

NAME OF INSTITUTION

3. TERMS:

Standard Chartered Bank Uganda Limited

REF NO. KFDD 42 Version 2.0/2020

KEY FACTS DOCUMENT - DEPOSITS

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

- 1. TYPE OF ACCOUNT: Digital Life Account UGX
- 2. <u>AIMS AND BENEFITS:</u> This account is designed to suit your lifestyle whilst giving you full control. An Account that comes with a convenient way to check balances, transfer funds, pay bills, send and receive Mobile Money transfers, top up airtime, set up standing orders, place service requests and a whole lot more.

a) Interest to be earned: N/A	b) Duration:	N/A End date: I	N/A
c) Account opening balance: Ugx.	20,000 d) M	inimum balance:	Not Required
e) Interest rate: Fixed	<u>Variabl</u> e	Tiered	

4. FEES, CHARGES AND PENALTIES

EES, C	HARGES AND PENALTIES			
	Description of standard fees	Amount		
a)	Withdrawal fees*			
	Over the counter (teller) below Ugx.10 million	 UGX: 0.25% of Value, Minimum: Ugx.10,000 		
	Over the counter (teller) Ugx.10 million & above	 UGX: 0.25% of Value, Maximum: Ugx.50,000 		
	Counter debit slip	• Ugx.50,000		
	ATM (SCB & VISA enabled ATMs)	• Free		
b)	Account statements e-Statements are free of charge however for interim statements requested through the branch are chargeable.	 Interim statement charge per month Ugx.10,000 		
c)	Balance enquiry	• N/A		
d)	Administrative fees	• N/A		
_ \	Monthly Service Fees	• N/A		
e)	 ATM card issuance & monthly card fees 	• N/A		
	Potential additional fees/charges			
f)	System alerts	• Free		
g)	SMS alerts (per SMS alert)	• Free		
h)	Account closure fees	• Free		
i)	Additional Fees			
	1. Outward Payments:			
	 Outward Telegraphic transfer (In Branch) 	Ugx.75,000 per transaction		
	 Outward Telegraphic transfer (Online/Mobile) 	 Ugx.40,000 per transaction 		
	 Outward Electronic funds Transfer (EFT) (In Branch) 	• Ugx.20,000		

	 Outward Electronic funds transfer (Online/Mobile) Outward Real Gross settlement system (RTGS) (In-Branch) Outward Real Gross settlement system (RTGS) (Online / mobile) 	•	Ugx.4,000 Ugx.25,000 Ugx.10,000
2.	 Inward Payments: Inward Real Time Gross Settlement system (RTGS) Inward Electronic funds transfer (EFT) Inward Telegraphic transfer (ITT) Cheques Return charges effects not cleared / refer to drawer Cheques return charges Technical. 	0 0 0	Ugx.2,500 Ugx.2,500 Ugx.25,000 Ugx.250,000 Ugx.25,000
3.	Cheque stop payments Standing order payments:	0	Ugx.40,000
	 Standing Order Failure charges Standing Order Set up/Amendment charges (In branch) Standing order set up / Amendment charges (Online) Standing order Termination Standing Order Processing (within Standard Chartered Bank) Unpaid Direct debit 	0 0 0 0	Ugx.120,000 Ugx.20,000 Nil Nil Nil Ugx.250,000
4.	Mobile money & Utility payments.		Hay 2 000
	Mobile money transfers – Bank to walletMobile Banking fees	0 0	Ugx.2,000 Ugx.500

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 detailed information on these in our tariffs displayed at any of our Branches or our website: www.sc.com/ug

5. RISKS

Due to the fact that this is digital life account, charges applied will be high if the client chooses to use the branch, and this has an impact on the client's disposable funds.

6. FURTHER POINTS TO CONSIDER

You can deposit money on your savings / Current account through any of the following channels:

- Depositing at the bank teller counter.
- Standard Chartered Bank ATM / Cash deposit machine (CDM).
- Initiating fund transfer payments through our Online banking / SC Mobile App and mobile money (wallet to bank) transfers.
- At any approved Agent banking outlet.

You can withdraw money from your Savings / Current account through any of the following channels:

- Withdrawal slip / cheque leaf at the bank teller counter.
- Initiating fund transfer payments or mobile money (bank to wallet) through our Online banking / SC Mobile App.
- Using your visa debit card at the: Automated teller machine (ATM), Any approved Agent banking outlet or Swiping your card at a point of sale.

Inactivity/dormancy: Savings or current accounts are considered dormant or inactive if there has been no banking transaction performed within a period of 24 months from the date of the last banking transaction. If your Savings / Current account is dormant or inactive you will need to visit any of our branches for dormant account reactivation. You are required to carry your current

identification documents and document to verify your residence e.g National ID or Utility Bill to reactivate your account. No fee will be applied for dormant account reactivation.

Deposit protection: Your deposits are insured up to UGX 10 million by the Uganda Deposit Protection Fund. **For further information** log onto our website www.sc.com/ug or contact our Call centre team on +256 200524100 / +256 313294100 (call charges apply) or send an email to Ug.service@sc.com.

Tax implications: The prevailing withholding tax will be debited from your account.

Account closure: You may close your account at any time. To close your account, you will either put an account closure request in writing for the Bank to close the account or use our Online Banking platform. If you close your account, there will be no charge for doing so and the account will be closed after two (2) working days. If this is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us by writing to Ug.service@sc.com or you can drop your complaint at any of our branches or call our customer care number on 0313294100 or 0200524100 (call charges apply). We will acknowledge receipt of your complaint, investigate and give you an answer within two days.

It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and

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Client:				 	
Mobile phone Number	Email Po	ost	Over the count	Other Specify	
provide details (and update ı	us in case of any changes):				

Where you can find out more about this deposit account? If you want more information on the terms used in this document or about this account, please contact us on 0313294100 or 0200524100 (call charges apply) or visit our website at www.sc.com/ug

Terms and conditions apply. Standard Chartered Bank Uganda Limited is regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda.

This is a digital document hence does not bear/require any signature.