Branch directory

Garden City Branch
Garden City Shopping Mall
Plot 64-84 Yusuf Lule Road

Acacia Mall Branch
Plot 8A-12A Copper Road Kisementi
Acacia Shopping Mall

Speke Road Branch
Plot 5 Speke Road, Kampala

Gulu Branch
Plot 3, Andrea Ola Road, Gulu Town

Freedom City Branch
Freedom City Mall Entebbe Road

Kikuubo Branch
Plot 15, Nakivubo Lane

City Branch
Plot 9 William Street

Mbarara Branch
Plot 24 High Street

Jinja Branch
Plot 2-4 Grant Road

Lugogo Branch
Lugogo Forest Mall
Plot 2 Sports lane

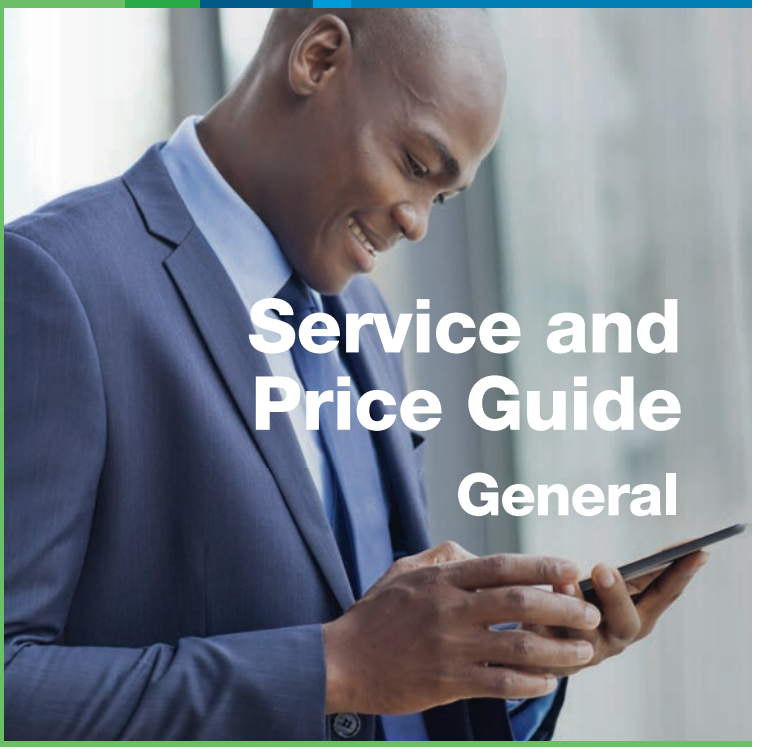
Village Mall Branch
Plot 47A, Spring Road, Bugolobi

Contact us: 0200 524100
0313 294100

ATM Location

ATM Name	ATM Location	Plot Number
Speke Road 1	Standard Chartered House	5 Speke Rd
Speke Road 2	Standard Chartered House	5 Speke Rd
Bugolobi	Shell Bugolobi	47A Spring Road
Speke Road 4	Standard Chartered House	5 Speke Rd
Muyenga	SuperOil Muyenga	7469 Kisugu, Mbogo Rd
Speke Road 6	Standard Chartered House	5 Speke Rd
City Branch 1	Standard Chartered House	9 William Street
Nsambya	Total Nsambya	1468 Nsambya, Gaba Road
Petro Bombo	Petro Bombo Rd	46 & 48 Bombo Road
Lugogo 1	Game Shopping Mall	2-8, Lugogo By-Pass
Lugogo 2	Game Shopping Mall	2-8, Lugogo By-Pass
Rubaga	SuperOil Rubaga Rd	250 Rubaga Road
Entebbe	Total Entebbe	51-53 Berkley Road
Oasis	Oasis Shopping Mall	88-94 Kitante Road
City Branch 2	Standard Chartered, City	9 William Street
Mbarara	Standard Chartered, Mbarara	24 High Street
Jinja	Standard Chartered, Jinja	2-4 Grant Road
Nakawa	Capital Shoppers, Nakawa	1-3 Sebei Lane
Kireka	Total Kireka	18 Jinja Road
Garden City 1	Garden City Shopping Mall	64-84 Yusuf Lule Road
Garden City 2	Garden City Shopping Mall	64-84 Yusuf Lule Road
Kikuubo 1	Kikuubo Trading Centre	15 Nakivubo Road
Ntinda 1	Quality Shopping Mall Ntinda	1 Kimera Road
Ntinda 2	Quality Shopping Mall Ntinda	1 Kimera Road
Namugongo	Quality Shopping Mall	Plot 2495, 2447 Naalya, Kyaliwajjala
Freedom City	Freedom City Mall	Plot 4010, Namasuba
Acacia	Acacia Mall	Cooper Road Kisementi
Village Mall	Village Mall Bugolobi	Plot 47A, Spring Road, Bugolobi

Standard Chartered



Service and Price Guide
General

Effective 15th June 2016

Standard Chartered Bank Uganda Limited is regulated by the Bank of Uganda. Some of our sales staff earn commission for business acquisition. Terms and conditions apply.

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Local Currency Accounts

Ordinary Current Account

• Account Opening Balance	UGX 100,000
• Monthly Service Fee	UGX 20,000
• Over-the-counter withdrawal below 5m	UGX 10,000
• Over-the-counter withdrawal 5m and above	0.25% of value, max UGX 35,000
Cash and Cheque Deposits	Free

*Refer to general services for a detailed tariff

Flat Fee/Diva Account

• Account Opening Balance	UGX 100,000
• Monthly Service Fee	UGX 30,000
• ATM transactions across the Standard Chartered Bank local network	Free
• Salary Processing	Free
• Monthly Statements	Free
• Cash and Cheque Deposits	Free
• Cash Withdrawal	Free
• Bank Draft	Free

*All other charges apply as per ordinary current account
*Refer to General services for a detailed tarrif

Employee Banking

Smart Banking Accounts (Bronze/Silver/Gold)

• Account Opening Balance	UGX 100,000
• Minimum Balance	NIL
Monthly Service Fee	UGX 20,000
• ATM transactions across the Standard Chartered Bank local network	Free
• Internal Account Transfers	Free
• Cash Withdrawal	Free
• Cash and Cheque Deposits	Free

*All other charges apply as per ordinary current account
*Refer to General services for a detailed tarrif

Easy Go Account

• Opening Balance	UGX 50,000
• Minimum Balance	Nil
• Monthly Service Fee	10,000
• ATM withdrawals (All ATMs)	Free
• Over-the-Counter Withdrawals	0.25%, (min. 10,000) max 35,000)
• Bank Draft	UGX 30,000
• Counter Debit Slip	UGX 30,000
• Cheque Book (per leaf)	UGX 1,200
• RTGS	UGX 20,000
• EFT	UGX 12,000
• Standing Order Processing (within Standard Chartered Bank)	UGX 5,000
• Standing Order Processing (outside Standard Chartered Bank)	UGX 15,000
• Online Banking Fees	Free
• Mobile Banking Fees	UGX 500
• e-Statements	Free

*Refer to general services for a detailed tariff

Ordinary Savings Account

• Account Opening	UGX 300,000
• Minimum Balance	NIL
• Monthly Service Fee	UGX 20,000
• Over-the-Counter withdrawal below 5m	UGX 10,000
• Over-the-Counter withdrawal 5m and above	0.25% of value max. UGX 35,000
• Interest earned	Nil
• Cash and Cheque Deposits	Free

*Refer to general services for a detailed tariff

Safari Junior/Safari Savings Accounts

Opening Balance	UGX 50,000
Minimum Balance	UGX 50,000
Fall Below Minimum Balance Fee	UGX 20,000
1 Withdrawal per calendar quarter	Free
Extra withdrawal within a calendar quarter (*Withdrawals include cash, TTs, EFTs, RTGS and Inter-Account Transfers)	UGX 10,000

Foreign Currency Accounts

Ordinary Current Account

Account Opening Balance	USD 1,000, GBP 1,000, EUR 1,000
Minimum Balance	USD 1,000, GBP 1,000, EUR 1,000
Fall Below Minimum Balance Fee	USD 20, GBP 10, EUR 15
Monthly Service Fee	USD 15, GBP 10, EUR 12
• Cash Deposit/Withdrawal	0.5 % of value min. USD 10, GBP 5, EUR 8

Safari Savings / Safari Junior accounts

Account Opening and Minimum Balance	USD 100, GBP 100, EUR 100
Fall Below Minimum Balance Fee	USD 20, GBP 10, EUR 15
1 Withdrawal per calendar quarter	Free
Extra withdrawal within a calendar quarter (*Withdrawals include cash, TTs, EFTs, RTGS and Inter-Account Transfers)	1% of value min. USD 10, GBP 5, EUR 8
• Cash Deposits	Free

General Services

• Priority Access Fee (Non-Priority Clients)	UGX 100,000 per day
• Account Closure Fee	Free
• Bankers' Opinion Charge	Free
• Certificate of Balance	Free
• Dormancy Reactivation Fee	Free
• Fax Indemnity	Free
• Interim Statement Charge	UGX 10,000 Per Page
• 30 Leaves Chequebook charges	UGX 36,000, USD 12, GBP 10, EUR 12
• Counter Debit Slip	UGX 30,000
• CCTV Viewing	UGX 50,000

Inward Payments

• Foreign Cheque sent on collection	1.0 % of value min. USD 35, GBP 25, EUR 30 Max USD 65, GBP 50, EUR 55
• Purchase of Foreigh Cheques	0.75% of value min. USD 10, GBP 5, EUR 8 Max USD 100, GBP 60, EUR 80
• RTGS	UGX 2,500
• EFT	UGX 2,500
• Telegraphic Transfers	UGX 25,000, USD 20, GBP 10, EUR 15
• Utilities	Free

Outward Payments

• Draft Issuance	Flat UGX 20,000 USD 10, GBP 5 EUR 8
• Bank Draft Repurchase	Flat UGX 10,000 USD 5, GBP 3 EUR 4
• Telegraphic Transfer	UGX 50,000, USD 20, GBP 13, EUR 15

*Note: all the above TT charges cater for only local Standard Chartered Bank Charges

• EFT including salary	UGX 12,000
• Cheques Return Charges Effects not cleared/Refer to drawer	UGX 250,000, EUR 60, USD 70, GBP 50
• Cheques Return Charges Technical	UGX 25,000, EUR 17, GBP 15, USD 10
• Cheque Stop Payment Charges	UGX 40,000, USD 17, EUR 13, GBP 12
• RTGS Processing Fee (Local currency)	UGX 20,000 per transaction
• RTGS Processing Fee- (Foreign currency)	USD 8, GBP 5, EUR 7
• Standing Order Failure Charges	UGX 120,000, USD 40, GBP 31, EUR 34
• Standing Order Setup/ Ammendment Charges	UGX 10,000, USD 10, GBP 7, EUR 8
• Unpaid Direct Debit	UGX 250,000
• Swift Charge/Overseas Charge	USD 25
• Online Utilities	UGX 1,000 Per Transaction
• Over the Counter Utilities	UGX 3,000 Per Transaction

Loan Charges

• Arrangement Fees (Personal Loans)	3% of value*, minimum UGX 450,000
• Arrangement Fees (Mortgages)	2.5% of value
• Arrangement Fees (Salary Overdrafts)	3% of value
• Loan Monitoring Fee	UGX 5,000 Per Month

*Applied to new money only for Top-up Loans

Cards

• Visa Gold Debit Card Issuance/Replacement	UGX 15,000
• Visa Platinum Debit Card Issuance/Replacement	UGX 25,000, USD 10

Monthly Card Fees

- Visa Gold	UGX 2,500
- Visa Platinum	UGX 5,000, USD 2

Point of Sale (POS) & e-commerce International Transactions Charge

• Within Central Europe, Middle East and Africa (CEMEA)	7.00%
• Outside (CEMEA)	7.50%

ATMs

• ATM Cash Withdrawal (Standard Chartered Bank)	UGX 1,000, USD 0.5
• ATM Cash Withdrawal (Non Standard Chartered Bank)	UGX 5,000, USD 3
• ATM Cash Withdrawal (Non Standard Chartered Bank International Cards)	UGX 20,000, USD 10

Others

Mobile Banking	500
Debit Interest Charge (Unauthorized over draw)	43.5% per annum on the overdrawn amounts
SMS Alerts	UGX 300
School Fees	UGX 2,500
VISA Fee Payment	UGX 5,000
URA Payments	Free
Fixed Term Deposits	Negotiable

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Plot 2 Sports lane

Village Mall Branch
Plot 47A, Spring Road, Bugolobi

Contact us: 0200 524601
0313 294601

ATM Location

ATM Name	ATM Location	Plot Number
Speke Road 1	Standard Chartered House	5 Speke Rd
Speke Road 2	Standard Chartered House	5 Speke Rd
Bugolobi	Shell Bugolobi	47A Spring Road
Speke Road 4	Standard Chartered House	5 Speke Rd
Muyenga	SuperOil Muyenga	7469 Kisugu, Mbogo Rd
Speke Road 6	Standard Chartered House	5 Speke Rd
City Branch 1	Standard Chartered House	9 William Street
Nsambya	Total Nsambya	1468 Nsambya, Gaba Road
Petro Bombo	Petro Bombo Rd	46 & 48 Bombo Road
Lugogo 1	Game Shopping Mall	2-8, Lugogo By-Pass
Lugogo 2	Game Shopping Mall	2-8, Lugogo By-Pass
Rubaga	SuperOil Rubaga Rd	250 Rubaga Road
Entebbe	Total Entebbe	51-53 Berkley Road
Oasis	Oasis Shopping Mall	88-94 Kitante Road
City Branch 2	Standard Chartered, City	9 William Street
Mbarara	Standard Chartered, Mbarara	24 High Street
Jinja	Standard Chartered, Jinja	2-4 Grant Road
Nakawa	Capital Shoppers, Nakawa	1-3 Sebei Lane
Kireka	Total Kireka	18 Jinja Road
Garden City 1	Garden City Shopping Mall	64-84 Yusuf Lule Road
Garden City 2	Garden City Shopping Mall	64-84 Yusuf Lule Road
Kikuubo 1	Kikuubo Trading Centre	15 Nakivubo Road
Ntinda 1	Quality Shopping Mall Ntinda	1 Kimera Road
Ntinda 2	Quality Shopping Mall Ntinda	1 Kimera Road
Namugongo	Quality Shopping Mall	Plot 2495, 2447 Naalya, Kyaliwajjala
Freedom City	Freedom City Mall	Plot 4010, Namasuba
Acacia	Acacia Mall	Cooper Road Kisementi
Village Mall	Village Mall Bugolobi	Plot 47A, Spring Road, Bugolobi

Standard Chartered Priority

Service and Price Guide
Priority Banking

Effective 15th June 2016

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Priority Banking Flat Fee

• Priority Banking Flat Fee	USD 40/ UGX 120,000

This fee covers a range of charges (excluding Outward Telegraphic Transfer Charges) across all your personal accounts and will be charged to one primary account.

Please note that if you hold Safari savings accounts for your children, they will be included in this package.

- Monthly Ledger Fees
- Access to the exclusive Priority Banking Centres
- Dedicated Relationship Management Team
- Cheque Book Issuance
- Telegraphic transfers; across Standard Chartered Bank network
- Local Currency Transfers (EFT)
- RTGS (local Currency & FCY)
- Mobile Banking
- ATM withdrawal charges
- Bank Draft Issuance
- Standing Orders
- Direct Debits
- Online Banking
- Salary Processing
- Cash Deposits Local Currency
- Cash Withdrawals Local Currency/Foreign Currency
- Account Statements
- Bankers' Opinion Charge
- Certificate of Balance
- Domancy Reactivation Fee
- Fax Indemnity
- Utility Payments
- Monthly Card Fees
- Complimentary Lounge Key Access
- Account Closure Fee

*All other charges apply as per ordinary current account
*Refer to General services for a detailed tariff

Minimum Account Opening Balance

Local Currency Accounts

• Ordinary Current Account	UGX 100,000
• Flat Fee Account	UGX 100,000
• Diva Account	UGX 100,000
• Smart Banking Account (Bronze/Silver/Gold)	UGX 100,000
• Easy Go Account	UGX 50,000
• Ordinary Savings Account	UGX 300,000
• Safari Junior Account	UGX 50,000
• Safari Savings Account	UGX 50,000

Foreign Currency Accounts

• Ordinary Current/Savings Account	USD 1,000, GBP 1,000, EUR 1,000
• Safari Savings/Safari Junior Account	USD 100, GBP 100, EUR 100

General Services

• CCTV Viewing	UGX 50,000
• Counter Debit Slip	UGX 30,000

Inward Payments

• Foreign Cheque sent on collection	1.0 % of value min. USD 35, GBP 25, EUR 30 Max USD 65, GBP 50, EUR 55
• Purchase of Foreign Cheques	0.75% of value min. USD 10, GPB 5, EUR 8 Max USD 100, GBP 60, EUR 80

Outward Payments

• Bank Draft Repurchase	UGX 10,000 USD 5, GBP 3 EUR 4
• Telegraphic Transfer	UGX 50,000, USD 25, GBP 13, EUR 15

* Note: all the above TT charges cater for only local Standard Chartered Bank Charges

• Cheques Return Charges - Effects not cleared/Refer to drawer	UGX 250,000, EUR 60, USD 70, GBP 50
• Cheques Return Charges Technical	UGX 25,000, EUR 17, GBP 15, USD 10
• Cheque Stop Payment Charges	UGX 40,000, USD 17, EUR 13, GBP 12
• Standing Order Failure Charges	UGX 120,000, USD 40, GBP 31, EUR 34
• Unpaid Direct Debit	UGX 250,000
• Swift Charge/Overseas Charge	USD 25

Loan Charges

• Arrangement Fees (Personal Loans)	3% of value* min UGX 450,000
• Arrangement Fees (Mortgages)	2.5% of value
• Arrangement Fees (Salary Overdrafts)	3% of value
• Loan Monitoring Fee	UGX 5,000 Per Month

*Applied to new money only for Top-up Loans

Cards

• FCY Visa Platinum Debit Card Issuance/Replacement	USD 10
• Visa Infinite Debit Card Issuance/Replacement	UGX 50,000
• Airport Lounge Visits	USD 27 per visit per extra guest

Point of Sale (POS) & e-commerce International Transactions Charge

• Within Central Europe, Middle East and Africa (CEMEA)	7.00%
• Outside (CEMEA)	7.50%

ATMs

• ATM Cash Withdrawal (Non Standard Chartered Bank International Cards)	UGX 20,000 USD 10

*Please note that the clients that have declined the Priority Banking Tariff shall have the General Tariff apply to them

Branch directory

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Lugogo Branch
Lugogo Forest Mall
Plot 2 Sports lane

Village Mall Branch
Plot 47A, Spring Road, Bugolobi

Contact us: 0200 524600
0313 294600

ATM Location

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Mbale	Standard Chartered, Mbale	37 Republic Street
Mbarara	Standard Chartered, Mbarara	24 High Street
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Village Mall	Village Mall Bugolobi	Plot 47A, Spring Road, Bugolobi

Standard Chartered

Service and Price Guide
Business Banking

Effective 15th June 2016

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Local Currency Account

Ordinary Current Accounts

• Account Opening Balance	UGX 1,000,000
• Minimum Monthly Service fee	UGX 20,000
• Charge Per Entry	UGX 2,500

* Refer to general services for detailed tariff

Community Heart Account

• Account Opening Balance	UGX 1,000,000
• Cheque Book	UGX 1,200 per leaf
• Charge Per Entry	Free
• Monthly Service Fees	Free
• Cash & Cheque Deposits	Free
• Incoming Telegraphic Transfer	Free
• Outward Telegraphic Transfer	Free
• RTGS	Free
• EFT	Free
• Salary Processing Fees	Free
• Transactional Fees	Free

Ordinary Savings Accounts

Account Opening Balance	UGX 2,000,000
Minimum Account balance	UGX 1,000,000
Minimum to Earn Interest	UGX 1,000,000
• Fall Below Minimum Balance Fee	UGX 30,000
• Retain Minimum Monthly Service Fee	UGX 20,000

* Refer to General services for a detailed tarrif

Foreign Currency Accounts

Ordinary Current and International Trade Accounts

Account Opening Balance	USD 1,000, GBP 1,000, EUR 1,000
Minimum Balance	USD 1,000, GBP 500, EUR 800
Fall Below Minimum Balance Fee	USD 20, GBP 10, EUR 15
Monthly Service Fee	USD 15, GBP 10, EUR 12
• Cash Deposit/Withdrawal	0.5 % of value min. USD 10, GBP 5, EUR 8

Community Heart Account

Account Opening Balance	
• USD	USD 1,000
• GBP	GBP 1,000
• EUR	EUR 3,000
• Cheque Book	USD 25

Trade Finance

• Import Letter of Credit Issuance Fee	0.75% per quarter Min UGX 100,000 1% per establishment Min UGX 100,000
• Letter of Credit Amendments- Terms and Conditions	UGX 100,000
• Letters of Credit Amendments- amount and Tenor	1% per quarter Min UGX 200,000
• Discrepant Documents	USD 150
• Export LC Advising / amendments (SCB customers)	UGX 100,000
• Export LC Advising / amendments (Non - SCB customers)	USD 100 plus swift charges
• Export LC - Document handling	0.5% flat Min UGX 100,000
• Export LC Confirmation Fee	0.5% per quarter Min UGX 300,000
• Export LC Transfer	1% Min UGX 100,000
• Import Bills for Collection - handling fees	0.25% Min 100,000
• Past due Bills - Import Bills for Collection	UGX 75,000 per month
• Export Bills for Collection - Documentary Collection	0.25% Min 100,000
• Export Bills for Collection - Documentary Collection- amendment	UGX 100,000
• Guarantee Issuance Fee	0.75% per quarter Min UGX 150,000 1% per establishment Min UGX 150,000

• Issuing Guarantee (SCB)	USD 100
Guarantee Amendment - Terms and Conditions	UGX 75,000 (local); $100 (SCB); USD 150 (other banks)
Guarantee Amendments - Amounts and Tenors	1% establishment, 0.75% per qtr Min UGX 150,000 each
Guarantee Advising	USD 100 (SCB); USD 150 (other banks)
Trade Loan / Invoice Financing	As per BCA
Past due loans establishment	1% Min UGX 100,000
Past due loans (interest charge)	Offer Letter Rate plus 24% p.a. (foreign currency) 12% p.a. (local currency)
All above may include swift and courier charges as below:	
Swift Charges	UGX 75,000
Delivery / Courier	UGX 30,000 - within Kampala, UGX 50,000 - outside Kampala but within Uganda, USD 55 outside Uganda

General Services

• Priority Access Fee (Non-Priority Clients)	UGX 100,000 per day
• Document Retrieval Fee	Free
• Account Closure Fee	Free
• Bankers' Opinion Charge	Free
• Certificate of Balance	Free
• Dormancy Reactivation Fee	Free
• Fax Indemnity	Free
• Interim Statement Charge	UGX 10,000 Per Page
• 100 Leaves Chequebook charges	Flat UGX 120,000, USD 35, EUR 32, GBP 25
• Counter Debit Slip	UGX 30,000
• CCTV Viewing	UGX 50,000

Inward Payments

Foreign Cheque sent on collection	1.0 % of value min. USD 35, GBP 25, EUR 30 Max USD 65, GBP 50, EUR 55
• Purchase of Foreign Cheques	0.75% of value min. USD 10, GBP 5, EUR 8, Max USD 100, GBP 60, EUR 80
• RTGS	UGX 2,500
• EFT	UGX 2,500
Telegraphic Transfers	
International Trade Account	Free
Ordinary Current Account	UGX 25,000, USD 20, GBP 10, EUR 15
• Tax Collection - URA Per Payment	Free
• Utilities	Free

Outward Payments

• Draft Issuance	UGX 20,000 USD 10, GBP 5 EUR 8
• Bank Draft Repurchase	UGX 10,000 USD 5, GBP 3 EUR 4
• STS - Electronic Cheques Printed through Straight2Bank	UGX 5,000
• Telegraphic Transfer - Manual	UGX 50,000, USD 25, GBP 13, EUR 15
• Telegraphic Transfer - Straight2Bank	UGX 40,000, USD 20, GBP 10, EUR 12
• Telegraphic Transfer - International Trade Account (Manual)	UGX 50,000, USD 20, GBP 10, EUR 12
• Telegraphic Transfer - International Trade Account (Straight2Bank)	UGX 40,000, USD 15, GBP 10, EUR 12

• Telegraphic Transfer - International Trade Account (within the Standard Chartered network)	Free
*Note: The above TT charges cater for only local Standard Chartered Bank Charges	
• EFT including salary (Straight2Bank)	UGX 2,500
• EFT including salary (Manual)	UGX 12,000
• Cheques Return Charges - Effects not cleared/Refer to drawer	UGX 250,000, EUR 60, USD 70, GBP 50
• Cheques Return Charges - Technical	UGX 25,000, EUR 17, GBP 15, USD 10
• Cheque Stop Payment Charges	UGX 40,000, USD 17, EUR 13, GBP 12
• RTGS Processing Fee - Straight2Bank (Local Currency)	UGX 10,000 per transaction
• RTGS Processing Fee - Straight2Bank (Foreign currency)	USD 4, GBP 3, EUR 3
• RTGS Processing Fee (Manual)	UGX 20,000 per transaction
• RTGS Processing Fee - (Manual foreign currency)	USD 8, GBP 5, EUR 7
• Salary Processing - Straight2Bank (within Standard Chartered Bank)	Free
• Salary Processing - Manual (within Standard Chartered Bank)	Free
• Salary Processing) - Straight2Bank(Other Banks)	UGX 2,500, USD 1, GBP 1, EUR 1 per transaction
• Salary Processing - Manual (Other Banks)	UGX 5,000 per transaction
• Standing Order Failure Charges	UGX 120,000, USD 40, GBP 31, EUR 34
• Standing Order Setup/ Ammendment Charges	UGX 10,000, USD 10, GBP 7, EUR 8

• Unpaid Direct Debit	UGX 120,000
Premium Service Banking	UGX 75,000 p.m.
National Collection Services	UGX 2,500 per transaction
• Cash in Transit Charge (Mon - Sat) within Kampala	UGX 52,000 per trip exclusive VAT

Loan Charges

• Arrangement Fees	Min. 1%, Max 2% of value
• Short Term Loan Renewal Fees	0.25% of value, Min UGX 500,000
• Loan Monitoring Fee	UGX 5,000 Per Month
• Late Loan Standing Order Fee	UGX 120,000
Temporary Excess Arrangement Fees	2% of value

Cards

• SME Visa Platinum Debit Card Issuance/Replacement	UGX 25,000, USD 10
• Monthly Card Fees	UGX 5,000, USD 2
Point of Sale (POS) & e-commerce International Transactions Charge	
• Within Central Europe, Middle East and Africa (CEMEA)	7.00%
• Outside (CEMEA)	7.50%
• ATM Cash Withdrawal (All ATMs)	UGX 1,000, USD 0.5

Others

Debit Interest Charge (Unauthorised over draw)	Min UGX 30,000, 43.5% per annum on the overdrawn amounts
SMS Alerts	UGX 300
School Fees	UGX 2,500
VISA Fee Payment	UGX 5,000