TARIFF GUIDE Effective 12th June 2026

Pearl Bank

DEPOSIT PRODUCTS

	OPENING BALANCE					MINIMUM BALANCE					MONTHLY MANAGEMENT FEE				FREE WITHDRAWALS	INTEREST TO BE EARNED	BELOW MINIMUM 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	
Summit Account	100,000	100	50	50	3,000	NIL					NIL				Free	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	25	15	15	2,500	NIL					NIL				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					NIL					NIL				N/A	N/A	
Government Current Account	100,000					50,000					NIL				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
Diaspora Savings Account	35,000	10	10	10		35,000	10	10	10		NIL				N/A	On Balances ≥ 5m	NIL
Early Start Account	10,000					10,000					NIL				4 free per year	On Balances ≥ 0.2m	NIL
Pearl Save Account	50,000					50,000					NIL				1 free per quarter UGX 20,000 extra	On Balances ≥ 0.2m	NIL
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 8,000 For amounts below UGX 3,200,000 0.25% Capped at UGX 20,000 For amounts above UGX 3,200,000
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)
CHEQUE BOOK	
Cheque Book	UGX 1,000 per leaf.
Penalty withdraw (OTC)	UGX 20,000
Penalty withdraw (OTC)	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 5,000
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 Pearl Bank ATM	NIL
ATM Cardless withdraw	UGX 2,000
ATM cash withdrawal on Pearl Bank ATM	UGX 1,000
Balance Inquiry at Pearl Bank ATM	UGX 500
Mini statement at Pearl Bank ATM	UGX 500
ATM cash withdrawal - Interswitch	UGX 3,500
Interswitch ATM Balance Inquiry	UGX 1,000
Interswitch ATM Mini statement	UGX 1,000
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	As per PRN
Group search Fees - SACCO VSLA & Investment Club	UGX 40,000 or FX Equivalent
Letters of Adminstration Verification	UGX 40,000
Other Document Verification	UGX 40,000
Retreival 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 Pearl Bank 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	**INDICATIVE RATE***
Saloons, station wagon, pick-up (For commercial use)	5%
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/Coprorate and school buses	5%
*Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms	
BUSINESS COMBINED INSURANCE	**INDICATIVE RATE***
Business Combined to cover various business risks (property,equipment,business, liability risks)	Rate dependent on selection of risks covered
RETAIL /INDIVIDUAL LIFE PRODUCTS	**INDICATIVE RATE***
Protection/Savings and investment plans	Rate depends on age, period on cover and premium payment plans
STANDING ORDER PAYMENTS	
Standing order set up(within Pearl Bank)	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

DETAILS	CHARGES
BANK TO WALLET - AIRTEL	
≤ 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
BANK TO WALLET - MTN	
UGX 500 – 15,000	UGX 100
UGX 15,001 – 30,000	UGX 300
UGX 30,001 – 60,000	UGX 500
UGX 60,001 – 125,000	UGX 1,000
UGX 125,001 – 250,000	UGX, 1,500
UGX 250,001 – 500,000	UGX 2,000
UGX 500,001 – 1,000,000	UGX 2,500
UGX 1,000,001 – 2,000,000	UGX 3,000
UGX 2,000,001 – 5,000,000	UGX 4,000
AGENCY BANKING	
Balance Inquiry (POS)	UGX 500
Mini Statement (POS)	UGX 500
TRANSACTION BANDS	**WITHDRAW CHARGE**
UGX 500-UGX 5,000	UGX 300
UGX 5,001 - UGX 15,000	UGX 700
UGX 15,001- UGX 30,000	UGX 800
UGX 30,001 - UGX 45,000	UGX 1,000
UGX 45,001 - UGX 60,000	UGX 1,100
UGX 60,001 - UGX 125,000	UGX 1,300
UGX 125,001- UGX 250,000	UGX 2,000
UGX 250,001- UGX 500,000	UGX 2,900
UGX 500,001- UGX 1,000,000	UGX 3,750
UGX 1,000,001- UGX 2,000,000	UGX 5,500
UGX 2,000,001- UGX 4,000,000	UGX 10,000
UGX 4,000,001- UGX 5,000,000	UGX 12,500
UGX 5,000,001- UGX 20,000,000	N/A

AGENCY BANKING UTILITY PAYMENTS

Transaction Bands	Withdraw Fee	Deposit Fee	NWSC and LIGHT Bills	Transaction Bands	URA, School fees, TV
< 5,000	300	300	1,000	501 - 5,000	2,000
5,001 - 15,000	700	300	1,000	5,001 - 15,000	2,000
15,001 - 30,000	800	300	1,000	15,001 - 30,000	2,000
30,001 - 45,000	1,000	300	1,000	30,001 - 45,000	2,000
45,001 - 60,000	1,100	300	1,000	45,001 - 60,000	2,000
60,001 - 125,000	1,300	500	1,000	60,001 - 125,000	2,000
125,001 - 250,000	2,000	700	1,000	125,001 - 250,000	2,000
250,001 - 500,000	2,900	1,000	1,000	250,001 - 500,000	3,000
500,001 - 1,000,000	3,750	1,600	1,000	500,001 - 1,000,000	3,000
1,000,001 - 2,000,000	5,500	2,000	1,000	1,000,001 - 2,000,000	5,000
2,000,001 - 4,000,000	10,000	3,000	1,000	2,000,001 - 5,000,000	5,000
4,000,001 - 20,000,000	12,500	3,500	1,000	4,000,001 - 50,000,000	10,000

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%
Annual Loan Monitoring Fee	UGX 50,000
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

REGION	FROM	TO	FEES
Uganda Domestic	-	136,000	2,500
	136,000	+	2%
Rest of Africa	-	+	2%
East Africa	-	+	2%
ISC	-	225,000	2,500
	225,000	450,000	4,500
	450,000	+	450,000
China UAE UK US	-	5,400,000	1%
	UGX 5,400,000	+	54,000
Canada & Rest of World	-	225,000	6,000
	225,000	450,000	10,000
	450,000	850,000	15,000
	850,000	1,700,000	25,000
	1,700,000	2,300,000	36,000
	2,300,000	3,400,000	60,000
	3,400,000	5,400,000	65,000
	5,400,000	+	2%

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 & Pearl Bank commission)
Import Handling/Collection	0.2% (Min UGX 150,000)
Avalisation	0.5% per quarter (Min UGX 150,000)

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.

Wendi WALLET TRANSACTIONS

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	N/A	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	5,500	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
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