TARIFF GUIDE Effective TARIFF GUIDE Effective 13th April 2025



| | | | | | | | | DEPC | SIT PR | ODUCTS | | | | | | | | | |
|--|-------------------------------------|-----------------|--------------|--|--|--|------------------|--|---|--|---------------------------------------|--------------------|---|------------------------------------|---|---|------------|--|--|
| | OPENING BALANCE | | _ | MINIMUM BALANCE | | | | _ | MONTHLY MANAGEMENT FEE FR | | | | | FREE WITHDRAWALS | INTEREST TO BE EARNED | BELOW MIN BALANCE | | | |
| CURRENT ACCOUNTS | UGX | USD | EURO | GBP | KES | UGX | USD | EURO | GBP | KES | UGX | USD | EURO | GBP | | | | | |
| ZeroFlex Account VSLA Account | 20,000 50,000 | | | | | 20,000 NIL | | | | | NIL NIL | | | | 1 Free per quarter 4 free per year | N/A N/A | | | |
| SACCO Account Investment Club Account | 50,000 50,000 | | | | | NIL NIL | | | | | NIL NIL | | | | 1 free per month | N/A N/A | | | |
| Personal Current Account | 50,000 | 50 | 30 | 30 | 5,000 | 25,000 | 25 | 15 | 15 | 2,500 | 3,000 | | | | N/A | N/A | | | |
| Business Current Account Salary Current Account | 100,000 20,000 | 100 50 | 60 30 | 60 30 | 10,000 5,000 | 50,000 NIL | 50 | 30 | 30 | 5,000 | 5,000 NIL | | | | N/A N/A | N/A N/A | | | |
| Government Current Account | 100,000 | | | | | 50,000 | | | | | 30,000 | | | | N/A | Up to 0.5% p.a. for balances of UGX 5,000,000 and above | | | |
| SAVINGS ACCOUNTS Ordinary Savings Account | 8,000 | | | | | 8,000 | | | | | 3,000 | | | | | On Balances ≥ 10m | NIL | | |
| Business Savings Account | 100,000 | | | | | 100,000 | | | | | 8,000 | | | | N/A | On Balances ≥ 15m | NIL | | |
| Diaspora Savings Account Campus Life Account | 35,000 10,000 | 10 | 10 | 10 | | 35,000 10,000 | 10 | 10 | 10 | | NIL NIL | | | | N/A N/A | On Balances ≥ 5m On Balances ≥ 0.1m | NIL NIL | | |
| outh Save Account | 10,000 | | | | | 10,000 | | | | | 3,000 | | | | N/A | On Balances ≥ 0.1m | NIL | | |
| arly Start Account ummit Personal Account | 10,000 200,000 | | | | | 10,000 200,000 | | | | | NIL 30,000 | | | | 4 free per year 10 free per month | On Balances ≥ 0.2m On Balances ≥ 5m | NIL NIL | | |
| ummit Business Account | 500,000 | | | | | 500,000 | | | | | 30,000 | | | | 10 free per month | On Balances ≥ 5m | NIL | | |
| ost Save Account | 50,000 | | | | | 50,000 | | | | | NIL | | | | 1 free per quarter UGX 20,000 extra | On Balances ≥ 0.2m | NIL | | |
| mart Woman Account | 25,000 | | | | | 25,000 | | | | | 3,000 | | | | N/A | On Balances ≥ 0.2m | NIL | | |
| NVESTMENT ACCOUNTS ixed Deposit Account | 1,000,000 | | | | | 1,000,000 | | | | | NIL | | | | | Negotiable | N/A N/A | | |
| Call Deposit Account NOTE: Foreign currency amounts sha | 10,000,000 all be subjected to t | heir equivalent | value in UGX | | | 10,000,000 | | | | | NIL | | | | | Negotiable | IV/A | | |
| ETAILS | | | | C | HARGES | (| GENERAL | SERVICES | _ | DAN RELA | TED CHAR | GES | | | CHARGES | | | | |
| DEPOSIT CHARGES | | | | C | | | | | | STANDING ORD | ER PAYMENTS | | | | CHARGES | | | | |
| Over-the-counter Ugx | | | | | NIL | | | | | | et up(within PBU) | | | | UGX 2,000 | | | | |
| Over-the-counter Foreign Currency | | | | | ≤ 5,000 USD deposits or equivalent in foreign currency – Free per day 0.35 % for > 5,000 USD deposits or equivalent in foreign currency. | | | | | Standing orders Standing orders | | | | | UGX 2,000 UGX 5,000 | | | | |
| OVER THE COUNTER WITHDRAW CHA | ARGES | | | | | | | | | Standing order of | ancellations | | | | UGX 5,000 | | | | |
| Savings and Current Accounts(Ugx) | | | | | UGX 7,000 For amounts below UGX 3,500,000 0.2% Capped at UGX 20,000 For amounts above UGX 3,500,000 | | | | | Standing order - | | Start Accounts | | | UGX 10,000 | | | | |
| avings and Current Accounts(Fcy) | | | | | SD/EUR 5,GBP | | anto above oux s | 5,500,000 | | | to SAYE and Early S MOBILE BANKING | | | | UGX 2,000 | | | | |
| HEQUE BOOK | | | | | | | | | | Onboarding and | | | | | NIL | | | | |
| heque Book ounter leaf(Ugx) | | | | | GX 1,000 per lea GX 20,000 | af. | | | | Balance Inquiry Mini Statement | | | | | NIL NIL | | | | |
| ounter leaf(Fcy) | | | | | JR/GBP 3,USD ! | 5 | | | | Airtime Purchase | 2 | | | UGX 300 | | | | | |
| heque Clearing | | | | N | L | | | | | Utility Payments | | | | | UGX 1,000 | | | | |
| TOP PAYMENTS - INWARD eturned Cheques - Insufficient Funds | | | | | GX 150,000 | | | | | Outgoing RTGS Outgoing EFT | | | | | UGX 10,000 UGX 3,000 | | | | |
| eturned Cheques - Insumcient Funds eturned Cheques - Effects not cleared | | | | | GX 150,000 GX 50,000 | | | | | BANK TO WALLI | т | | | | OGX 3,000 | | | | |
| eturned Cheques - Technical Reasons | s | | | U | GX 20,000 | | | | | ≤ UGX 5,000 | | | | | UGX 1,700 | | | | |
| TOP PAYMENTS - OUTWARD eturned Cheques - Insufficient Funds | | | | N | II. | | | | | UGX 5,001 - UGX UGX 60,001 - UG | • | | | | UGX 2,200 UGX 2,400 | | | | |
| eturned Cheques - Insumcient Funds eturned Cheques - Effects not cleared | | | | N | | | | | | UGX 125,001 - UG | | | | | UGX 2,700 | | | | |
| eturned Cheques - Technical Reasons | s | | | N | IL | | | | | UGX 250,001 - U | | | | | UGX, 3,000 | | | | |
| ENERAL SERVICES -statement to valid customers email | | _ | _ | N | IL | | | | _ | UGX 500,001 - UGX 1,000,001 - UGX 1 | | | | | UGX 3,200 UGX 4,200 | | | | |
| nterim/Duplicate statement printed (p | per page) | | | | GX 3,000 | | | | | UGX 2,000,001- U | | | | | UGX 6,200 | | | | |
| ccount closure charge TM SERVICES | | | | U | GX 20,000 | | | | _ | AGENCY BANKIN Balance Inquiry | | | | | UGX 500 | | | | |
| nitial ATM Card Issuance | | _ | _ | U | GX 15,000 | | | | | Mini Statement | | | | | UGX 500 | | | | |
| TM Card replacement(Lost/Damaged, | /Expired) | | | | GX 15,000 | | | | | TRANSACTION | | | | | WITHDRAW | V CHARGE DEPOSIT CHARG | E | | |
| TM Card replacement(Faulty) TM cash deposit on PostBank ATM | d replacement(Faulty) | | | | NIL NIL | | | | | UGX 500-UGX 5,000 UGX 5,001 - UGX 15,000 | | | | | | UGX 500 UGX 300 UGX 700 UGX 300 | | | |
| TM Cardless withdraw | · | | | U | UGX 2,000 | | | | | UGX 15,001- UGX 30,000 | | | | | | UGX 800 UGX 300 | | | |
| TM cash withdrawal on PostBank ATM | 1 | | | | UGX 1,000 UGX 500 | | | | | UGX 30,001 - UGX 45,000 UGX 45,001 - UGX 60,000 | | | | | | UGX 1,000 UGX 300 UGX 1,100 UGX 300 | | | |
| alance Inquiry at PostBank ATM ini statement at PostBank ATM | | | | | GX 500 GX 500 | | | | | UGX 45,001 - UG | | | | | UGX 1,300 | UGX 500 | | | |
| ΓM cash withdrawal - Interswitch | | | | U | GX 2,400 | | | | | UGX 125,001- UC | X 250,000 | | | | UGX 2,000 | UGX 700 | | | |
| terswitch ATM Balance Inquiry | | | | GX 600 GX 600 | | | | _ | UGX 250,001- UC | | | | | UGX 2,900 UGX 3,750 | UGX 1,000 UGX 1,600 | | | | |
| nterswitch ATM Mini statement nion Pay Card ATM withdraw charge | | | | GX 10,000 | | | | | UGX 1,000,001-00 | | | | | UGX 5,500 | UGX 2,000 | | | | |
| Union Pay Card ATM Balance Inquiry | | | N | IL | | | | | UGX 2,000,001-1 | JGX 4,000,000 | | | | UGX 10,000 | UGX 3,000 | | | | |
| nion Pay Card POS Purchase THER SERVICES | | | | N | NIL | | | | | UGX 4,000,001- UGX 5,000,001- UGX 5 | | | | UGX 12,500 UGX 3,500 N/A UGX 3,500 | | | | | |
| -Statement to valid customers email | | | | | IL | | | | | AGENCY BANKII | IG UTILITY PAYME | NTS | | | | 5 5 A 5,500 | | | |
| nterim/Duplicate Statement Printed p ccount Closure Charge | per page | | | | GX 3,000 or FX I GX 20,000 or FX | | | | | URA NWSC | | | | | UGX 2,000 UGX 1,000 | | | | |
| hildren's Savings Coin Bank | | | | | GX 20,000 or FX GX 20,000 | Lyarvatetti | | | | UEDCL | | | | | UGX 1,000 | | | | |
| ertificate of Accounts | | | | U | GX 30,000 | | | | | School Fees | | | | | UGX 2,000 | | | | |
| ertificate of Balance udit Confirmation Report | | | | | GX 50,000 GX 50,000 | | | | | LOAN RELATED Personal Loan A | | | | | 11CX 30 000 | - UGX 50.000 | | | |
| ankers Letter of Introduction | | | U | UGX 50,000 | | | | | Others Loan App | lication Fees | | | UGX 20,000 - UGX 50,000 UGX 50,000 - UGX 100,000 | | | | | | |
| ompany Search Fees | restment Club | | | | GX 70,000 or FX | | | | | | nt/Processing/ Lice | ensing Fees(% of L | oan) | | 1-9% | | | | |
| roup search Fees - SACCO VSLA & Invo etters of Adminstration Verification | estment Club | | | | GX 40,000 or FX GX 40,000 | Equivalent | | | | Micro Business L | | | | | PLR + Up to | 5% p.a. | | | |
| Other Document Verification | | | U | UGX 40,000 | | | | | SME Business Loans | | | | | | PLR + Up to 4% p.a. | | | | |
| tetreival of Vouchers/Camera/Footage upon equest by customer | | | U | UGX 50,000 | | | | | Micro Agriculture Loans SME Agriculture Loans | | | | | | PLR + Up to 4% p.a. PLR + Up to 4% p.a. | | | | |
| AS Alerts | | | | NIL | | | | | Contract Financing | | | | | | PLR + Up to 5% p.a. | | | | |
| count Reactivation | | | | NIL LIGX 10,000 or EX Equivalent | | | | | Green Financing Personal Loans | | | | | | PLR + Up to 3% p.a. | | | | |
| • | | | | UGX 10,000 or FX Equivalent UGX 2,500 or FX Equivalent | | | | | Personal Loans Asset Financing | | | | | | PLR +/- Up to 5% p.a. PLR +/- Up to 4% p.a. | | | | |
| udent Allowance handling | | | | | GX 2,500 01 1 X 1 | , | | | | Wash Loans | | | | | PLR +/- Up t | to 3% p.a. | | | |
| ER-THE-COUNTER UTILITY PAYMENT WSC | S | | | AL | IL | | | | _ | Other Loans Community Ban | king Loans | | | | PLR +/- Up 1 PLR +/- Up 1 | | | | |
| EDCL | | | | | GX 1,000 | | | | | Quick Loans | Ŭ | | | | 5% p.m | το 170 μ .α. | | | |
| VER-THE-COUNTER COLLECTIONS | | | | | CV 2.000 | | | | | OTHER LOAN CI | | | | | 4.001 | | | | |
| chool Fees UGX 2,000 IRA Collection per deposit UGX 2,000 | | | | | | | | Restructuring Fees(% of Loan) Early Settlement Fees(% of Loan) | | | | | 1-2% NIL | | | | | | |
| SSF | | | | | NIL | | | | | Digital Loan setup fee | | | | | | upto 10% | | | |
| OCAL FUNDS TRANSFERS | | | | | | | | | | Penalty Fees CRB Card (Penlacement | | | | | | Up to 10% per month of amount overdue | | | |
| ter-account transfers coming EFT | | | | | UGX 2,000 or FX Equivalent | | | | | CRB Card/Replacement CRB Inquiry /Report | | | | | | UGX 30,000 UGX 8,000 -UGX 15,000 | | | |
| utgoing EFT | | | | | | X 4,000 or FX Equivalent X 5,000 or FX Equivalent | | | | CRB Inquiry /Report GUARANTEES | | | | | 00/ 0,000 - | OGA 6,000 -00A 15,000 | | | |
| coming RTGS | | | | U | GX 3,500 or FX E | quivalent | | | | Arrangement Fees(% of Value) | | | | | 0.5% minimum UGX 100,000 | | | | |
| utgoing RTGS raft Charge to PostBank Customers | | | | | GX 20,000 or FX GX 10,000 or FX | | | | | Commission Amendment | | | | | · · | rter min UGX 100,000 | | | |
| raft Cancellation/Repurchase | | | | | | | | | | Amendment Bank Sealed End | lorsement | | | | UGX 50,000 UGX 50,000 | | | | |
| Stop Payment | онукеригспаse | | | | | _ | | | | | EDIT | | | | UGA 50,000 | | | | |

| MOTOR FOR BUSINESS | Indicative rate* |
|---|-------------------------------------|
| BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax) | |
| Outward TTs any other investigations | USD/GBP/EUR 10 or equivalent |
| Outward TTs funds recalled | USD/GBP/EUR 10 or equivalent |
| Outward TTs amendments | USD/GBP/EUR 10 or equivalent |
| Cancellation of Transfers | USD 25, GBP/EUR 15 or equivalent |
| Inward Foreign Transfers (TTs/Swift) | USD/GBP/EUR 10 or equivalent |
| | (*Excludes Correspondent Bank Fees) |

6%

7.5%

6%

7.5%

5%

USD15, GBP/EUR 12 or equivalent

USD15, GBP/FUR 12 or equivalent

Rate depends on age, period on cover and premium payment plans

Saloons, station wagon, pick-up (For commercial use) Saloons, station wagon, pick-up (For private use) Lorries, prime movers, tractor heads, trailers, etc Petrol/Gas/Chemical Tankers

Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV PMO/Coprorate and school buses * Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms) Business Combined Insurance

Business Combined to cover various business risks (property, equipment, business and liability risks)

Retail /Individual Life products

Indicative rate*

Rate dependent on selection of risks covered Indicative rate*

CASH DEPOSITS FREE

All Other tankers

FOREIGN FUNDS TRANSFERS

Outward (TTs/Swift)(SHA)

Outward (TTs/Swift)(OUR)

| | DE1 03 | | | |
|------------------------------------|--------------------------------|------|--------|--|
| WALLET TRANSACTIONS | WENDI TO POSTBAN ACCOUNT | | FREE | |
| TRANSACTION LIMITS | MIN | M/ | λX | |
| DEPOSITS (Per transaction) | 500 | 7,00 | 00,000 | |
| WITHDRAWALS (Per transaction) | 500 | 5,00 | 00,000 | |
| INTEREST ON SAVINGS | | | | |
| Wendi Individual Savings | Up to 1 | 0% p | .a | |
| Wendi PDM Group Savings | Up to 2% p.a | | | |
| Wendi Other Group Savings | Up to 5% p.a | | | |
| Wendi Agent and Enterprise Savings | Up to 5% p.a | | | |

| Transaction Bands | Cash Withdraw | Send to Wendi Customer | Utility Bills / Buy Goods | School Fees | URA and Other Gov't Payments | Send to MoMo and Airtel Money | Send to Other Bank Account | Send Cash Voucher | ATM Withdraw | Bulk Payments |
|------------------------|------------------|---------------------------|------------------------------|-------------|---------------------------------|----------------------------------|-------------------------------|----------------------|--------------|---------------|
| 501 - 2,500 | 250 | 200 | 0 | 650 | 2,000 | N/A | 1,000 | N/A | N/A | 200 |
| 2,501 - 5,000 | 300 | 200 | 300 | 700 | 2,000 | 500 | 1,000 | N/A | 500 | 200 |
| 5,001 - 15,000 | 700 | 500 | 800 | 750 | 2,000 | 750 | 1,000 | 1,000 | 1,000 | 200 |
| 15,001 - 30,000 | 800 | 500 | 800 | 800 | 2,000 | 1,200 | 1,000 | 1,200 | 1,000 | 200 |
| 30,001 - 45,000 | 1,000 | 500 | 1,000 | 800 | 2,000 | 1,500 | 1,000 | 1,800 | 1,000 | 200 |
| 45,001 - 60,000 | 1,100 | 500 | 1,000 | 850 | 2,000 | 1,700 | 1,100 | 2,000 | 1,000 | 200 |
| 50,001 - 125,000 | 1,300 | 500 | 1,500 | 1,000 | 2,000 | 2,000 | 1,300 | 2,800 | 1,500 | 400 |
| 25,001 - 250,000 | 2,000 | 500 | 1,700 | 1,300 | 2,000 | 2,500 | 2,000 | 3,000 | 1,500 | 400 |
| 250,001 - 500,000 | 2,900 | 500 | 2,500 | 1,700 | 2,000 | 3,000 | 2,900 | 6,800 | 2,000 | 400 |
| 500,001 - 1,000,000 | 3,750 | 800 | 4,000 | 2,050 | 4,000 | 4,000 | 3,750 | 10,000 | 3,500 | 600 |
| 1,000,001 - 2,000,000 | 5,500 | 800 | 5,000 | 2,650 | 7,000 | 5,000 | 5,500 | 15,000 | 3,500 | 1,000 |
| 2,000,001 - 5,000,000 | 10,000 | 800 | 10,000 | 4,700 | 10,000 | 10,000 | 10,000 | N/A | 5,000 | 1,000 |
| 5,000,001 - 10,000,000 | 12,000 | 800 | 15,000 | 5,500 | 15,000 | 15,000 | 15,000 | N/A | 5,000 | 1,000 |

SECURITY PERFECTION (MORTGAGE FEES)

Western Union Comission abroad / Within East Africa

DOCUMENTARY COLLECTIONS PROCESSING FEE

All charges will be subject to 15% excise duty with the exception of loan-related fees.

All payments to non residents who derive any income from sources in Uganda will attract a withholding tax at a rate of 15% of the gross payment.

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

MONEY TRANSFER SERVICES

Transfast (Cash Out)

Direct to Account Credit

Export Handling/Collection

Import Handling/Collection

CHIPPER CASH

Avalisation

MoneyGram East Africa Transfer Charges

branches and ATMs or other optional medium.

Arrangement Fees

Commission

Amendment

>400m-600m >600m-1bn

>1bn-2bn

>2hn

≤ 200m 200m-400m

| Transaction Bands | PBU Bank Deposit at Wendi Agent |
|------------------------|------------------------------------|
| 501 - 2,500 | N/A |
| 2,501 - 5,000 | N/A |
| 5,001 - 15,000 | 300 |
| 15,001 - 30,000 | 300 |
| 30,001 - 45,000 | 300 |
| 45,001 - 60,000 | 300 |
| 60,001 - 125,000 | 500 |
| 125,001 - 250,000 | 700 |
| 250,001 - 500,000 | 1,000 |
| 500,001 - 1,000,000 | 1,000 |
| 1,000,001 - 2,000,000 | 2,000 |
| 2,000,001 - 4,000,000 | 3,000 |
| 4,000,001 - 20,000,000 | 3,500 |

0.5% minimum UGX 100,000

UGX 50,000

UGX 380,000

UGX 1,000,000 UGX 1,500,000

UGX 2,000,000

UGX 4,000,000 UGX 5,000,000

UGX 6,000- UGX 65,000

0.2% (Min UGX 150,000)

0.5% per quarter (Min UGX 150,000)

0.75%(Cash Covered), 1% per qtr(Collateral Covered)

UGX 5,900 - UGX 63,000, 2% of value for >5.4m transactions

0.2% all in Min. USD 150 (Includes courier charges, SWIFT & PBU commission)

For more information on the Pearl Bank products and services, please contact the nearest Pearl Bank branch or call Toll Free Line: 0800 217 200, Whatsapp: +256 707 993 930, Email: customerservice@pearlbank.com