



**Service and  
Price Guide  
Personal Clients**

## Local Currency Accounts

### Ordinary Current Accounts

• Account Opening Balance	UGX 100,000
• Monthly service fee	UGX 15,000
• Over-the-counter withdrawal below 5m	UGX 4,000
• Over-the-counter withdrawal 5m and above	0.25% of value, max UGX 25,000
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 20,000
• 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 tariff

### Employee Banking

#### Smart Banking Accounts (Bronze, Silver and Gold)

• Account Opening Balance	UGX 100,000
• Minimum Balance	NIL

#### Monthly Service Fee

• Gold/Silver	UGX 15,000
• Bronze	UGX 12,000
• 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 tariff

### Easy Go Account

• Opening Balance	UGX 50,000
• Minimum Balance	Nil
• Minimum monthly service fee	Nil
• ATM withdrawals	UGX 300
• Over-the-Counter Withdrawals	0.25%, (min. 6,500) max 35,000)
• Bank draft	UGX 30,000
• Counter debit slip	UGX 30,000
• Cheque Book (per leaf)	UGX 1,000
• RTGS	UGX 15,000
• EFT	UGX 10,000
• Standing Order Processing (within Standard Chartered Bank)	UGX 2,000
• Standing Order Processing (outside Standard Chartered Bank)	UGX 15,000
• Online Banking fees	Free
• Mobile Banking Fees	Free
• 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 10,000
• Over-the-Counter withdrawal below 5m	UGX 4,000
• Over-the-Counter withdrawal 5m and above	0.25% of value max. UGX 25,000
• 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 10,000
1 Withdrawal per calendar quarter	Free
Extra withdrawal within a calendar quarter (*Withdrawals include cash, TTs, EFTs and RTGS)	UGX 10,000

## Foreign Currency Accounts

### Ordinary Current Accounts

#### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500
• EUR	EUR 3,000

#### Minimum Balance

• USD	USD 1,000
• GBP	GBP 500
• EUR	EUR 800

#### Fall below Minimum Balance Fee

• USD	USD 20
• GBP	GBP 10
• EUR	EUR 15

#### Monthly service fee

• USD	USD 15
• GBP	GBP 10
• EUR	EUR 12
• Cash withdrawal (foreign currency)	0.5 % of value min. USD 10, GBP 5, EUR 8

Cash deposit	Free
--------------	------

## Safari Savings / Safari Junior accounts

Account opening and minimum balance	USD 500, GBP 500, EUR 500
Fall below minimum balance	USD 20, GBP 10, EUR 15
1 Withdrawal per calendar quarter	Free
Extra withdrawal within a calendar quarter (*Withdrawals include cash, TTs, EFTs and RTGS)	0.5 % of value min. USD 10, GBP 5, EUR 8
• Cash deposits	Free

## General Services

• Account closure fee	Free
• Bankers opinion charge	Free
• Certificate of Balance	Free
• Dormancy Reactivation Fee	Free
• Fax Indemnity	Free
• Interim Statement Charge	UGX 5,000 per page
• 30 Leaves Chequebook charges	UGX 24,000, USD 10, GBP 8, EUR 10

## 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	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 9,000
• 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 15,000 per transaction
• RTGS Processing Fee- (Foreign currency)	USD 6, GBP 4, EUR 5
• 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

## Loan Charges

• Arrangement Fees (Personal Loans)	3% of value, minimum UGX 300,000
• Arrangement Fees (Mortgages)	2.5% of value
• Arrangement Fees (Salary Overdrafts)	NIL

## Cards

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

## Monthly Card Fees

- Visa Gold/Electron	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 withdraw (Standard Chartered Bank)	UGX 800, USD 0.5
• ATM cash withdraw (Non Standard Chartered Bank)	UGX 5,000, USD 3

## Others

Mobile Banking	Free
Debit interest charge (Unauthorized over draw)	43.6% per annum on the overdrawn amounts
SMS Alerts	UGX 100
School Fees	UGX 2,500
VISA Fee Payment	UGX 5,000
URA Payments	UGX 2,500
Fixed term deposits	Negotiable



**Service and  
Price Guide  
Priority Clients**

## Local Currency Accounts

### Ordinary Current Accounts

• Account Opening Balance	UGX 100,000
• Monthly service fee	UGX 15,000
• Over-the-counter withdrawal below 5m	UGX 4,000
• Over-the-counter withdrawal 5m and above	0.25% of value, max UGX 25,000
Cash and Cheque deposits	Free

\*Refer to general services for a detailed tariff

### Flat Fee/Diva Account

• Minimum Account Opening Balance	UGX 100,000
• Monthly Service fee	UGX 20,000
• 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 tariff

### Employee Banking

#### Smart Banking Accounts (Bronze, Silver and Gold)

• Account Opening Balance	UGX 100,000
• Minimum Balance	NIL

#### Monthly Service Fee

• Gold/Silver	UGX 15,000
• Bronze	UGX 12,000

• 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 tariff

### Easy Go Account

• Opening Balance	UGX 50,000
• Minimum Balance	Nil
• Minimum monthly service fee	Nil
• ATM withdrawals	UGX 300
• Over-the-Counter Withdrawals	0.25%, (min. 6,500) max 35,000)
• Bank draft	UGX 30,000
• Counter debit slip	UGX 30,000
• Cheque Book (per leaf)	UGX 1,000
• RTGS	UGX 15,000
• EFT	UGX 10,000
• Standing Order Processing (within Standard Chartered Bank)	UGX 2,000
• Standing Order Processing (outside Standard Chartered Bank)	UGX 15,000
• Online Banking fees	Free
Mobile Banking Fees	Free
• 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 10,000
• Over-the-Counter withdrawal below 5m	UGX 4,000
• Over-the-Counter withdrawal 5m and above	0.25% of value max. UGX 25,000
• Interest earned	Nil
• Cash and Cheque Deposits	Free

\*Refer to general services for a detailed tariff

## Safari Junior/Safari Savings Account

Opening Balance	UGX 50,000
Minimum Balance	UGX 50,000
Fall below minimum balance fee	UGX 10,000
1 Withdrawal per calendar quarter	Free
Extra withdrawal within a calendar quarter	UGX 10,000

(\*Withdrawals include cash, TTs, EFTs and RTGS)

## Foreign Currency Accounts

### Ordinary Current / Savings Accounts

#### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500
• EURO	EURO 3,000

#### Minimum Balance

• USD	USD 1,000
• GBP	GBP 500
• EURO	EURO 800

#### Fall below Minimum Balance Fee

• USD	USD 20
• GBP	GBP 10
• EURO	EURO 15

#### Monthly service fee

• USD	USD 15
• GBP	GBP 10
• EURO	EURO 12
• Cash withdrawal (foreign currency)	0.5 % of value min. USD 10, GBP 5, EUR 8

Cash deposit	Free
--------------	------

### Safari Savings / Safari Junior account

Account opening and minimum balance	USD 500, GBP 500, EUR 500
Fall below minimum balance	USD 20, GBP 10, EUR 15
1 Withdrawal per calendar quarter	Free

Extra withdrawal within a calendar quarter	0.5 % of value min. USD 10, GBP 5, EUR 8
--	--

(\*Withdrawals include cash, TTs, EFTs and RTGS)

• Cash deposits	Free
-----------------	------

## General Services

• Account closure fee	Free
• Bankers opinion charge	Free
• Certificate of Balance	Free
• Dormancy Reactivation Fee	Free
• Fax Indemnity	Free
• Interim Statement Charge	UGX 5,000 per page
• 30 Leaves Chequebook	UGX 24,000, USD 10, GBP 8, EUR 10

## 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 2500
• EFT	UGX 2500
• Telegraphic Transfers	UGX 25,000, USD 20, GBP 10, EUR 15
• 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
• 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

• EFT including salary	UGX 9,000
• 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 15,000 per transaction
• RTGS Processing Fee- (Foreign currency)	USD 6, GBP 4, EUR 5
• 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

## Loan Charges

• Arrangement Fees (Personal Loans)	3% of value, min UGX 300,000
• Arrangement Fees (Mortgages)	2.5% of value
• Arrangement Fees (Salary Overdrafts)	NIL

## Cards

• FCY Visa Platinum Debit Card Issuance/Replacement	USD 10
• Visa Infinite Debit Card Issuance/Replacement	UGX 50,000

## Monthly Card Fees

- Visa Platinum	USD 2
- Visa Infinite	UGX 20,000
Priority Pass (Card issuance)	Free
Priority Pass (Annual subscription)	Free
Priority lounge visits	USD 27 per visit per head

## 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 withdraw (Standard Chartered Bank)	UGX 800, USD 0.5
• ATM cash withdraw (Non Standard Chartered Bank)	UGX 5,000, USD 3

## Others

Mobile Banking	Free
Debit interest charge (Unauthorized over draw)	43.6% per annum on the overdrawn amounts
Fixed Income - Bank charge	Upto 5% of value
SMS Alerts	UGX 100
School Fees	UGX 2,500
VISA Fee Payment	UGX 5,000
URA Payments	UGX 2,500
Fixed term deposits	Negotiable





**Service and  
Price Guide**  
**Business Clients**

## Local Currency Account

### Ordinary Current Accounts

• Account Opening Balance	UGX 1,000,000
• Minimum monthly Services fee	UGX 15,000
• 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 800 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
• Minimum Monthly service Fee	UGX 10,000

\* Refer to General services for a detailed tariff

### Foreign Currency Accounts

#### Ordinary Current and International Trade Accounts

##### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500
• EUR	EUR 3,000

##### Minimum Balance

• USD	USD 1,000
• GBP	GBP 500
• EUR	EUR 800

#### Fall below Minimum Balance Fee

• USD	USD 20
• GBP	GBP 10
• EUR	EUR 15

##### Monthly service fee

• USD	USD 15
• GBP	GBP 10
• EUR	EUR 12
• Cash withdrawal (foreign currency)	0.5 % of value min. USD 10, GBP 5, EUR 8

Cash deposit	Free
--------------	------

### Community Heart Account

#### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500
• 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 amendment - 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

• 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 5,000 per page
• 100 Leaves Chequebook charges	Flat UGX 80,000, USD 25, EUR 24, GBP 20

## 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	UGX 2,500
• 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 9,000
• 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 15,000 per transaction
• RTGS Processing Fee - (Manual foreign currency)	USD 6, GBP 4, EUR 5
• 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 Premium Service Banking	UGX 120,000 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 (Other Loans)	Min. 1%, Max 2% of value
• Arrangement Fees (Mortgages)	1.5% of value
Temporary Excess arrangement fees	1% of value
Temporary Limit	* Pricing as per application

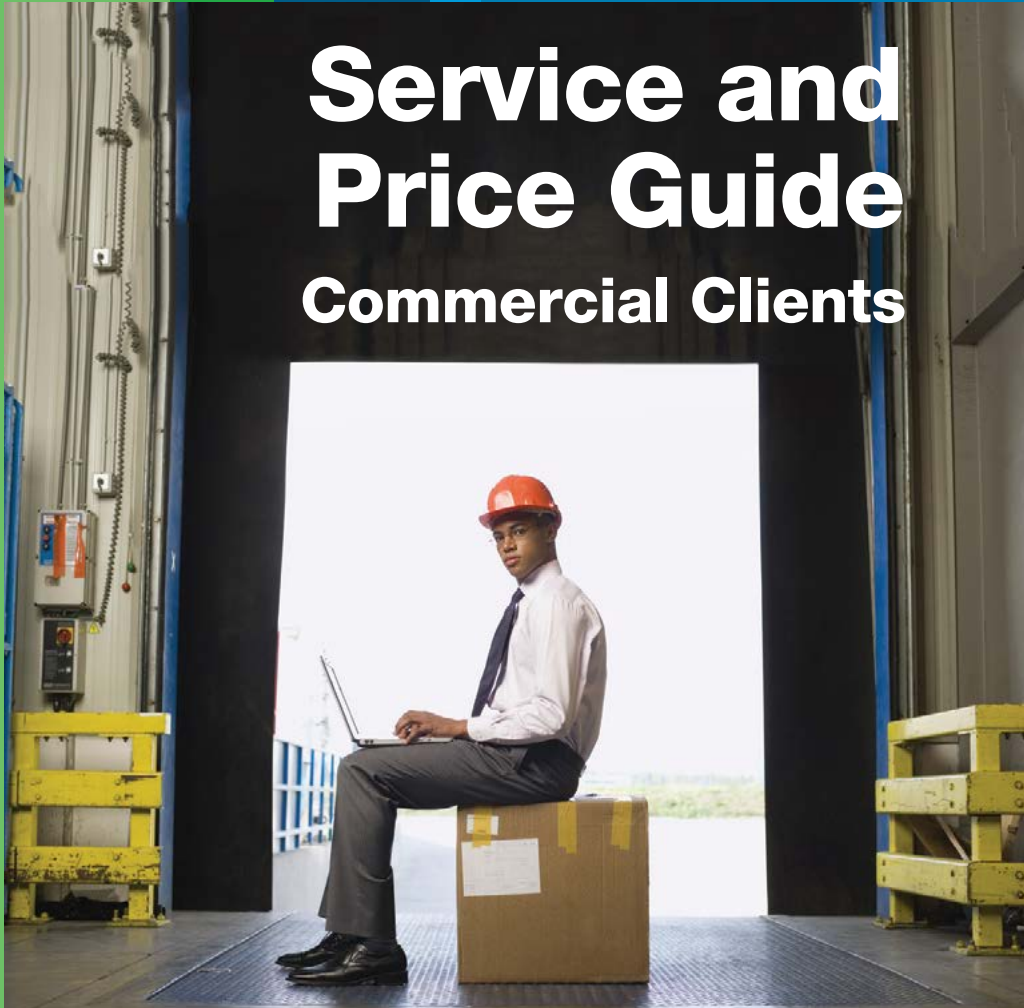
### Cards

• Visa Platinum Debit Card Issuance/Replacement	UGX 25,000, USD 10
• Monthly Card fees	UGX 5,000, USD 2
<b>Point of Sale (POS) &amp; e-commerce International Transactions Charge</b>	
• Within Central Europe, Middle East and Africa (CEMEA)	7.00%
• Outside (CEMEA)	7.50%

### Others

Debit interest charge	Min UGX 30,000
Unauthorised over draw	Min UGX 30,000
SMS Alerts	UGX 100
School Fees	UGX 2,500
VISA Fee Payment	UGX 5,000
URA Payments	UGX 2,500

# Service and Price Guide Commercial Clients



## Local currency accounts

### Ordinary Current Accounts

• Account Opening Balance	UGX 1,000,000
• Minimum monthly Services fee	UGX 15,000
• Charge per entry	UGX 2,500

### Community Heart Account

• Account Opening Balance	UGX 1,000,000
Cheque book	UGX 800 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
• Minimum Monthly service Fee	UGX 10,000
Charge per Entry	UGX 2,500

\* Refer to General services for a detailed tariff

### Foreign Currency Accounts

#### Ordinary Current and International Trade Accounts

##### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500

• EURO	EURO 3,000
--------	------------

##### Minimum Balance

• USD	USD 1,000
• GBP	GBP 500
• EURO	EURO 800

##### Fall below Minimum Balance Fee

• USD	USD 20
• GBP	GBP 10
• EURO	EURO 15

##### Monthly service fee

• USD	USD 15
• GBP	GBP 10
• EURO	EURO 12
• Cash withdrawal (foreign currency)	0.5 % of value min. USD 10, GBP 5, EUR 8

Cash deposit (foreign currency)	Free
---------------------------------	------

\* Refer to general services for detailed tariff

### Community Heart Account

##### Account Opening Balance

• USD	USD 3,000
• GBP	GBP 2,500
• EURO	EURO 3,000

Cheque book	USD 25
-------------	--------

• 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

## General Services

• Document retrieval fee	UGX 15,000
• Account closure fee	UGX 20,000, EUR 15, GBP 10, USD 20
• Bankers opinion charge	UGX 40,000, EUR 15, GBP 10, USD 20
• Certificate of Balance	UGX 40,000, EUR 15, GBP 10, USD 20
• Dormancy Reactivation Fee	Free
• Fax Indemnity	Free
• Interim Statement Charge	UGX 5,000 per page
• 100 Leaves Chequebook charges	UGX 80,000, USD 25,
Message Type (MT) 940/950 fees - Manual	USD 30 per account per month

## Cash in Transit Costs

• Cash in Transit Charge (20km radius from Central Business District)	UGX 61,360 per trip
* Central Business District relates to areas covered by the Cash in Transit vendor	
• Cash in Transit Charge (Outside Central Business District)	Negotiable per kilometer
• Teller service (applicable to a maximum of 4 centers)	UGX 2,515,878 per month

## Custody services

• Transaction Charges	UGX 25,000 per transaction
Safe keeping / Custody charge	12.5 bppa on the value of asset held
• Non-Local currency Outward Payments to third parties	USD 50 per payment
Trustee charge for Assets under Trustee	17 bppa Min 7,500,000 per annum

## Channels

### Straight2Bank Charges

• Straight2Bank Subscription fee	Free
• Straight2Bank - Vasco token (Issuance & Replacement)	Free
• Straight2Bank technical support services	Free
• Telegraphic Transfer - Straight2Bank	UGX 40,000, USD 20, GBP 10, EUR 12
• Telegraphic Transfer - International Trade Account (Straight2Bank)	UGX 40,000, USD 15, GBP 10, EUR 12
East African Payments system - Straight2Bank	UGX 40,000, USD 15, GBP 10, EUR 12
• EFT including salary (Straight2Bank)	UGX 2,500
• RTGS Processing Fee - Straight2Bank (Local Currency)	UGX 10,000 per transaction
• RTGS Processing Fee- Straight2Bank (Foreign currency)	USD 4, GBP 3, EUR 3
• Salary Processing - Straight2Bank (within Standard Chartered Bank)	Free
• Salary Processing - Straight2Bank(Other Banks)	UGX 2,500, USD 1, GBP 1, EUR 1 per transaction
Utilities (UMEME, NWSC, NSSF, URA) via Straight2Bank	FREE
• Direct Debit processing	UGX 2,500, USD 1, GBP 1, EUR 1 per transaction
MT 940/950 set through Straight2Bank	FREE
• STS - Electronic Cheques Printed through Straight2Bank (International Bank Cheque, Local Bank Cheque, Corporate Cheque)	UGX 5,000
On-site Cheque Printing - per transaction	UGX 3,000
• National Collection Commission	UGX 2,000 per entry

• Premium Service Banking	UGX 75,000 per month
• e-statement	Free

## Inward Payments

Foreign Cheque sent on collection	1.0 % 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 (manual)	UGX 2500

## 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 - Manual	UGX 50,000, USD 25, GBP 13, EUR 15
• Telegraphic Transfer - International Trade Account (Manual)	UGX 50,000, USD 20, GBP 10, EUR 12
• Telegraphic Transfer - International Trade Account (within the Standard Chartered network)	Free

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

East African Payments system - Manual	UGX 50,000, USD 20, GBP 10, EUR 12
• EFT including salary (Manual)	UGX 9,000
• EFT non - salary (Foreign currency accounts)	USD 5, GBP 2, EUR 3
• 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 (Manual Local Currency)	UGX 15,000 per transaction
• RTGS Processing Fee- (Manual foreign currency)	USD 6, GBP 4, EUR 5
• Salary Processing - Manual (within Standard Chartered Bank)	Free
• 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 250,000
Swift (Overseas charge)	USD 35
Swift Message Type (MT) 940/950 fees	USD 30

## Loan Charges

• Arrangement Fees (Other Loans)	Min. 1%, Max 2% of value
• Arrangement Fees (Mortgages)	1.5% of value
Temporary Excess arrangement fees	1% of value



## Cards

• Visa Platinum Debit Card Issuance/Replacement	UGX 25,000, USD 10
• Monthly Card fees	UGX 5,000 / USD 2

## Others

Debit interest charge (Unauthorized over draw)	Min UGX 30,000
--	----------------

## 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 amendment - amount and tenor	0.75% per quarter Min UGX 200,000
Discrepant documents	USD 150
Bills Receivable	1% establishment Min, UGX 200,000 Interest (foreign currency) 24% p.a. Local currency BCA int rate plus 12% p.a.
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, 1% per quarter 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 Min UGX 100,000
Past due loans (interest charge)	24% p.a. (foreign currency) BCA rate plus 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



**Service and  
Price Guide  
Corporate and  
Institutional Clients**

## Local Currency Account

### General Services

• Account opening Amount	NIL
• Document Retrieval Fee	UGX 10,000
• Account Closure fee	UGX 20,000 EUR 15, GBP 10 USD 20
• Banker Opinion Charge	UGX 40,000 EUR 15, GBP 10 USD 20
• Certificate of Balance	UGX 40,000 EUR 15, GBP 10 USD 20
• Dormant Account Reactivation Fee	UGX 20,000 USD 10, EUR 10 GPB 5
Audit Confirmation	UGX 40,000
• Fax Indemnity	UGX 20,000
• Interim Statement Charge	UGX 10,000 per page
• Monthly Statement	FREE
• Ledger Fee Local Account	UGX 2,000 per transaction Min. UGX 30,000
• Ledger Fee Foreign Account	Flat USD 5, EUR 5, GBP 5
• 100 Leaves Chequebook charges	UGX 80,000, USD 35, EUR 30, GPB 25
Message Type (MT) 940/950 fees - Manual	USD 30 per account per month

### Cash in Transit Costs

• Cash in Transit Charge (20km radius from Central Business District)	UGX 61,360 per trip
*Central Business District relates to areas covered by the Cash in Transit vendor	
• Cash in Transit Charge (Outside Central Business District)	Negotiable per kilometer
• Teller service (applicable to a maximum of 4 centers)	UGX 2,515,878 per month

### Custody services

• Transaction Charges	UGX 25,000 per transaction
Safe keeping / Custody charge	12.5 bppa on the value of asset held
• Non-Local currency Outward Payments to third parties	USD 50 per payment
Trustee charge for Assets under Trustee	17 bp pa Min 7,500,000 pa

### Cards

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

### Monthly Card Fees

- Visa Platinum	UGX 5,000 / USD 2
-----------------	-------------------

### Point of Sale (POS) International Transactions Charge

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

### Channels

• National Collection Commission	UGX 2,000 per entry
• Premium Service Banking	UGX 75,000 per month
• e-statement	Free

### Straight2Bank Charges

• Straight2Bank Subscription fee	UGX 60,000 per month
• Straight2Bank - Vasco token (Issuance & Replacement)	UGX 60,000 per token
• Straight2Bank technical support services	Free
• Outward Telegraphic Transfer (OTT) via Straight2Bank per transaction	UGX 75,000
• East African Payments through Straight2Bank per transaction	UGX 75,000
• EFT Transfer via Straight2Bank per transaction	UGX 2,000

• RTGS Processing Fee (local currency) per transaction - via Straight2Bank	UGX 10,000
• RTGS Processing Fee- via Straight2Bank Foreign Currency per transaction	UGX 50,000
• Salary Processing (within Standard Chartered Bank) via Straight2Bank per transaction	NIL
• Salary Processing (Other Banks i.e. EFT) via Straight2Bank per transaction	UGX 2,000
Utilities (UMEME, NWSC, NSSF, URA) via Straight2Bank	FREE
• Direct debit processing per transaction	UGX 2,000
MT 940/950 set through Straight2Bank	FREE
• STS - Electronic Cheques Printed through Straight2Bank (International Bank Cheque, Local Bank Cheque, Corporate Cheque)	UGX 5,000
On-site Cheque Printing - per transaction	UGX 3,000

## Inward Payments

Foreign Cheque sent on collection	1.0 % of value min, USD 35 Max USD 120
East Africa Payments	Free
• RTGS	Free
• EFT	Free
• TTs	Free
• Tax Collection - URA Per Payment	UGX 2,000 per transaction
• Utilities	Free
• Local Cheques deposit	Free

## Outward Payments

• Bank Drafts (Issuance / Replacement charge)	UGX 20,000 USD 10, GBP 5 EUR 10
---	---------------------------------------

• Bank Draft (Repurchase)	UGX 10,000 USD 5, GBP 3 EUR 5
• FCY Cash Withdrawal Charges	1.0 %, min USD 10
• East African Payments - Manual	UGX 150,000
• Outward SWIFT (OTT) - Manual	UGX 150,000
• EFT Transfer - Manual Instruction	UGX 5,000
• Cheques return Charges Refer to Drawer	UGX 350,000, EUR 150, GBP 115, USD 150
• Cheques return Charges Effects not cleared	UGX 350,000, EUR 150, GBP 115, USD 150
• Cheques return Charges - Technical Effects not cleared	UGX 25,000, EUR 10, GBP 5, USD 10
• Cheque Stop Payment Charges	UGX 20,000, USD 10,
• Post dated Cheque	UGX 35,000
• RTGS Processing Fee - local currency Manual Instruction	UGX 25,000 per transaction
• RTGS Processing Fee- Manual Instruction- Foreign Currency	UGX 75,000
• Salary Processing ( with Standard Chartered Bank) Manual	UGX 5,000 per transaction
• Salary Processing (Other Banks i.e. EFT) Manual	UGX 5,000 per transaction
• Standing Order Failure Charges /Unpaid direct debit	UGX 350,000
• Standing Order Setup Charges	UGX 10,000, USD 10
• Standing Order Ammendment Charges	UGX 20,000

## Others

Fixed Deposit accounts	Negotiable
Call accounts	Negotiable

## Trade Finance

• Import Letter of Credit Issuance Fee	1% 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 amendment - amount and tenor	1% per quarter Min UGX 200,000
Discrepant documents	USD 150
Bills Receivable	1% Establishment Min. UGX 200,000; Interest (foreign currency) 24% p.a.; Local currency BCA int rate plus 12% p.a.
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	1% 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 1% 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; Min UGX 100,000
Past due loans (interest charge)	24% p.a. (foreign currency); BCA rate plus 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

### • Additional Notes

### • Out of pocket expenses:

If incurred, these will be passed on to the client at cost. All out of pocket expenses are subject to change.

These include, but are not limited to market- specific charges not covered above, e.g. rematerialisation, third-party out of pocket expenses, foreign exchange fees, courier services, etc

• **General Fees:** These fees may be subject to local taxes where applicable

# Branch directory

## Garden City Branch

Garden City Shopping Mall  
Plot 64-84 Yusuf Lule Road  
Tel:256 41 4354459

## Acacia Mall Branch

plot 8A-12A Copper Road Kisementi  
Acacia Shopping Mall

## Speke Road Branch

Plot 5 Speke Road, Kampala  
Tel:256 41 4258211

## Gulu Branch

Plot 3, Andrea Ola Road, Gulu Town  
Tel:256 47 1433227/9

## Freedom City Branch

Freedom City Mall Entebbe Road.  
Tel: 256 414 354400

## Kikuubo Branch

Plot 15, Nakivubo Lane  
Tel:256 41 4342071

## City Branch

Plot 9 William Street  
Tel:256 41 4235822

## Mbale Branch

Plot 37, Republic Street  
Tel:256 45 4435141/3/4

## Ndeebea Branch

Master Wood Plaza  
Plot 1156, Ndeebea  
Tel:256 41 4272902

## Mbarara Branch

Plot 24 High Street  
Tel:256 48 520088

## Jinja Branch

Plot 2-4 Grant Road  
Tel:256 434 122661

## Lugogo Branch

Lugogo Forest Mall  
Plot 2 Sports lane  
Tel:256 41 4222475

## 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	Shell 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	Shell 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
Mbale	Standard Chartered, Mbale	37 Republic 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
Naalya	Metroplex Mall	Plot 103, Naalya
Freedom City	Freedom City Mall	Plot 4010, Namasuba

















