Fee	USD 50 or Equiv.
Assignment of Proceeds	0.25% of Value (Min. USD 300 or Equiv.)
Bills Discounting Fee	0.6% of Value (Min. USD 300 or Equiv.)
Cancellation Charge	USD 250 or Equiv.
Confirmation Fee by Correspondent Bank	0.5% of Value - Clean, 0.25% of Value - Cash Covered Per Qtr.
Courier Fee	USD 100 or Equiv.
Documents Handling Fee	0.25% of Value (Min. USD 50 or Equiv.)
Export Bills Collection Fee	0.5% of Value (Min. USD 150 or Equiv.)
Import Bills Collection Fee	0.5% of Value (Min. USD 100 or Equiv.)
LC Confirmation Fee	0.375% of Value (Min. USD 250 or Equiv.)
LC Usance Fee	0.25% of Value p.m (Min. USD 50 or Equiv.)
Negotiation Fee	0.5% of Value (Min. USD 100 or Equiv.)
Penalty Fee for Delayed Settlement	10% p.a. from Due Date
Reimbursement Charge	UGX 75,000 or Equiv.
Swift Fee by Correspondent	USD 25 or Equiv.
OBL Swift/Telex or Cable Charge	USD 50 or Equiv.
Tracer Fee	USD 25 or Equiv.
Transfer of LC	0.15% of Value (Min. USD 150 or Equiv.)

Safe Custody - UGX, USD, GBP, EUR	
Sealed Envelope/Package with declared contents Per Day	UGX 5,000 or FCY Equiv.
Sealed Envelope/Package with declared contents Per Annum	UGX 300,000 or FCY Equiv.
Small Locker (51*20*15)	UGX 300,000 or FCY Equiv.
Small Locker (51*21*16)	UGX 400,000 or FCY Equiv.
Medium Locker (51*24*16)	UGX 500,000 or FCY Equiv.
Medium Locker (51*36*30)	UGX 800,000 or FCY Equiv.
Large Locker (51*48*32)	UGX 1,000,000 or FCY Equiv.
Very Large Locker (51*72*60)	UGX 2,000,000 or FCY Equiv.
Trunk Size Locker (51*144*120)	UGX 4,000,000 or FCY Equiv.
Access Fees Per Visit	UGX 10,000 or FCY Equiv.