

KFD

NAME OF INSTITUTION
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. AIMS AND BENEFITS: 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.

3. TERMS:

a) Interest to be earned: **N/A** b) Duration: **N/A** End date: **N/A**

c) Account opening balance: **Ugx.20,000** d) Minimum balance: **Not Required**

e) Interest rate: Fixed Variable Tiered

4. FEES, CHARGES AND PENALTIES

<i>Description of standard fees</i>		<i>Amount</i>
a)	Withdrawal fees* <ul style="list-style-type: none"> Over the counter (teller) below Ugx.10 million Over the counter (teller) Ugx.10 million & above Counter debit slip ATM (SCB & VISA enabled ATMs) 	<ul style="list-style-type: none"> UGX: 0.25% of Value, Minimum: Ugx.10,000 UGX: 0.25% of Value, Maximum: Ugx.50,000 Ugx.50,000 Free
b)	Account statements e-Statements are free of charge however for interim statements requested through the branch are chargeable.	<ul style="list-style-type: none"> Interim statement charge per month Ugx.10,000
c)	Balance enquiry	<ul style="list-style-type: none"> N/A
d)	Administrative fees	<ul style="list-style-type: none"> N/A
e)	<ul style="list-style-type: none"> Monthly Service Fees ATM card issuance & monthly card fees 	<ul style="list-style-type: none"> N/A N/A
Potential additional fees/charges		
f)	System alerts	<ul style="list-style-type: none"> Free
g)	SMS alerts (per SMS alert)	<ul style="list-style-type: none"> Free
h)	Account closure fees	<ul style="list-style-type: none"> Free
i)	Additional Fees 1. Outward Payments: <ul style="list-style-type: none"> Outward Telegraphic transfer (In Branch) Outward Telegraphic transfer (Online/Mobile) Outward Electronic funds Transfer (EFT) (In Branch) 	<ul style="list-style-type: none"> Ugx.75,000 per transaction Ugx.40,000 per transaction Ugx.20,000

<ul style="list-style-type: none"> • Outward Electronic funds transfer (Online/Mobile) • Outward Real Gross settlement system (RTGS) (In-Branch) • Outward Real Gross settlement system (RTGS) (Online / mobile) 	<ul style="list-style-type: none"> • Ugx.4,000 • Ugx.25,000 • Ugx.10,000
<p>2. Inward Payments:</p> <ul style="list-style-type: none"> • 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. • Cheque stop payments 	<ul style="list-style-type: none"> ○ Ugx.2,500 ○ Ugx.2,500 ○ Ugx.25,000 ○ Ugx.250,000 ○ Ugx.25,000 ○ Ugx.40,000
<p>3. Standing order payments:</p> <ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> ○ Ugx.120,000 ○ Ugx.20,000 ○ Nil ○ Nil ○ Nil ○ Ugx.250,000
<p>4. Mobile money & Utility payments.</p> <ul style="list-style-type: none"> • Mobile money transfers – Bank to wallet • Mobile Banking fees 	<ul style="list-style-type: none"> ○ 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

