

TARIFF GUIDE

Effective 25th September 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				
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	
Diapora 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				PEARL BANK TO WALLET					
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				PEARL BANK TO WENDI					
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 FX Equivalent							
Account closure charge		UGX 20,000							
ATM TRANSACTION FEES									
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							
ATM withdraw Non Pearl		UGX 10,000							
ATM Balance Inquiry Non Pearl		NIL							
POS Purchase		NIL							
OTHER SERVICES									
E-Statement to valid customers email		NIL							
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		URSB							
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							
UWA Collection		UGX 2,000 or 0.5% USD							
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/EUR10 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 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							