

	DEPOSIT PRODUCTS																
	OPENING BALANCE					MINIMUM BALANCE					MONTHLY MANAGEMENT FEE				FREE WITHDRAWALS	INTEREST TO BE EARNED	BELOW MIN BALANCE
	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP			
CURRENT ACCOUNTS																	
ZeroFlex Account	20,000					20,000					NIL				1 Free per quarter	N/A	
VSLA Account	50,000					NIL					NIL				4 free per year	N/A	
SACCO Account	50,000					NIL					NIL				1 free per month	N/A	
Investment Club Account	50,000					NIL					NIL				NIL	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	100,000	100	60	60	10,000	50,000	50	30	30	5,000	5,000				N/A	N/A	
Salary Current Account	20,000	50	30	30	5,000	NIL					NIL				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	35,000	10	10	10		35,000	10	10	10		NIL				N/A	On Balances ≥ 5m	NIL
Campus Life Account	10,000					10,000					NIL				N/A	On Balances ≥ 0.1m	NIL
Youth Save Account	10,000					10,000					3,000				N/A	On Balances ≥ 0.1m	NIL
Early Start Account	10,000					10,000					NIL				4 free per year	On Balances ≥ 0.2m	NIL
Summit Personal Account	200,000					200,000					30,000				10 free per month	On Balances ≥ 5m	NIL
Summit Business Account	500,000					500,000					30,000				10 free per month	On Balances ≥ 5m	NIL
Post Save Account	50,000					50,000					NIL				1 free per quarter	On Balances ≥ 0.2m	NIL
															UGX 20,000 extra		
Smart Woman Account	25,000					25,000					3,000				N/A	On Balances ≥ 0.2m	NIL
INVESTMENT ACCOUNTS																	
Fixed Deposit Account	1,000,000					1,000,000					NIL					Negotiable	N/A
Call Deposit Account	10,000,000					10,000,000					NIL					Negotiable	N/A
NOTE: Foreign currency amounts shall be subjected to their equivalent value in UGX																	

GENERAL SERVICES AND LOAN RELATED CHARGES		
DETAILS		CHARGES
DEPOSIT CHARGES		
Over-the-counter Ugx	NIL	
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.	
OVER THE COUNTER WITHDRAW CHARGES		
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	
Savings and Current Accounts(Fcy)	USD/EUR 5,GBP 4	
CHEQUE BOOK		
Cheque Book	UGX 1,000 per leaf.	
Counter leaf(Ugx)	UGX 20,000	
Counter leaf(Fcy)	EUR/GBP 3,USD 5	
Cheque Clearing	NIL	
STOP PAYMENTS - INWARD		
Returned Cheques - Insufficient Funds	UGX 150,000	
Returned Cheques - Effects not cleared	UGX 50,000	
Returned Cheques - Technical Reasons	UGX 20,000	
STOP PAYMENTS - OUTWARD		
Returned Cheques - Insufficient Funds	NIL	
Returned Cheques - Effects not cleared	NIL	
Returned Cheques - Technical Reasons	NIL	
GENERAL SERVICES		
E-statement to valid customers email	NIL	
Interim/Duplicate statement printed (per page)	UGX 3,000	
Account closure charge	UGX 20,000	
ATM SERVICES		
Initial ATM Card Issuance	UGX 15,000	
ATM Card replacement(Lost/Damaged/Expired)	UGX 15,000	
ATM Card replacement(Faulty)	NIL	
ATM cash deposit on PostBank ATM	NIL	
ATM Cardless withdraw	UGX 2,000	
ATM cash withdrawal on PostBank ATM	UGX 1,000	
Balance Inquiry at PostBank ATM	UGX 500	
Mini statement at PostBank ATM	UGX 500	
ATM cash withdrawal - Interswitch	UGX 2,400	
Interswitch ATM Balance Inquiry	UGX 600	
Interswitch ATM Mini statement	UGX 600	
Union Pay Card ATM withdraw charge	UGX 10,000	
Union Pay Card ATM Balance Inquiry	NIL	
Union Pay Card POS Purchase	NIL	
OTHER SERVICES		
E-Statement to valid customers email	NIL	
Interim/Duplicate Statement Printed per page	UGX 3,000 or FX Equivalent	
Account Closure Charge	UGX 20,000 or FX Equivalent	
Children's Savings Coin Bank	UGX 20,000	
Certificate of Accounts	UGX 30,000	
Certificate of Balance	UGX 50,000	
Audit Confirmation Report	UGX 50,000	
Bankers Letter of Introduction	UGX 50,000	
Company Search Fees	UGX 70,000 or FX Equivalent	
Group search Fees - SACCO VSLA & Investment Club	UGX 40,000 or FX Equivalent	
Letters of Administration Verification	UGX 40,000	
Other Document Verification	UGX 40,000	
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	
SMS Alerts	NIL	
Account Reactivation	NIL	
Dormancy on Account	UGX 10,000 or FX Equivalent	
Salary Handling	UGX 2,500 or FX Equivalent	
Student Allowance handling	UGX 2,500	
OVER-THE-COUNTER UTILITY PAYMENTS		
NWSC	NIL	
UEDCL	UGX 1,000	
OVER-THE-COUNTER COLLECTIONS		
School Fees	UGX 2,000	
URA Collection per deposit	UGX 2,000	
NSSF	NIL	
LOCAL FUNDS TRANSFERS		
Inter-account transfers	UGX 2,000 or FX Equivalent	
Incoming EFT	UGX 4,000 or FX Equivalent	
Outgoing EFT	UGX 5,000 or FX Equivalent	
Incoming RTGS	UGX 3,500 or FX Equivalent	
Outgoing RTGS	UGX 20,000 or FX Equivalent	
Draft Charge to PostBank Customers	UGX 10,000 or FX Equivalent	
Draft Cancellation/Repurchase	UGX 10,000 or FX Equivalent	
Stop Payment	UGX 25,000 or FX Equivalent	
FOREIGN FUNDS TRANSFERS		
Outward (TTS/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	
Outward (TTS/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)	
Inward Foreign Transfers (TTS/Swift)	USD/GBP/EUR 10 or equivalent	
Cancellation of Transfers	USD 25, GBP/EUR 15 or equivalent	
Outward TTs amendments	USD/GBP/EUR 10 or equivalent	
Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent	
Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent	
BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)		
MOTOR FOR BUSINESS		
Saloons, station wagon, pick-up (For commercial use)	5%	
Saloons, station wagon, pick-up (For private use)	4%	
Lorries, prime movers, tractor heads, trailers, etc	6%	
Petrol/Gas/Chemical Tankers	7.5%	
All Other tankers	6%	
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV	7.5%	
PMO/Coporate and school buses	5%	
* 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)	Indicative rate* Rate dependent on selection of risks covered	
Retail/Individual Life products		
Protection/Savings and investment plans	Indicative rate* Rate depends on age, period on cover and premium payment plans	

GENERAL SERVICES AND LOAN RELATED CHARGES		
DETAILS		CHARGES
STANDING ORDER PAYMENTS		
Standing order set up(within PBU)	UGX 2,000	
Standing orders within the bank	UGX 2,000	
Standing orders to other banks	UGX 5,000	
Standing order cancellations	UGX 5,000	
Standing order - Unpaid	UGX 10,000	
Standing orders to SAYE and Early Start Accounts	UGX 2,000	
INTERNET AND MOBILE BANKING SERVICES		
Onboarding and Registration	NIL	
Balance Inquiry	NIL	
Mini Statement	NIL	
Airtime Purchase	UGX 300	
Utility Payments	UGX 1,000	
Outgoing RTGS	UGX 10,000	
Outgoing EFT	UGX 3,000	
BANK TO WALLET		
≤ UGX 5,000	UGX 1,700	
UGX 5,001 - UGX 60,000	UGX 2,200	
UGX 60,001 - UGX 125,000	UGX 2,400	
UGX 125,001 - UGX 250,000	UGX 2,700	
UGX 250,001 - UGX 500,000	UGX, 3,000	
UGX 500,001 - UGX 1,000,000	UGX 3,200	
UGX 1,000,001- UGX 2,000,000	UGX 4,200	
UGX 2,000,001- UGX 5,000,000	UGX 6,200	
AGENCY BANKING		
Balance Inquiry (POS)	UGX 500	
Mini Statement (POS)	UGX 500	
TRANSACTION BANDS		
UGX 500-UGX 5,000	WITHDRAW CHARGE	DEPOSIT CHARGE
UGX 5,001 - UGX 15,000	UGX 500	UGX 300
UGX 15,001 - UGX 30,000	UGX 700	UGX 300
UGX 30,001 - UGX 45,000	UGX 800	UGX 300
UGX 45,001 - UGX 60,000	UGX 1,000	UGX 300
UGX 60,001 - UGX 125,000	UGX 1,100	UGX 300
UGX 125,001- UGX 250,000	UGX 1,300	UGX 500
UGX 250,001- UGX 500,000	UGX 2,000	UGX 700
UGX 500,001- UGX 1,000,000	UGX 2,900	UGX 1,000
UGX 1,000,001- UGX 2,000,000	UGX 3,750	UGX 1,600
UGX 2,000,001- UGX 4,000,000	UGX 5,500	UGX 2,000
UGX 4,000,001- UGX 5,000,000	UGX 10,000	UGX 3,000
UGX 5,000,001- UGX 20,000,000	UGX 12,500	UGX 3,500
	N/A	UGX 3,500
AGENCY BANKING UTILITY PAYMENTS		
URA	UGX 2,000	
NWSC	UGX 1,000	
UEDCL	UGX 1,000	
School Fees	UGX 2,000	
LOAN RELATED CHARGES		
Personal Loan Application Fees	UGX 20,000 - UGX 50,000	
Others Loan Application Fees	UGX 50,000 - UGX 100,000	
Loan Arrangement/Processing/ Licensing Fees(% of Loan)	1-9%	
INTEREST CHARGES		
Micro Business Loans	PLR + Up to 5% p.a.	
SME Business Loans	PLR + Up to 4% p.a.	
Micro Agriculture Loans	PLR + Up to 4% p.a.	
SME Agriculture Loans	PLR + Up to 4% p.a.	
Contract Financing	PLR + Up to 5% p.a.	
Green Financing	PLR + Up to 3% p.a.	
Personal Loans	PLR +/- Up to 5% p.a.	
Asset Financing	PLR +/- Up to 4% p.a.	
Wash Loans	PLR +/- Up to 3% p.a.	
Other Loans	PLR +/- Up to 4% p.a.	
Community Banking Loans	PLR +/- Up to 4% p.a.	
Quick Loans	5% p.m	
OTHER LOAN CHARGES		
Restructuring Fees(% of Loan)	1-2%	
Early Settlement Fees(% of Loan)	NIL	
Digital Loan setup fee	upto 10%	
Penalty Fees	Up to 10% per month of amount overdue	
CRB Card/Replacement	UGX 30,000	
CRB Inquiry /Report	UGX 8,000 -UGX 15,000	
GUARANTEES		
Arrangement Fees(% of Value)	0.5% minimum UGX 100,000	
Commission	1% Per quarter min UGX 100,000	
Amendment	UGX 50,000	
Bank Sealed Endorsement	UGX 50,000	
LETTERS OF CREDIT		
Arrangement Fees	0.5% minimum UGX 100,000	
Commission	0.75%(Cash Covered), 1% per qtr(Collateral Covered)	
Amendment	UGX 50,000	
SECURITY PERFECTION (MORTGAGE FEES)		
≤ 200m	UGX 380,000	
200m-400m	UGX 1,000,000	
>400m-600m	UGX 1,500,000	
>600m-1bn	UGX 2,000,000	
>1bn-2bn	UGX 4,000,000	
>2bn	UGX 5,000,000	
MONEY TRANSFER SERVICES		
Western Union Comission abroad / Within East Africa	UGX 6,000- UGX 65,000	
MoneyGram East Africa Transfer Charges	UGX 5,900 - UGX 63,000, 2% of value for >5.4m transactions	
Transfast (Cash Out)	NIL	
CHIPPER CASH		
Direct to Account Credit	NIL	
DOCUMENTARY COLLECTIONS PROCESSING FEE		
Export Handling/Collection	0.2% all in Min. USD 150 (Includes courier charges, SWIFT & PBU commission)	
Import Handling/Collection	0.2% (Min UGX 150,000)	
Avalisation	0.5% per quarter (Min UGX 150,000)	
NOTE:		
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 branches and ATMs or other optional medium.		