

TARIFF GUIDE Effective 12th June 2026



	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					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		DETAILS		CHARGES									
DEPOSIT CHARGES				BANK TO WALLET - AIRTEL											
Over-the-counter Ugx		NIL		≤ UGX 5,000		UGX 1,700									
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.		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									
OVER THE COUNTER WITHDRAW CHARGES				BANK TO WALLET - MTN											
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 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									
CHEQUE BOOK				AGENCY BANKING											
Cheque Book		UGX 1,000 per leaf.		Balance Inquiry (POS)		UGX 500									
Penalty withdraw (OTC)		UGX 20,000		Mini Statement (POS)		UGX 500									
Penalty withdraw (OTC)		EUR/GBP 3,USD 5													
Cheque Clearing		NIL		TRANSACTION BANDS		WITHDRAW CHARGE									
STOP PAYMENTS - INWARD				UGX 500-UGX 5,000		UGX 300									
Returned Cheques - Insufficient Funds		UGX 150,000		UGX 5,001 - UGX 15,000		UGX 700									
Returned Cheques - Effects not cleared		UGX 50,000		UGX 15,001- UGX 30,000		UGX 800									
Returned Cheques - Technical Reasons		UGX 20,000		UGX 30,001 - UGX 45,000		UGX 1,000									
STOP PAYMENTS - OUTWARD				UGX 45,001 - UGX 60,000		UGX 1,100									
Returned Cheques - Insufficient Funds		NIL		UGX 60,001 - UGX 125,000		UGX 1,300									
Returned Cheques - Effects not cleared		NIL		UGX 125,001- UGX 250,000		UGX 2,000									
Returned Cheques - Technical Reasons		NIL		UGX 250,001- UGX 500,000		UGX 2,900									
GENERAL SERVICES				UGX 500,001- UGX 1,000,000		UGX 3,750									
E-statement to valid customers email		NIL		UGX 1,000,001- UGX 2,000,000		UGX 5,500									
Interim/Duplicate statement printed (per page)		UGX 5,000		UGX 2,000,001- UGX 4,000,000		UGX 10,000									
Account closure charge		UGX 20,000		UGX 4,000,001- UGX 5,000,000		UGX 12,500									
				UGX 5,000,001- UGX 20,000,000		N/A									
ATM SERVICES				AGENCY BANKING UTILITY PAYMENTS											
Initial ATM Card Issuance		UGX 15,000		Transaction Bands		Withdraw Fee		Deposit Fee		NWSC and LIGHT Bills		Transaction Bands		URA, School fees, TV	
ATM Card replacement(Lost/Damaged/Expired)		UGX 15,000		< 5,000		300		300		1,000		501 - 5,000		2,000	
ATM Card replacement(Faulty)		NIL		5,001 - 15,000		700		300		1,000		5,001 - 15,000		2,000	
ATM cash deposit on Pearl Bank ATM		NIL		15,001 - 30,000		800		300		1,000		15,001 - 30,000		2,000	
ATM Cardless withdraw		UGX 2,000		30,001 - 45,000		1,000		300		1,000		30,001 - 45,000		2,000	
ATM cash withdrawal on Pearl Bank ATM		UGX 1,000		45,001 - 60,000		1,100		300		1,000		45,001 - 60,000		2,000	
Balance Inquiry at Pearl Bank ATM		UGX 500		60,001 - 125,000		1,300		500		1,000		60,001 - 125,000		2,000	
Mini statement at Pearl Bank ATM		UGX 500		125,001 - 250,000		2,000		700		1,000		125,001 - 250,000		2,000	
ATM cash withdrawal - Interswitch		UGX 3,500		250,001 - 500,000		2,900		1,000		1,000		250,001 - 500,000		3,000	
Interswitch ATM Balance Inquiry		UGX 1,000		500,001 - 1,000,000		3,750		1,600		1,000		500,001 - 1,000,000		3,000	
Interswitch ATM Mini statement		UGX 1,000		1,000,001 - 2,000,000		5,500		2,000		1,000		1,000,001 - 2,000,000		5,000	
Union Pay Card ATM withdraw charge		UGX 10,000		2,000,001 - 4,000,000		10,000		3,000		1,000		2,000,001 - 5,000,000		5,000	
Union Pay Card ATM Balance Inquiry		NIL		4,000,001 - 20,000,000		12,500		3,500		1,000		4,000,001 - 50,000,000		10,000	
Union Pay Card POS Purchase		NIL													
OTHER SERVICES				LOAN RELATED CHARGES											
E-Statement to valid customers email		NIL		Personal Loan Application Fees						UGX 20,000 - UGX 50,000					
Interim/Duplicate Statement Printed per page		UGX 3,000 or FX Equivalent		Others Loan Application Fees						UGX 50,000 - UGX 100,000					
Account Closure Charge		UGX 20,000 or FX Equivalent		Loan Arrangement/Processing/ Licensing Fees(% of Loan)						1-9%					
Children's Savings Coin Bank		UGX 20,000		Annual Loan Monitoring Fee						UGX 60,000					
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		URSB													
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 amendmets		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%											
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				6%											
*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											