

# TARIFF GUIDE Effective 10<sup>th</sup> June 2026



	DEPOSIT PRODUCTS															FREE WITHDRAWALS	INTEREST TO BE EARNED	BELOW MINIMUM BALANCE			
	OPENING BALANCE					MINIMUM BALANCE					MONTHLY MANAGEMENT FEE										
	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP							
<b>CURRENT ACCOUNTS</b>																					
ZeroFlex Account	20,000					20,000												1 Free per quarter	N/A		
Summit Account	100,000	100	50	50	3,000												Free	N/A			
VSLA Account	50,000																	4 free per year	N/A		
SACCO Account	50,000																	1 free per month	N/A		
Investment Club Account	50,000	25	15	15	2,500												NIL	N/A			
Personal Current Account	25,000	50	50	50	5,000	25,000	25	15	15	2,500	3,000						N/A	N/A			
Business Current Account	50,000	50	30	30	5,000	50,000	50	30	30	5,000	5,000						N/A	N/A			
Salary Current Account	20,000																	N/A	N/A		
Government Current Account	100,000					50,000												N/A	N/A		
																			Up to 0.5% p.a. for balances of UGX 5,000,000 and above		
<b>SAVINGS ACCOUNTS</b>																					
Ordinary Savings Account	8,000					8,000														On Balances ≥ 10m	NIL
Diaspora Savings Account	35,000	10	10	10		35,000	10		10	10								N/A	On Balances ≥ 5m	NIL	
Early Start Account	10,000																		4 free per year	On Balances ≥ 0.2m	NIL
Pearl Save Account	50,000					50,000													1 free per quarter UGX 20,000 extra	On Balances ≥ 0.2m	NIL
Smart Woman Account	25,000					25,000													N/A	On Balances ≥ 0.2m	NIL
<b>INVESTMENT ACCOUNTS</b>																					
Fixed Deposit Account	1,000,000					1,000,000														Negotiable	N/A
Call Deposit Account	10,000,000					10,000,000														Negotiable	N/A

**NOTE: Foreign currency amounts shall be subjected to their equivalent value in UGX**

## GENERAL SERVICES AND LOAN RELATED CHARGES

DETAILS	CHARGES	DETAILS	CHARGES
<b>DEPOSIT CHARGES</b>		<b>Outgoing RTGS</b>	UGX 10,000
Over-the-counter Ugx	NIL	<b>Outgoing EFT</b>	UGX 3,000
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.	<b>BANK TO WALLET - AIRTEL</b>	
<b>OVER THE COUNTER WITHDRAW CHARGES</b>		≤ UGX 5,000	UGX 1,700
Savings and Current Accounts(Ugx)	UGX 8,000 For amounts below UGX 3,200,000 0.25% Capped at UGX 20,000 For amounts above UGX 3,200,000	UGX 5,001 - UGX 60,000	UGX 2,200
Savings and Current Accounts(Fcy)	0.25% minimum of 5 USD. 0.25% minimum of 4 GBP/EUR Capped at USD 50 (applied across all currencies)	UGX 60,001 - UGX 125,000	UGX 2,400
<b>CHEQUE BOOK</b>		UGX 125,001 - UGX 250,000	UGX 2,700
Cheque Book	UGX 1,000 per leaf.	UGX 250,001 - UGX 500,000	UGX 3,000
Counter leaf(Ugx)	UGX 20,000	UGX 500,001 - UGX 1,000,000	UGX 3,200
Counter leaf(Fcy)	EUR/GBP 3,USD 5	UGX 1,000,001- UGX 2,000,000	UGX 4,200
Cheque Clearing	NIL	UGX 2,000,001- UGX 5,000,000	UGX 6,200
<b>STOP PAYMENTS - INWARD</b>		<b>BANK TO WALLET - MTN</b>	
Returned Cheques - Insufficient Funds	UGX 150,000	UGX 500 – 15,000	UGX 100
Returned Cheques - Effects not cleared	UGX 50,000	UGX 15,001 – 30,000	UGX 300
Returned Cheques - Technical Reasons	UGX 20,000	UGX 30,001 – 60,000	UGX 500
<b>STOP PAYMENTS - OUTWARD</b>		UGX 60,001 – 125,000	UGX 1,000
Returned Cheques - Insufficient Funds	NIL	UGX 125,001 – 250,000	UGX 1,500
Returned Cheques - Effects not cleared	NIL	UGX 250,001 – 500,000	UGX 2,000
Returned Cheques - Technical Reasons	NIL	UGX 500,001 – 1,000,000	UGX 2,500
<b>GENERAL SERVICES</b>		UGX 1,000,001 – 2,000,000	UGX 3,000
E-statement to valid customers email	NIL	UGX 2,000,001 – 5,000,000	UGX 4,000
Interim/Duplicate statement printed (per page)	UGX 5,000	<b>AGENCY BANKING</b>	
Account closure charge	UGX 20,000	Balance Inquiry (POS)	UGX 500
<b>ATM SERVICES</b>		Mini Statement (POS)	UGX 500
Initial ATM Card Issuance	UGX 15,000	<b>TRANSACTION BANDS</b>	
ATM Card replacement(Lost/Damaged/Expired)	UGX 15,000	UGX 500-UGX 5,000	<b>WITHDRAW CHARGE</b>
ATM Card replacement(Faulty)	NIL	UGX 5,001 - UGX 15,000	UGX 500
ATM cash deposit on Pearl Bank ATM	NIL	UGX 15,001- UGX 30,000	UGX 700
ATM Cardless withdraw	UGX 2,000	UGX 30,001 - UGX 45,000	UGX 800
ATM cash withdrawal on Pearl Bank ATM	UGX 1,000	UGX 45,001 - UGX 60,000	UGX 1,000
Balance Inquiry at Pearl Bank ATM	UGX 500	UGX 60,001 - UGX 125,000	UGX 1,100
Mini statement at Pearl Bank ATM	UGX 500	UGX 125,001 - UGX 250,000	UGX 1,300
ATM cash withdrawal - Interswitch	UGX 3,500	UGX 250,001 - UGX 500,000	UGX 2,000
Interswitch ATM Balance Inquiry	UGX 1,000	UGX 500,001 - UGX 1,000,000	UGX 2,900
Interswitch ATM Mini statement	UGX 1,000	UGX 1,000,001- UGX 2,000,000	UGX 3,750
Union Pay Card ATM withdraw charge	UGX 10,000	UGX 2,000,001- UGX 4,000,000	UGX 5,500
Union Pay Card ATM Balance Inquiry	NIL	UGX 4,000,001- UGX 5,000,000	UGX 10,000
Union Pay Card POS Purchase	NIL	UGX 5,000,001- UGX 20,000,000	UGX 12,500
<b>OTHER SERVICES</b>			N/A
E-Statement to valid customers email	NIL	<b>AGENCY BANKING UTILITY PAYMENTS</b>	
Interim/Duplicate Statement Printed per page	UGX 3,000 or FX Equivalent	URA	UGX 2,000
Account Closure Charge	UGX 20,000 or FX Equivalent	NWSC	UGX 1,000
Children's Savings Coin Bank	UGX 20,000	UEDCL	UGX 1,000
Certificate of Accounts	UGX 30,000	School Fees	UGX 2,000
Certificate of Balance	UGX 50,000	<b>LOAN RELATED CHARGES</b>	
Audit Confirmation Report	UGX 50,000	Personal Loan Application Fees	UGX 20,000 - UGX 50,000
Bankers Letter of Introduction	UGX 50,000	Others Loan Application Fees	UGX 50,000 - UGX 100,000
Company Search Fees	UGX 25,000 or FX Equivalent	Loan Arrangement/Processing/ Licensing Fees(% of Loan)	1-9%
Group search Fees - SACCO VSLA & Investment Club	UGX 40,000 or FX Equivalent	Annual Loan Monitoring Fee	UGX 50,000
Letters of Administration Verification	UGX 40,000	<b>INTEREST CHARGES</b>	
Other Document Verification	UGX 40,000	Micro Business Loans	PLR + Up to 5% p.a.
Retrieval of Vouchers/Camera/Footage upon request by customer	UGX 50,000	SME Business Loans	PLR + Up to 4% p.a.
SMS Alerts	NIL	Micro Agriculture Loans	PLR + Up to 4% p.a.
Account Reactivation	NIL	SME Agriculture Loans	PLR + Up to 4% p.a.
Dormancy on Account	UGX 10,000 or FX Equivalent	Contract Financing	PLR + Up to 5% p.a.
Salary Handling	UGX 2,500 or FX Equivalent	Green Financing	PLR + Up to 3% p.a.
Student Allowance handling	UGX 2,500	Personal Loans	PLR +/- Up to 5% p.a.
<b>OVER-THE-COUNTER UTILITY PAYMENTS</b>		Asset Financing	PLR +/- Up to 4% p.a.
NWSC	NIL	Wash Loans	PLR +/- Up to 3% p.a.
UEDCL	UGX 1,000	Other Loans	PLR +/- Up to 4% p.a.
<b>OVER-THE-COUNTER COLLECTIONS</b>		Community Banking Loans	PLR +/- Up to 4% p.a.
School Fees	UGX 2,000	Quick Loans	5% p.m
URA Collection per deposit	UGX 2,000	<b>OTHER LOAN CHARGES</b>	
NSSF	NIL	Restructuring Fees(% of Loan)	1-2%
<b>LOCAL FUNDS TRANSFERS</b>		Early Settlement Fees(% of Loan)	NIL
Inter-account transfers	UGX 2,000 or FX Equivalent	Digital Loan setup fee	upto 10%
Incoming EFT	UGX 4,000 or FX Equivalent	Penalty Fees	Up to 10% per month of amount overdue
Outgoing EFT	UGX 5,000 or FX Equivalent	CRB Card/Replacement	UGX 30,000
Incoming RTGS	UGX 3,500 or FX Equivalent	CRB Inquiry /Report	UGX 8,000 -UGX 15,000
Outgoing RTGS	UGX 20,000 or FX Equivalent	<b>GUARANTEES</b>	
Draft Charge to Pearl Bank Customers	UGX 10,000 or FX Equivalent	Arrangement Fees(% of Value)	0.5% minimum UGX 100,000
Draft Cancellation/Repurchase	UGX 10,000 or FX Equivalent	Commission	1% Per quarter min UGX 100,000
Stop Payment	UGX 25,000 or FX Equivalent	Amendment	UGX 50,000
<b>FOREIGN FUNDS TRANSFERS</b>		Bank Sealed Endorsement	UGX 50,000
Outward (TTs/Swift)(SHA)	USD15, GBP/EUR 12 or equivalent	<b>LETTERS OF CREDIT</b>	
Outward (TTs/Swift)(OUR)	USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)	Arrangement Fees	0.5% minimum UGX 100,000
Inward Foreign Transfers (TTs/Swift)	USD/GBP/EUR 10 or equivalent	Commission	0.75%(Cash Covered), 1% per qtr(Collateral Covered)
Cancellation of Transfers	USD 25, GBP/EUR 15 or equivalent	Amendment	UGX 50,000
Outward TTs amendments	USD/GBP/EUR 10 or equivalent	<b>SECURITY PERFECTION (MORTGAGE FEES)</b>	
Outward TTs funds recalled	USD/GBP/EUR 10 or equivalent	≤ 200m	UGX 380,000
Outward TTs any other investigations	USD/GBP/EUR 10 or equivalent	200m-400m	UGX 1,000,000
<b>BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)</b>		>400m-600m	UGX 1,500,000
<b>MOTOR FOR BUSINESS</b>		*600m-1bn	UGX 2,000,000
Saloons, station wagon, pick-up (For commercial use)	INDICATIVE RATE*	>1bn-2bn	UGX 4,000,000
Saloons, station wagon, pick-up (For private use)	5%	>2bn	UGX 5,000,000
Lorries, prime movers, tractor heads, trailers, etc	4%	<b>MONEY TRANSFER SERVICES</b>	
Petrol/Gas/Chemical Tankers	6%	<b>REGION</b>	<b>FROM</b>
All Other tankers	7.5%	Uganda Domestic	-
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV	6%	Rest of Africa	136,000
PMO/Coporate and school buses	7.5%	East Africa	-
*Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms	5%	ISC	-
<b>BUSINESS COMBINED INSURANCE</b>		China UAE UK US	225,000
Business Combined to cover various business risks (property,equipment,business, liability risks)	INDICATIVE RATE*	Canada & Rest of World	450,000
	Rate dependent on selection of risks covered		2,250,000
<b>RETAIL/INDIVIDUAL LIFE PRODUCTS</b>			4,500,000
Protection/Savings and investment plans	INDICATIVE RATE*		+
	Rate depends on age, period on cover and premium payment plans		5,400,000
<b>STANDING ORDER PAYMENTS</b>			+
Standing order set up(within Pearl Bank)	UGX 2,000		225,000
Standing orders within the bank	UGX 2,000		450,000
Standing orders to other banks	UGX 5,000		850,000
Standing order cancellations	UGX 5,000		1,700,000
Standing order - Unpaid	UGX 10,000		2,300,000
Standing orders to SAYE and Early Start Accounts	UGX 2,000		3,400,000
<b>INTERNET AND MOBILE BANKING SERVICES</b>			5,400,000
Onboarding and Registration	NIL		+
Balance Inquiry	NIL		2,500
Mini Statement	NIL		2%
Airtime Purchase	UGX 300		6,000
Utility Payments	UGX 1,000		15,000
			25,000
			36,000
			60,000
			65,000
			60,000
			2%

**NOTE:**  
The fees include 15% excise duty and they are automated.  
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.

**CASH DEPOSITS FREE**

**WENDI TO PEARL BANK ACCOUNT FREE**

TRANSACTION LIMITS	MIN	MAX
DEPOSITS (Per transaction)	500	7,000,000
WITHDRAWALS (Per transaction)	500	5,000,000

**INTEREST ON SAVINGS**

Wendi Individual Savings	Up to 10% 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	NIL
2,501 - 5,000	300	200	300	700	2,000	500	1,000	500	500	NIL
5,001 - 15,000	700	500	800	750	2,000	750	1,000	1,000	1,000	NIL
15,001 - 30,000	800	500	800	800	2,000	1,200	1,000	1,200	1,000	NIL
30,001 - 45,000	1,000	500	1,000	800	2,000	1,500	1,000	1,800	1,000	NIL
45,001 - 60,000	1,100	500	1,000	850	2,000	1,700	1,100	2,000	1,000	NIL
60,001 - 125,000	1,300	500	1,500	1,000	2,000	2,000	1,300	2,800	1,500	NIL
125,001 - 250,000	2,000	500	1,700	1,300	2,000	2,500	2,000	3,000	1,500	NIL
250,001 - 500,000	2,900	500	2,500	1,700	2,000	3,000	2,900	6,800	2,000	NIL
500,001 - 1,000,000	3,750	800	4,000	2,050	4,000	4,000	3,750	10,000	3,500	NIL
1,000,001 - 2,000,000	5,750	800	5,000	2,650	7,000	5,000	5,500	15,000	3,500	NIL
2,000,001 - 5,000,000	10,000	800	10,000	4,700	10,000	10,000	10,000	N/A	5,000	NIL
5,000,001 - 10,000,000	12,000	800	15,000	5,500	15,000	15,000	15,000	N/A	5,000	NIL

Transaction Bands	Pearl Bank Deposit at Wendi Agent
501 - 2,500	N/A
2,501 - 5,000	N/A