



DEPOSIT PRODUCTS CHARGES

SAVINGS ACCOUNTS		Interest to be earned	On Balances ≥ 0.1m	
ORDINARY SAVINGS ACCOUNT		Below min balance	Nil	
Opening Balance	UGX 8,000	FOREIGN CURRENCY ACCOUNTS		
Minimum Balance	UGX 8,000	Opening Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	
Management Fee	UGX 3,000	Minimum Balance	Personal- USD 50 or equivalent Business - USD100 or equivalent	
Free Withdrawals	n/a	Management Fee	USD/EUR 5 or GBP 4	
Interest to be earned	On Balances ≥ 10m	Free Withdrawals	n/a	
Below min balance	Nil	Interest to be earned	n/a	
BUSINESS SAVINGS ACCOUNT		Below min balance	Nil	
Opening Balance	UGX 100,000	EARLY START ACCOUNT		
Minimum Balance	UGX 100,000	Opening Balance	UGX 10,000	
Management Fee	UGX 8,000	Minimum Balance	UGX 10,000	
Free Withdrawals	n/a	Management Fee	Nil	
Interest to be earned	On Balances ≥ 15m	Free Withdrawals	4 free per year	
Below min balance	Nil	Interest to be earned	On Balances ≥ 0.2m	
DIASPORA SAVINGS ACCOUNT		Below min balance	Nil	
Opening Balance	UGX 35,000/USD 10/EUR 10	SUMMIT ACCOUNT		
Minimum Balance	UGX 35,000/USD 10/EUR 10	Opening Balance	Personal - UGX 200,000 Business - UGX 500,000	
Management Fee	Nil	Minimum Balance	Personal - UGX 200,000 Business - UGX 500,000	
Free Withdrawals	n/a	Management Fee	UGX 30,000	
Interest to be earned (Only on UGX accounts)	On Balances ≥ 5m	Free Withdrawals	10 Free per month	
Below min balance	Nil	Interest to be earned	On Balances ≥ 5m	
STUDENT ACCOUNT		Below min balance	Nil	
Opening Balance	UGX 10,000	POST SAVE ACCOUNT		
Minimum Balance	UGX 10,000	Opening Balance	UGX 50,000	
Management Fee	Nil	Minimum Balance	UGX 50,000	
Free Withdrawals	n/a	Free Withdrawals	1 Free per Quarter	
Interest to be earned	On Balances ≥ 0.1m	Extra withdrawals	UGX 20,000 Each	
YOUTH SAVE ACCOUNT		Management Fee	Nil	
Opening Balance	UGX 10,000	ATM Card	n/a	
Minimum Balance	UGX 10,000	Interest to be earned	On Balances ≥ 0.2m	
Management Fee	UGX 3,000	Below min balance	Nil	
Free Withdrawals	n/a	SMART WOMAN ACCOUNT		
Opening Balance				UGX 25,000
Minimum Balance				UGX 25,000
Management Fee				UGX 3000
Free Withdrawals				n/a
Interest to be earned				On Balances ≥ 0.2m
Below min balance				Nil
VSLA ACCOUNT				
Opening Balance				UGX 10,000
Minimum Balance				UGX 10,000
Management Fee				UGX 3,000
Free Withdrawals				4 free per month
Interest to be earned				On Balances ≥ 5m
Below min balance				Nil
SACCO ACCOUNT				
Opening Balance				UGX 10,000
Minimum Balance				UGX 10,000
Management Fee				UGX 8,000
Free Withdrawals				1 free per month
Interest to be earned				On Balances ≥ 0.5m
Below min balance				Nil
PARISH MODEL SAVINGS ACCOUNT				
Opening Balance				Nil
Minimum Balance				UGX 10,000
Management Fee				Nil
Free Withdrawals				1 Free Withdrawal p.q.
Interest to be earned				UGX 3,000 For extra Refer to Wendi Tariff
Below min balance				Nil
CURRENT ACCOUNTS				
PERSONAL CURRENT ACCOUNT				
Opening Balance				UGX 50,000/USD 50/KES 5,000,EUR/GBP 30
Minimum Balance				UGX 20,000/USD 25/KES 2,500,EUR/GBP 15
FIXED DEPOSIT ACCOUNT		CALL DEPOSIT ACCOUNT		
Opening Balance	UGX 1,000,000	Opening Balance	UGX 10,000,000	
Minimum Balance	UGX 1,000,000	Minimum Balance	UGX 10,000,000	
Management Fee	Nil	Management Fee	Nil	
Interest to be earned	Negotiable	Interest to be earned	Negotiable	
Below min balance	n/a	Below min balance	n/a	

GENERAL SERVICES & LOAN RELATED CHARGES

DEPOSIT CHARGES		OVER THE COUNTER WITHDRAW CHARGES		AGENCY BANKING UTILITY PAYMENTS	
Over The Counter Ugx	Nil	Savings and Current Accounts(Ugx)	Below 3M - UGX 6,000	URA Payment	UGX 2,000
Over The Counter Foreign Currency	0.25 % for > 5,000 USD deposits or equivalent in Fcy	Savings and Current Accounts(Fcy)	3M and Above - UGX 5,000	NWSC Payment	UGX 1,000
OVER THE COUNTER WITHDRAW CHARGES		USD/EUR 5, GBP 4		Umeme Payment	UGX 1,000
CHEQUE BOOK				School Fees	UGX 2,000
Cheque Book	UGX 1,000 per leaf.	CHEQUE CHARGES (INWARD)		LOAN RELATED CHARGES	
Counter leaf(Ugx)	UGX 20,000	Insufficient Funds	UGX 100,000	Personal Loan Application Fees	UGX 20,000 - UGX 50,000
Counter leaf(Fcy)	EUR/GBP 3,USD 5	Effects not cleared	UGX 40,000	Other Loan Application Fees	UGX 50,000
Cheque Clearing	Nil	Technical Reasons	UGX 20,000	Loan Arrangement/Processing Fees (% of Loan)	1-9%
BOUNCED CHEQUES CHARGES (OUTWARD)		BOUNCED CHEQUES CHARGES (OUTWARD)		INTEREST CHARGES	
Insufficient Funds	Nil	Insufficient Funds	Nil	Micro Business Loans	PLR+ Up to 5% p.a.
Effects not cleared	Nil	Effects not cleared	Nil	SME Business Loans	PLR+ Up to 4% p.a.
Technical Reasons	Nil	Technical Reasons	Nil	Micro Agriculture Loans	PLR+ Up to 4% p.a.
GENERAL SERVICES		GENERAL SERVICES		SME Agriculture Loans	PLR+ Up to 4% p.a.
E-statement to valid customers email	Nil	E-statement to valid customers email	Nil	Contract Financing	PLR+ Up to 5% p.a.
Interim/Duplicate statement printed (per page)	UGX 3,000	Interim/Duplicate statement printed (per page)	UGX 3,000	Green Financing	PLR+ Up to 3% p.a.
Account closure charge	UGX 20,000	Account closure charge	UGX 20,000	Personal Loans	PLR +/- Up to 5% p.a.
ATM SERVICES		ATM SERVICES		Asset Financing	PLR +/- Up to 4% p.a.
Initial ATM Card Issuance	UGX 15,000	Initial ATM Card Issuance	UGX 15,000	Wash Loans	PLR +/- Up to 3% p.a.
ATM Card replacement(Lost/Damaged)	UGX 15,000	ATM Card replacement(Lost/Damaged)	UGX 15,000	Other Loans	PLR +/- Up to 4% p.a.
ATM Card replacement(Faulty)	Nil	ATM Card replacement(Faulty)	Nil	Community Banking Loans	PLR +/- Up to 4% p.a.
ATM cash deposit on PostBank ATM	Nil	ATM cash deposit on PostBank ATM	Nil	Quick Loans	5% p.m
ATM Cardless withdraw	UGX 2,000	ATM Cardless withdraw	UGX 2,000	INSURANCE PREMIUM RATES	
ATM cash withdrawal on PostBank ATM	UGX 1,000	ATM cash withdrawal on PostBank ATM	UGX 1,000	Agriculture Loans for crops (% of Loan)	3.2%
Balance Inquiry at PostBank ATM	UGX 500	Balance Inquiry at PostBank ATM	UGX 500	Agriculture Loans for animals (% of Loan)	2.7%
Mini statement at PostBank ATM	UGX 500	Mini statement at PostBank ATM	UGX 500	All other Loans - Life Insurance (% of Loan)	0.8%-1%
ATM cash withdrawal (Interswitch Network)	UGX 2,000	ATM cash withdrawal (Interswitch Network)	UGX 2,000	OTHER LOAN CHARGES	
Interswitch ATM Balance Inquiry	UGX 600	Interswitch ATM Balance Inquiry	UGX 600	Restructuring Fees(% of Loan)	1-2%
Interswitch ATM Mini statement	UGX 600	Interswitch ATM Mini statement	UGX 600	Early Settlement Fees(% of Loan)	Nil
Union Pay Card ATM withdraw charge	UGX 10,000	Union Pay Card ATM withdraw charge	UGX 10,000	Penalty Fees	Up to 3.5% per month of amount overdue
Union Pay Card ATM Balance Inquiry	Nil	Union Pay Card ATM Balance Inquiry	Nil	CRB Card/Replacement	UGX 30,000
Union Pay Card POS Purchase	Nil	Union Pay Card POS Purchase	Nil	CRB Inquiry /Report	UGX 8,000 -UGX 15,000
OTHER SERVICES		OTHER SERVICES		GUARANTEES	
E-Statement to valid customers email	Nil	E-Statement to valid customers email	Nil	Arrangement Fees(% of Value)	0.5% minimum UGX 100,000
Interim/Duplicate Statement Printed(per page)	UGX 3,000	Interim/Duplicate Statement Printed(per page)	UGX 3,000	Commission	1% Per quarter min UGX 100,000
Account Closure Charge	UGX 20,000	Account Closure Charge	UGX 20,000	Amendment	UGX 50,000
Children's Savings Coin Bank	UGX 20,000	Children's Savings Coin Bank	UGX 20,000	Bank Sealed Endorsement	UGX 50,000
Certificate of Accounts	UGX 30,000	Certificate of Accounts	UGX 30,000	LETTERS OF CREDIT	
Certificate of Balance	UGX 50,000	Certificate of Balance	UGX 50,000	Arrangement Fees	0.5% minimum UGX 100,000
Audit Confirmation Report	UGX 50,000	Audit Confirmation Report	UGX 50,000	Commission	0.75%(Cash Covered) 1% per qtr(Collateral Covered)
Bankers Letter of Introduction	UGX 50,000	Bankers Letter of Introduction	UGX 50,000	Amendment	UGX 50,000
Company Search Fees	UGX 70,000	Company Search Fees	UGX 70,000	SECURITY PERFECTION (MORTGAGE FEES)	
Other Registered Entity Search Fees	UGX 40,000	Other Registered Entity Search Fees	UGX 40,000	≤ 200m	UGX 380,000
Letters of Administration Verification	UGX 40,000	Letters of Administration Verification	UGX 40,000	200m-400m	UGX 1,000,000
Other Document Verification	UGX 40,000	Other Document Verification	UGX 40,000	>400m-600m	UGX 1,500,000
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	>600m-1bn	UGX 2,000,000
SMS Alerts	Nil	SMS Alerts	Nil	>1bn-2bn	UGX 4,000,000
Account Reactivation	Nil	Account Reactivation	Nil	>2bn	UGX 5,000,000
Dormancy on Account	UGX 10,000	Dormancy on Account	UGX 10,000	MONEY TRANSFER SERVICES	
Salary Handling	UGX 2,500	Salary Handling	UGX 2,500	Western Union Commision Abroad,	UGX 6,000- UGX 65,000
Student Allowance handling	UGX 2,500	Student Allowance handling	UGX 2,500	Western Union Commission Within East Africa	
OVER THE COUNTER UTILITY PAYMENTS		OVER THE COUNTER UTILITY PAYMENTS		MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000,2% of value for >5.4m transactions
National Water Deposits-Over The Counter	Nil	National Water Deposits-Over The Counter	Nil	Transfast (Cash Out)	Nil
Umeme Payments-Over The Counter	Nil	Umeme Payments-Over The Counter	Nil	POSTAL PAY	
BANK TO WALLET		BANK TO WALLET		Over the Counter Cash Out	Nil
≤ UGX 5,000	Nil	≤ UGX 5,000	Nil	Direct to Account Credit	Nil
UGX 5,001 - UGX 60,000	Nil	UGX 5,001 - UGX 60,000	Nil	CHIPPER CASH	
UGX 60,001 - UGX 125,000	Nil	UGX 60,001 - UGX 125,000	Nil	Direct to Account Credit	Nil
UGX 125,001 - UGX 250,000	Nil	UGX 125,001 - UGX 250,000	Nil	BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)	
UGX 250,001 - UGX 500,000	Nil	UGX 250,001 - UGX 500,000	Nil	MOTOR FOR BUSINESS	
UGX 500,001 - UGX 1,000,000	Nil	UGX 500,001 - UGX 1,000,000	Nil	INDICATIVE RATE*	
UGX 1,000,001- UGX 2,000,000	Nil	UGX 1,000,001- UGX 2,000,000	Nil	Saloons, station wagon, pick-up (For commercial use)	5%
UGX 2,000,001- UGX 5,000,000	Nil	UGX 2,000,001- UGX 5,000,000	Nil	Saloons, station wagon, pick-up (For private use)	4%
UGX 5,000,001- UGX 20,000,000	Nil	UGX 5,000,001- UGX 20,000,000	Nil	Lorries, prime movers, tractor heads, trailers, etc	6%
AGENCY BANKING		AGENCY BANKING		Petrol/Gas/Chemical Tankers	7.5%
TRANSACTION BANDS	WITHDRAW CHARGE	DEPOSIT CHARGE		All Other tankers	6%
UGX 500-UGX 5,000	UGX 500	UGX 300		Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV	7.5%
UGX 5,001 - UGX 15,000	UGX 700	UGX 300		PMO/Coporate and school buses	5%
UGX 15,001- UGX 30,000	UGX 800	UGX 300		* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms)	
UGX 30,001 - UGX 45,000	UGX 1,000	UGX 300		Business Combined Insurance	
UGX 45,001 - UGX 60,000	UGX 1,100	UGX 300		Indicative rate*	
UGX 60,001 - UGX 125,000	UGX 1,300	UGX 500		Business Combined to cover various business risks (property, equipment, business and liability risks)	
UGX 125,001- UGX 250,000	UGX 2,000	UGX 700		Indicative rate*	
UGX 250,001- UGX 500,000	UGX 2,900	UGX 1,000		Rate depends on age, period on cover and premium payment plans	
UGX 500,001- UGX 1,000,000	UGX 3,750	UGX 1,600		AGENCY BANKING	
UGX 1,000,001- UGX 2,000,000	UGX 5,500	UGX 2,000		TRANSACTION BANDS	WITHDRAW CHARGE
UGX 2,000,001- UGX 4,000,000	UGX 10,000	UGX 3,000		Cash Withdraw	Send to Wendi Customer
UGX 4,000,001- UGX 5,000,000	UGX 12,500	UGX 3,500		Utility Bills / Buy Goods	School Fees
UGX 5,000,001- UGX 20,000,000	N/A	UGX 3,500		URA & Other Govt Payments	Send to MoMo & Airtel Money
AGENCY BANKING		AGENCY BANKING		Send to Other Bank Account	Send Cash Voucher
TRANSACTION BANDS	WITHDRAW CHARGE	DEPOSIT CHARGE		ATM Withdraw	Bulk Payments (Registered)
UGX 500-UGX 5,000	UGX 500	UGX 300		Bulk Payments (Un-registered)	
UGX 5,001 - UGX 15,000	UGX 700	UGX 300		WALLET TRANSACTIONS	
UGX 15,001- UGX 30,000	UGX 800	UGX 300		TRANSACTION LIMITS	
UGX 30,001 - UGX 45,000	UGX 1,000	UGX 300		DEPOSITS (Per transaction)	MIN MAX
UGX 45,001 - 60,000	UGX 1,100	UGX 300		500	5,000,000
UGX 60,001 - UGX 125,000	UGX 1,300	UGX 500		WITHDRAWALS (Per transaction)	500
UGX 125,001- UGX 250,000	UGX 2,000	UGX 700		INTEREST ON DEPOSITS	
UGX 250,001- UGX 500,000	UGX 2,900	UGX 800		Wendi Current	0%
UGX 500,001- UGX 1,000,000	UGX 3,750	UGX 800		Wendi Individual Savings	up to 9%
UGX 1,000,001- UGX 2,000,000	UGX 5,500	UGX 800		Wendi PDM Group Savings	up to 9%
UGX 2,000,001- UGX 4,000,000	UGX 10,000	UGX 800		Wendi Other Group Savings	up to 9%
UGX 4,000,001- UGX 5,000,000	UGX 12,500	UGX 800		Wendi Agent and Enterprise Savings	up to 9%
UGX 5,000,001- UGX 20,000,000	N/A	UGX 800			

NOTE:

All charges will be subject to 15% excise duty with the exception of loan-related fees. The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or via other optional medium.



WALLET TRANSACTIONS

TRANSACTION LIMITS	MIN	MAX
DEPOSITS (Per transaction)	500	5,000,000
WITHDRAWALS (Per transaction)	500	5,000,000
INTEREST ON DEPOSITS		
Wendi Current	0%	
Wendi Individual Savings	up to 9%	
Wendi PDM Group Savings	up to 9%	
Wendi Other Group Savings	up to 9%	
Wendi Agent and Enterprise Savings	up to 9%	

CASH DEPOSITS:

FREE

Transaction Bands	Cash Withdraw	Send to Wendi Customer	Utility Bills / Buy Goods	School Fees	URA & Other Govt Payments	Send to MoMo & Airtel Money	Send to Other Bank Account	Send Cash Voucher	ATM Withdraw	Bulk Payments (Registered)	Bulk Payments (Un-registered)
501 - 2,500	250	200	0	500	2,000	N/A	1,000	N/A	N/A	1,000	1,000
2,501 - 5,000	300	200	300	500	2,000	500	1,000	N/A	N/A	1,000	1,000
5,001 - 15,000	700	500	800	500	2,000	750	1,000	1,000	1,000	1,000	1,000
15,001 - 30,000	800	500	800	500	2,000	1,200	1,000	1,200	1,000	1,000	1,000
30,001 - 45,000	1,000	500	1,000	500	2,000	1,500	1,000	1,800	1,000	1,000	1,000
45,001 - 60,000	1,100	500	1,000	500	2,000	1,70					