PERSONAL & BUSINESS BANKING TARIFF GUIDE

PRODUCT SERVICE		PRODUCT SERVICE	ļ		PRODUCT SERVICE	
	UGX USD EUR GBP KES		UGX	USD EUR GBP KES		UGX USD EUR GBP KES
PRIVATE BANKING PLATINUM CURRENT ACCOUNT - PAYT		Visa Debit Card Charges Visa Classic Debit Card Issuance/Replacement	15,000	N/A	Certificates Audit Confirmation (per request)	50,000 15.00 15.00 15.00 1,500
Account Opening Balance Minimum Balance	200,000 500 500 500 10,000 NIL	Visa Gold Debit Card Issuance/Replacement Replacement Faulty Card	20,000 Free	N/A N/A	Certificate Of Balance (per request) Banker's Opinion	50,000 15.00 15.00 15.00 1,500 50,000 15.00 15.00 15.00 1,500
	UGX 1500 per Entry Min 10.00 10.00 10.00 800 10,000	ATM Withdrawal (NCBA) ATM Withdrawal (Interswitch)	1,000 1,800	N/A N/A	Letters of Reference/ Introduction/ Recommendation Garnishee, Per Appearance In Court By Bank Staff	50,000 15.00 15.00 15.00 1,500 100,000 30.00 30.00 30.00 3,000
Platinum monthly Service Fee Features/ Benefits for Platinum Current PAYT Customers	20,000 5.00 5.00 5.00 600	ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA Bank International Cards)	2,500 10,000	N/A N/A	Other Services	
Waiver of platinum monthly service fee for customers that maintain a balance above 30M		NCBA ATM Deposit Fee Debit Card Fee - Classic (Annual)	Free 24,000	N/A N/A	Account Opening Account Closure	Free Free
PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE Account Opening Balance	200,000 500 500 500 10,000	Debit Card Fee - Gold Debit Card Fee on International Transactions	Free 4.00%	N/A N/A	E-mail Indemnity Voucher Retrieval (per item)	Free 10,000 3.00 3.00 3.00 300
Minimum Balance Monthly Ledger fee	NIL 50,000 15.00 15.00 15.00 1,500	Uncollected ATM card destroyed (90 days) Replacement lost ATM card	10,000 15,000	N/A N/A	Verification of Letters of Administration CCTV viewing (per session)	As Per Service Provider 50,000 15.00 15.00 15.00 1,500
Features/ Benefits for Platinum Current Bundled Customers 1 Free Cheque book per annum		ATM Camera Viewing (Invalid Claims) Visa Classic Credit Card Charges - Personal	50,000	N/A	Bid Application Fee (Government Securities)	20,000 N/A
1 Free Standing order per quarter 1 Free Bankers cheque (local currency) per quarter		Minimum monthly payment	20% of the outstanding amount		Interest Payable Fixed Deposits Accounts	Negotiable
1 Free Bankers draft (Foreign currency) per quarter Sweep facilities across current accounts		SMS alerts e-Statement	Free Free	N/A N/A	Call Deposit Accounts	Negotiable
Internet banking Free ATM withdrawals on NCBA owned ATMs		Joining fee / Application fee Direct Debit set up fee	100,000 5,000	N/A N/A	Lending Rates Unauthorized Overdrawn Account	Negotiable BLR + 15%
Platinum banking services A waived platinum monthly service fee for customers that		Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee	120,000 200,000	N/A N/A	MTN Mobile Money Super Agency Charges	
maintain a balance above 50M PROSAVER		Supplementary card Issuance Interest rate (Monthly)	150,000 3.50%	N/A N/A	Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer (Per entry)	3,000 N/A Free N/A
Account Opening Balance Minimum Balance	500,00012512512515,000500,00012512512515,000	Cash advance fee Late payment fee	6.00% 10% of the minimum due	N/A N/A N/A	Cash Deposit	2,000 N/A
Monthly maintenance fee for bal below UGX 500,000 Below minimum penalty	5,000 1.50 1.50 1.50 150 5,000 1.50 1.50 1.50 150	Over Limit fee / Excess Card re-issuance fee	5.00% 15,000	N/A N/A	Loan Related Charges Loan/Advance Application Fee	Free N/A
* Penalty below minimum balance applies at the End Of the Month	5,000 1.50 1.50 1.50 150	Reprint of PIN fee Issuer's Optional fee	15,000 15,000 2.00%	N/A N/A N/A	Loan/Advance Annual Management Fee (annual) Loan Monitoring Fee (annual)	1% -3% of the Loan valueN/A1% of Outstanding LoanN/ABalance: Min UGX 60,000
Features/ Benefits for ProSaver Customers Waiver of monthly service fee for customers that maintain		Hard copy statements (per page) * Issued in Local Currency	5,000	N/A N/A	Loan/Advance /Commitment Fee Loan/Advance Arrangement Fee	Free N/A 1% - 3% of the Loan value N/A
a balance above UGX 500,000		Visa Gold Credit Card Charges - Personal	20% Min; UGX60,000	N/A	Loan/Advance Renewal Fee	1% - 3% of the Loan value N/A 1% -3% of the N/A outstanding facilities
PERSONAL BANKING GOLD BUNDLED		Minimum monthly payment SMS alerts	20% Min; UGX60,000 USD 30 Free	N/A N/A	Loan/Advance Processing/Admin Fee Loan Restructuring Fee	Free N/A Free Free 1-3% of outstanding N/A
Account Opening Balance Minimum Balance	100,000 100 100 100 5,000 NIL	e-Statement	Free	N/A	Loan Statement per page	facilities 5,000 1.50 N/A
Monthly Ledger fee Benefits for Gold Bundled Customers	25,000 10.00 10.00 5.00 1,000	Joining fee / Application fee Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	100,000 5,000 150,000	40.00 N/A 2.00 N/A 60.00 N/A	Financial Card - Enrolment & Re-issue Insurance Fee	30,000 10.00 N/A As Per Service Provider N/A
Free Over the counter withdrawal 1 Free Bankers cheque (local currency) per quarter		Annual membership / Subscription fee	300,000	100 N/A	Legal Fee	As Per Service Provider N/A
ATM Limit of UGX 5m per day Free Visa ATM debit card(first issue)		Supplementary card Interest rate (Monthly)	90,000 3.50%	40 N/A N/A	Loan Default Penalty Interest Valuation Fee CRB Inquiry Fees	BLR + 15% N/A As Per Service Provider N/A 20,000 5.00 N/A
Access to Visa credit card** Access to account through Online and mobile banking		Cash advance fee Late payment fee	5% Min; 20,000 10% of the minimum due	8.00 N/A N/A	CRB Inquiry Fees CRB Statement per page Early Pepgyment Fee	5,000 1.50 N/A
Loans to be obtained at prime lending rate Access to unsecured loans amounts up to UGX 150m**		Over Limit fee / Excess Card re-issuance fee	5% Min; 20,000 30,000	8.00 N/A 12.00 N/A	Early Repayment Fee Other Loan Related Charges	10% of outstanding N/A amount As Per Agreement N/A
Dedicated Relationship Manager * Standard Tariff applied for other transactions		Reprint of PIN fee Issuer's Optional fee	20,000 2%	8.00 N/A N/A	Other Loan Related Charges	No. Strigteentent IN/A
**Terms and conditions apply GOLD PAYT		Hard copy statements Visa Gold Credit Card Charges - Business (UGX & USD)	5,000	2.00 N/A	Import/Outward/ Local Letters of Credit	07E0/ not attack to the transformer of the
Account Opening Balance Monthly Ledger fee	100,0001001001005,00015,0004.004.00500	Minimum monthly payment	20% of the outstanding amount	N/A	LC Issuance/Establishment Fee (Cash Covered) LC Issuance/Establishment Fee (Non Cash Covered)	0.75% per establishment, Min UGX 200,000 1.0% per establishment, Min UGX 200,000 0.5% per guartar Min UGX 200,000
Monthly Ledger fee Minimum Balance Below minimum penalty	15,000 4.00 4.00 500 NIL NIL	SMS alerts e-Statement	Free Free	N/A N/A	LC Commission (Cash covered) - charged upfront LC Commission (Non-Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000 1% per quarter, Min UGX200,000
Benefits for Gold PAYT	INIL	Joining fee / Application fee Direct Debit set up fee	100,000 5,000	40.00 N/A 2.00 N/A	LC Amendment - Terms and Conditions LC Amendment - Amount & Tenor (Cash Covered)	UGX 100,000 Flat 0.5% per quarter, Min UGX 100,000
A Free Visa Debit card (first issue) NCBA SAVER Account Opening Balance		Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee	120,000 200,000	60.00 N/A 100.00 N/A	LC Amendment - Amount & Tenor (Non Cash Covered) LC Swift charges	1% per quarter, Min UGX 100,000 USD 30
Account Opening Balance Minimum Balance	50,00050.0050.0050.0050.0050,00010.0010.005.001,000	Supplementary card Issuance Interest rate (Monthly)	100,000 3.50%	40.00 N/A N/A	Discrepant fee per set of documents presented Cancellation Fee	USD 100 Flat N/A
* Penalty below minimum balance applies at the End Of the Month Benefits for NCBA Saver		Cash advance fee International cash withdrawal (ATM over the counter)	6.00% Free	N/A N/A	Transferrable LC Charge (of transfer amount) LC Payment/Reimbursement Fee	0.5% Min UGX 100,000 0.25% Min UGX 100,000
Benefits for NCBA Saver No monthly ledger fees 1 Free monthly, OTC Withdrawal, other extra charged as		Late payment fee Over Limit fee / Excess	10% of the minimum due 5%	N/A N/A	Export/Inward/ Local Letters of Credit	
1 Free monthly OTC Withdrawal, other extra charged as per tariff Tiered interest paid monthly		Card re-issuance fee Reprint of PIN fee	15,000 15,000	6.00 N/A 6.00 N/A	Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat
Access to account through Online and mobile banking		Issuer's Optional fee Hard copy statements	2% 5,000	2.00 N/A	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
* Standard Tariff applied for other transactions YOUTH (BE MORE)		Statement Charges			Export LC Confirmation Fee Discrepancy fee per set of documents presented	0.5% per quarter Min UGX 100,000 N/A
Account Opening balance Minimum Balance	30,00010.0010.0010.001,00030,00010.0010.0010.001,000	Interim Statement (per page) Duplicate Statement	5,000 5,000	2.00 N/A 2.00 N/A	LC Transfer (based on Amount transferred) Export LC Document Handling Fee	0.5% Min UGX 100,000 0.3% Min UGX 100,000
Monthly Ledger fee Benefits for Youth Be more Customers	NIL	SMS transaction alert messages CHEQUE CHARGES	Free	N/A	Export LC Payment Export LC Discounting/Negotiation Fee	N/A 0.5% Min UGX 100,000
No monthly ledger fees NCBA SALARY PLUS ACCOUNT		Cheque Deposits (Local Clearing) Cheque Deposits (International Clearing)	N/A	Free 50.00 50.00 50.00 5,000	Export LC Discounting/Negotiation interest Courier Fees (Within Kampala)	As Per Banking Facility Letter UGX 30,000 Flat
Account Opening Balance Minimum Balance	50,000 15.00 15.00 15.00 1,500 NIL	50 Leaf Cheque Book 100 Leaf Cheque Book	55,000 110,000	15.00 15.00 15.00 1,500 30.00 30.00 30.00 3,000	Courier Fees (Outside Uganda)	USD 65 Flat
Monthly Ledger fee Benefits for NCBA Salary Plus Customers	NIL	Counter Cheque Leaf Post Dated Cheque	25,000 25,000	5.005.005.007005.005.005.00700	Trade Loans Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter
No monthly ledger fees NCBA CURRENT ACCOUNT (PAYT)		Returned Cheque (insufficient funds) Returned cheque (effects not cleared)	150,000 150,000	40.00 40.00 40.00 4,500 40.00 40.00 40.00 4,500	Invoice Discounting Interest rate Short Term Loans Interest rate	As Per Banking Facility Letter As Per Banking Facility Letter As Per Banking Facility Letter
Account Opening Balance Minimum Balance	20,000 50.00 50.00 50.00 50.00 NIL	Returned cheque (technical) Returned cheque by other banks	25,000 Free	5.00 5.00 5.00 700	Short Term Loans interest rate Supplier Finance/Reverse Factoring Trade Loans Handling /Draw Down Fees/ Factoring	As Per Banking Facility Letter As Per Banking Facility Letter As Per Banking Facility Letter
Minimum Balance Monthly Ledger fee Benefits for NCBA Current Account (PAYT)	3,000 1.00 1.00 5.00 100	Stop Payment Cheque (per leaf) Cheque Collection	30,000 Free	10.00 10.00 10.00 1,000	Trade Loans Handling /Draw Down Fees/ Factoring Commission	AS FEI DUNKING FACILITY LETTER
Access to account through Online and mobile banking * Standard Tariff applied for other transactions		Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00 15.00 15.00 1,500	Bills for Collection Import Bills for Collection Handling Fees	0.25% Min UGX 100,000
NCBA TOTS & TEENS Account Opening Balance	10,000 50.00 50.00 50.00 5,000	Drafts Issuance - NCBA Bank Customer Drafts Issuance - Non- NCBA Bank Customer	20,000 25,000	5.005.005.006005.005.005.00700	Swift Charges Acceptance commission if usance	USD 30 UGX 60,000
Minimum Balance Below minimum penalty	10,000 50.00 <t< td=""><td>Drafts Replacement/ Re-issuance Drafts Cancellation</td><td>60,000 20,000</td><td>15.00 15.00 15.00 1,500 5.00 5.00 5.00 600</td><td>Extension Request If discharged unpaid (closing fee)</td><td>UGX 100,000 Flat UGX 60,000</td></t<>	Drafts Replacement/ Re-issuance Drafts Cancellation	60,000 20,000	15.00 15.00 15.00 1,500 5.00 5.00 5.00 600	Extension Request If discharged unpaid (closing fee)	UGX 100,000 Flat UGX 60,000
* Penalty below minimum balance applies at the End Of the Month	10,000 10.00 10.00 5.00 500	Direct Debits			Delivery and release of goods	UGX 60,000 + revenue stamp
Benefits for NCBA Tots & Teens Customers No monthly ledger fees		Set-Up Fee Debtors (In-Branch) Successful Collection (per entry)	5,000 5,000	1.501.501.501501.501.501.50150	Holding charges Noting or protesting fee	UGX 80,000 per month UGX 100,000 + notary charge
1 Free monthly OTC Withdrawal, other extra charged UGX 10,000		Unsuccessful Charge to Debtors (per entry)	50,000	15.00 15.00 15.00 1,500	Bonded goods per consignment Past Due Import Bills for Collection	UGX 80,000 + actual warehouse charges UGX 50,000 per month
Tiered interest for balances of UGX 50,000 and above One free draft per school term		Standing Orders Standing Order Set-Up/ Amendment (within NCBA)	5,000	1.50 1.50 1.50 150	Bill Avalisation per quarter - charged upfront Export Bills for Collection - Handling Charges	0.5% Min UGX 100,000 0.25% Min UGX 100,000
Access to account through Online and mobile banking * Standard Tariff applied for other transactions		Standing Order Set-Up/ Amendment (to other banks) Standing Order (within NCBA)	10,000 Free	3.00 3.00 3.00 300	Export Bills for Collection - Amendment Tracers	UGX 100,000 Flat USD 35 Flat
INVESTMENT CLUB ACCOUNT Account Opening Balance	100,000 50.00 50.00 50.00 1,000	Standing Order (to other banks)	Dependant on mode of transfer; Refer to outward		Export Bills Courier Fees (Outside Uganda)	USD 65 Flat
Minimum Balance Monthly maintenance fee	100,000 50.00 50.00 50.00 1,000 50,000 50.00 50.00 1,000 1,000 1,000 1,50	Standing Order (unpaid)	payments tariff 100,000	25.00 25.00 25.00 300	Bonds and Guarantees Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% Min UGX 100,000
Below minimum penalty	15,000 10.00 10.00 10.00 500	Statements			Guarantee Issuance/Establishment Fee (No Cash Cover) Commission per quarter (Cash Cover) - charged upfront	1% Min UGX 100,000 0.5% Min UGX 200,000
* Penalty below minimum balance applies at the End Of the Month Benefits for Investment Club Customers		Monthly Statements Interim/ Additional/ Duplicate Statement (per account per	5,000	Free 1.50 1.50 1.50 150	Commission per quarter (No Cash Cover) - charged upfront	1% Min UGX 200,000
Access to account through Online Loan amounts of up to 100% of the savings after 12		month) MT 940 Statements (per account per month)	50,000	15.00 15.00 15.00 1,500	Guarantee Amendment - Terms and Conditions Guarantee Amendment - Amount & Tenor (Cash Cover)	UGX 100,000 Flat 0.5% per quarter Min UGX 100,000
Loan amounts of up to 100% of the savings after 12 months of consistent savings Financial advisory services		Domestic Payments - In Branch		• • • •	Guarantee Amendment - Amount & Tenor (No Cash Cover) Unsecured bid bonds - Issuance/establishment fee	1% Min UGX 100,000
* Standard Tariff applied for other transactions		Inward Electronic Funds Transfer (EFT) Inward Real Time Gross Settlement (RTGS)	3,000 3,000	1.00 1.00 1.00 100 1.00 1.00 1.00 100	Unsecured bid bonds - Commission per quarter Comfort Letter or Line of Credit Letter	0.5% Min UGX 200,000 UGX 50,000
BUSINESS BANKING NCBA BUSINESS CURRENT ACCOUNT		Outward Electronic Funds Transfer (EFT) Outward Real Time Gross Settlement (RTGS)	5,000 25,000	1.501.501.501.505.005.005.00700	Guarantee Amendment (other banks) Swift Charges	USD 100 Plus Swift Charges USD 30
Account Opening Balance Minimum Balance	100,00050.0050.0050.001,0005,0001.501.501.50150	Internal Account Transfers Recall of funds (On customer request)	25,000	Free 5.00 5.00 5.00 700	Inward/Foreign Guarantee Against Counter Indemnity Inward Guarantee Advising	0.5% per quarter Min USD 100 0.025% Min USD 200
Minimum Balance Monthly Ledger fee Benefits for NCBA Business Current Customers	15,000 10.00 10.00 10.00 500	Salary Processing (within NCBA per entry) Salary Processing (via EFT per entry)	5,000	Free 1.50 1.50 1.50 150	Inward Guarantee Advising - other banks Guarantee Cancellation Before Expiry	UGX 200,000 + Swift Charges UGX 6,000
No ledger fees & Over The Counter withdraw charges for monthly average balances maintained above UGX 5M		Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry) Mobile Transactions (Single & Bulk) per entry	25,000 3,000	5.00 5.00 5.00 700 N/A	Guarantee Sealing Fee	UGX 35,000
* Standard Tariff applied for other transactions		School Fees Processing URA Payment Fee	3,000 2,500 3,000	1.00 1.00 1.00 100 1.00 1.00 1.00 100	NB:All charges for unsecured bid bonds to be picked	upfront for entire Guarantee tenor
GENERAL SERVICES Cash Deposits - Per Transaction		ORA Payment Fee Cross Border Payments - In Branch	3,000	1.00 1.00 100	 All charges are exclusive of Government Excise Du 	
Cash Deposits (via NCBA branches)	Free 0.5% for amounts above USD 10,000 or equivalent	Inward Telegraphic Transfer (ITT's)	30,000	10.00 10.00 10.00 1,000 10.00 10.00 10.00 1,000		
Cash Deposits (via Centenary Bank & Post Bank branches) Cash Deposits (via Agent Banking outlets)	Free Free N/A Free N/A 10.00 10.00 10.00	East African Payments (Regional) RTGS Outward Telegraphic Transfer (OTT's) Amondment of Instructions	30,000 120,000 30,000	10.00 10.00 10.00 1,000 30.00 30.00 30.00 3,500 10.00 10.00 10.00 10.00	Effective date – 1st January 2021	
Cash Deposits (for Cross Border transactions)*	35,000 10.00 10.00 10.00 1,000 *FCY cross border transactions will be	Amendment of Instructions Tracers & Chasers Deturned Funds (to other banks)	30,000 60,000	10.00 10.00 10.00 1,000 15.00 15.00 15.00 2,000 10.00 10.00 10.00 10.00		
	transactions will be subject to 0.5% cash handling fee of amount	Returned Funds (to other banks) Recalling Funds (from other banks)	30,000 30,000	10.00 10.00 10.00 1,000 10.00 10.00 10.00 1,000		
Coin Deposits	deposited Free N/A	Inter Account Transfer (NCBA Group)		Free		
Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCBAU Account	2,000 "Amounts	Online Payments Outward Electronic Funds Transfer (EFT)	3,000	1.00 1.00 1.00 100		
L.C. The Counter (OTC) INCOAC ACCOUNT	below USD 1,000 (or	Outward Real Time Gross Settlement (RTGS) Outward Telegraphic Transfer (OTT's)	15,000 100,000	5.005.005.0050025.0025.0025.003,000		
	equivalent) - Free Amounts pf	Internal Account Transfers Salary Processing (via EFT per entry)	3,000	Free 1.00 1.00 1.00 100		
	USD 1,000 & above (or	Salary Processing (via RTGS per entry) Petty Cash (Known Agent)	15,000	5.00 5.00 5.00 500 Free		
	equivalent) - 0.25% of	Petty Cash (Third Party Encashment) Mobile Transactions - Single pay out	30,000 2,000	10.00 10.00 10.00 1,000 N/A		
Over-The-Counter (OTC) - Cross Border transactions	value " 20,000 5.00 5.00 5.00 600	Mobile Transactions - Bulk payment	1,500	N/A		⇒ [×] L
Interest Payable Current Accounts - Minimum	0.00%	Digital Banking Charges-Mobile Internet/Mobile Banking Set-up		Free		
Current Accounts - Maximum Savings Accounts - Minimum	3.50% 1.50% 0.00%	Balance Inquiry Registration fee	500	N/A Free		
Savings Accounts - Maximum Fixed Deposit Accounts - Minimum	3.50% 0.00%	Mini statement Forex queries	500	N/A Free		
Fixed Deposit Accounts - Maximum Lending Rate - Minimum	Negotiable Negotiable	Stop Cheque Cheque Book Request	10,000 500	N/A N/A	н	ead Office: Rwenzori Towers, Nakasero Road,
Lending Rate - Maximum Unauthorized Overdrawn Foreign Currency Account	Negotiable BLR + 15%	SMS Alerts Airtime top up	Free	Free N/A		P O Box 28707, Kampala, Uganda Telephone: 0312188400; Fax: 2734635,
Unauthorized Overdrawn Local Currency Account Safe Custody	BLR + 15%	Utilities Internal transfer	1,500	N/A N/A Free		www.ncbagroup.com
Refundable deposit per locker Annual rental fees ;	30,000 N/A	Internal transfer RTGS Outward Mobile Bank to Mobile Wallet Transactions (Pull Transactions)	10,000 2,000	Free N/A N/A		Licence Number A1.026 Customer deposits are protected
Small boxes Medium boxes	60,00015.0015.0015.001,500100,00025.0025.0025.002,000	Search Fees		N/A		by the Deposit Protection Fund of Uganda
Large boxes Safe Custody access per visit	100,000 25.00 25.00 25.00 25.00 2,000 200,000 50.00 50.00 50.00 6,000 20,000 5.00 5.00 600	Company Search	As Per Service Provider			
Hold Mail Request to hold mail for collection at the counter	100,000 N/A	Account Sweeping Sweep Set up/ Amendment Charge	20,000	5.00 5.00 5.00 600		
		Sweeping Charge (within NCBA) Sweeping Charge (other bank)	0.5% of the amount; Min UGX15000 or equivalent	Free		
NCBAU is a Financial Institution Regulated by	Rank of Llagada					ncbagroup.com Go for it

CORPORATE BANKING TARIFF GUIDE

PRODUCT SERVICE	UGX	BANK TARII		KES	PRODUCT SERVICE	UGX	BANK USD	TARIFF EUR	GBP	KES		BANK TARIFF UGX USD EUR GBP KES
	UGA			KL3		007	030	LOK	GDP	KL3		
NCBA BUSINESS & CORPORATE ACCOUNT					Domestic Payments - In Branch	2.000	100	4.00	100	10.0	TRADE FINANCE	
Account Opening Balance	500,000	500 500	0 500	50,000	Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100	Import/Outward/ Local Letters of Credit	
Minimum Balance		NIL			Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100	LC Issuance/Establishment Fee	0.75% per establishment, Min UGX 200,000
Monthly Ledger fee Features/ Benefits for NCBA	25,000	10.00 10.00	0 10.00	1,000	Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150	(Cash Covered) LC Issuance/Establishment Fee	1.0% per establishment, Min UGX 200,000
Business & Corporate Account Holders					Outward Real Time Gross	25,000	5.00	5.00	5.00	700	(Non Cash Covered)	
Access to account through online					Settlement (RTGS) Internal Account Transfers		F	ree			LC Commission (Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000
banking * Standard Tariff applied for other					Recall of funds (On customer	25,000	5.00		5.00	700	LC Commission (Non-Cash covered) - charged upfront	1% per quarter, Min UGX200,000
transactions					request) Salary Processing (within NCBA per		F	ree			LC Amendment - Terms and	UGX 100,000 Flat
NCBA CORPORATE ACCOUNT					entry)	5.000			1 5 0	150	Conditions LC Amendment - Amount & Tenor	0.5% per quarter, Min UGX 100,000
Account Opening Balance	200,000	100 100	0 100	10,000	Salary Processing (via EFT per entry) Salary Processing (via RTGS per	5,000 25,000	1.50 5.00	1.50 5.00	1.50 5.00	150 700	(Cash Covered)	
Minimum Balance		NIL			entry)						LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000
Monthly Ledger fee Features/ Benefits for NCBA	15,000	5.00 5.00	0 5.00	500	Mobile Transactions (Single & Bulk) per entry	3,000		N/A	L.		LC Swift charges	USD 30
Corporate Account Holders					School Fees Processing URA Payment Fee	2,500 3,000	1.00 1.00	1.00 1.00	1.00 1.00	100 100	Discrepant fee per set of documents presented	USD 100 Flat
Access to account through online banking					ORA Payment ree	3,000	1.00	1.00	1.00	100	Cancellation Fee Transferable LC Charge (of transfer	N/A 0.5% Min UGX 100,000
* Standard Tariff applied for other transactions					Cross Border Payments - In Branch	22.222	10.00	10.00	40.00	4	amount)	0.5 % MIT OGX 100,000
					Inward Telegraphic Transfer (ITT's) East African Payments (Regional)	30,000 30,000	10.00 10.00			1,000 1,000	LC Payment/Reimbursement Fee	0.25% Min UGX 100,000
NOT FOR PROFIT ACCOUNT					RTGS		20.00		20.00	2 500	Export/Inward/ Local Letters of	
Account Opening Balance Minimum Balance	100,000	100 100 NIL	0 100	5,000	Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00 3	30.00	3,500	Credit Export LC/LC Amendment Advising	UGX 100,000 Flat
Monthly Ledger fee		NIL									Charges - NCBA Bank Clients	
Features/ Benefits for Not For Profit Account Holders					Amendment of Instructions Tracers & Chasers	30,000 60,000	10.00 15.00			1,000 2,000	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
Free cheque books					Returned Funds (to other banks)	30,000	10.00			2,000 1,000	Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000
No ledger fees Free OTC withdrawals					Recalling Funds (from other banks)	30,000	10.00 E		10.00	1,000	Discrepancy fee per set of documents presented	N/A
Free OTC withdrawals Access to account through Online					Inter Account Transfer (NCBA Group)		F	ree			LC Transfer (based on Amount	0.5% Min UGX 100,000
banking					Online Deverseste						transferred) Export LC Document Handling Fee	0.3% Min UGX 100,000
Free transfers Dedicated Relationship Manager					Online Payments Outward Electronic Funds Transfer	3,000	1.00	1.00	1.00	100	Export LC Payment	N/A
No charge per entry					(EFT)						Export LC Discounting/Negotiation Fee	0.5% Min UGX 100,000
* Standard Tariff applied for other transactions					Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500	Export LC Discounting/Negotiation	As Per Banking Facility Letter
					Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000	interest Courier Fees (Within Kampala)	UGX 30,000 Flat
	AA A A		0.45	P.4	(OTT's) Internal Account Transfers		F	ree			Courier Fees (Outside Uganda)	USD 65 Flat
Account Opening Balance Minimum Balance	20,000,000	10,000 10,000 NIL	0 10,000	500,000	Salary Processing (via EFT per entry)		1.00	1.00	1.00	100	Trade 1	
Minimum Balance To Earn Interest	100,000,000	25,000 25,000		2,500,000	Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500	Trade Loans Import Loans/LC Refinance Interest	As Per Banking Facility Letter
Monthly Ledger fee	25,000	10.00 10.00	0 10.00	1,000		20.000		ree	10.00	4 0 0 0	rate	
Over The Counter withdraw per transaction		NIL			Petty Cash (Third Party Encashment)	30,000	10.00	10.00	10.00	1,000	Invoice Discounting Interest rate Short Term Loans Interest rate	As Per Banking Facility Letter As Per Banking Facility Letter
Features/ Benefits for Interest Bearing Account Holders					Mobile Transactions - Single pay out per entry	2,000		N/A	L.		Supplier Finance/Reverse Factoring	As Per Banking Facility Letter
No monthly ledger fees for balances					Mobile Transactions - Bulk payment	1,500		N/A	L.		Trade Loans Handling /Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter
above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000					per entry							
KES 2,500,000 Tiered credit interest for UGX					Search Fees						Bills for Collection Import Bills for Collection Handling	0.25% Min UGX 100,000
balances of 100M and above					Company Search	A	As Per Serv	vice Provid	der		Fees	
Access to account through Online banking					Account Sweeping						Swift Charges Acceptance commission if usance	USD 30 UGX 60,000
* Standard Tariff applied for other					Sweep Set up/ Amendment Charge	20,000	5.00		5.00	600	Extension Request	UGX 100,000 Flat
transactions Cash Deposits - Per Transaction					Sweeping Charge (within NCBA) Sweeping Charge (other bank)	0.5% of the ar		ree h UGX150	00 or equiv	alent	If discharged unpaid (closing fee)	UGX 60,000
Cash Deposits (via NCBA branches)		0.5% for amount	ts above US	SD 10,000			nount, i m			arente	Delivery and release of goods Holding charges	UGX 60,000 + revenue stamp UGX 80,000 per month
Cash Deposits (via Centenary Bank	Free	or equivalent Free	N/A		Certificates Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1500	Noting or protesting fee	UGX 100,000 + notary charge
& Post Bank branches) Cash Deposits (via Agent Banking	Free		N/A		Certificate Of Balance (per request)	50,000	15.00			1,500 1,500	Bonded goods per consignment Past Due Import Bills for Collection	UGX 80,000 + actual warehouse charges UGX 50,000 per month
outlets)	Fiee		·		Banker's Opinion(per request)	50,000	15.00			1,500	Bill Avalisation per quarter -	0.5% Min UGX 100,000
Cash Deposits (for Cross Border transactions)*	35,000	10.00 10.00	0 10.00	1,000	Letters of Reference/ Introduction/ Recommendation(per request)	50,000	15.00	15.00	15.00	1,500	charged upfront Export Bills for Collection - Handling	0.25% Min UGX 100,000
		rder transactions			Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00	30.00 3	30.00	3,000	Charges Export Bills for Collection -	UGX 100,000 Flat
Coin Deposits	Free	ndling fee of am	N/A	itea							Amendment	
					General Services Account Opening		F	ree			Tracers Export Bills Courier Fees (Outside	USD 35 Flat USD 65 Flat
Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCBAU	2,000	"Amounts bel	ow USD 1,0	00 (or	Account Closure			ree			Uganda)	030 031 101
Account		equiva	lent) - Free	-	E-mail Indemnity	10.000		ree	2.00	200	Bonds and Guarantees	
		Amounts of US equivalent) -		alue "	Voucher Retrieval (per item) Verification of Letters of	10,000 /	3.00 As Per Serv		3.00 der	300	Guarantee Issuance/Establishment	0.75% Min UGX 100,000
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00 5.00		600	Administration CCTV Viewing (per session)	50,000	15.00	15.00		1,500	Fee (Cash Cover) Guarantee Issuance/Establishment	1% Min UGX 100,000
					Bid Application Fee (Government	50,000 20,000	13.00	15.00 N/A		1,500	Fee (No Cash Cover)	
CHEQUES		-			Securities)						Commission per quarter (Cash Cover) - charged upfront	0.5% Min UGX 200,000
Cheque Deposits (Local Clearing) Cheque Deposits (International	N/A	Free 50.00 50.00	0 50.00	5,000	Interest Payable						Commission per quarter (No Cash	1% Min UGX 200,000
Clearing)	·				Fixed Deposits Accounts		-	otiable			Cover) - charged upfront Guarantee Amendment - Terms and	UGX 100,000 Flat
50 Leaf Cheque Book 100 Leaf Cheque Book	55,000 110,000	15.00 15.00 30.00 30.00			Call Deposit Accounts Lending Rates		•	otiable otiable			Conditions Guarantee Amendment - Amount &	0.5% per quarter Min UGX 100,000
Counter Cheque Leaf	25,000	5.00 5.00	0 5.00	700	Unauthorized Overdrawn Account		-	+ 15%			Tenor (Cash Cover)	
Post Dated Cheque Returned Cheque (insufficient funds)	25,000 150,000	5.00 5.00 40.00 40.00		700 4,500	MTN Mobile Money Super Agency						Guarantee Amendment - Amount & Tenor (No Cash Cover)	1% Min UGX 200,000
Returned cheque (effects not	150,000	40.00 40.00		4,500	Charges	• • • •					Unsecured bid bonds - Issuance/	1% Min UGX 100,000
cleared) Returned cheque (technical)	25,000	5.00 5.00	0 5.00	700	Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer	3,000 Free		N/A N/A			establishment fee Unsecured bid bonds - Commission	0.5% Min UGX 200,000
Returned cheque by other banks		Free			(Per entry)						per quarter Comfort Letter or Line of Credit	
Stop Payment Cheque (per leaf) Cheque Collection	30,000	10.00 10.00 Free	0 10.00	1,000	Cash Deposit	2,000		N/A	L .		Letter	UGX 50,000
Encashment of Third Party Cheques	50,000	Free 15.00	0 15.00	1,500	Loan Related Charges						Guarantee Amendment (other banks)	USD 100 Plus Swift Charges
(notified to us by drawer) Drafts Issuance - NCBA Bank	20,000	5.00 5.00			Loan/Advance Application Fee Loan/Advance Annual Management	Free 1% -3% of t	helogo		N/A N/A		Swift Charges	USD 30
Customer					Fee (annual)		value		·		Inward/Foreign Guarantee Against Counter Indemnity	0.5% per quarter Min USD 100
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00 5.00	0 5.00	700	Loan Monitoring Fee (annual)	1% of Outs Loan Balaı			N/A		Inward Guarantee Advising	0.025% Min USD 200
Drafts Replacement/ Re-issuance	60,000	15.00 15.00		1,500		UGX	(60,000		N1 /A		Inward Guarantee Advising - other banks	UGX 200,000 + Swift Charges
Drafts Cancellation	20,000	5.00 5.00	0 5.00	600	Loan/Advance /Commitment Fee Loan/Advance Arrangement Fee	Free 1% - 3% of t	he Loan		N/A N/A		Guarantee Cancellation Before	UGX 6,000
Direct Debits					-		value		N/A		Expiry Guarantee Sealing Fee	UGX 35,000
Set-Up Fee Debtors (In-Branch)	5,000 5,000	1.50 1.50 1.50 1.50		150 150	Loan/Advance Renewal Fee	1% -39 outstanding	% of the facilities		·			
Successful Collection (per entry) Unsuccessful Charge to Debtors (per	5,000 50,000	15.00 15.00		150 1,500	Loan/Advance Processing/Admin Fee		Free		N/A		NB:	
entry)					Loan Restructuring Fee	1-3% of			N/A			onds to be picked upfront for entire Guarantee
Standing Orders						outstanding facilities					 All charges are exclusive of Gov 	vernment Excise Duty
Standing Order Set-Up/	5,000	1.50 1.50	0 1.50	150	Loan Statement per page	5,000	1.50		N/A			
Amendment (within NCBA) Standing Order Set-Up/	10,000	3.00 3.00	0 3.00	300	Financial Card - Enrolment & Re- issue	30,000	10.00		N/A		Effective date – 1st January 2021	
Amendment (to other banks)		Free			Insurance Fee	As Per Ser Provide			N/A			
Standing Order (within NCBA) Standing Order (to other banks)	Dependent or	n mode of transf		outward	Legal Fee	As Per Ser	vice		N/A			
-	·	payments ta	riff		5	Provide	er					NCBA
Standing Order (unpaid)	100,000	25.00 25.00	0 25.00	300	Loan Default Penalty Interest Valuation Fee	BLR + 15 As Per Ser			N/A N/A			7'
Statements		-				Provide	er					Head Office: Rwenzori Towers, Nakasero Road,
Monthly Statement Interim/ Additional/ Duplicate	5,000	Free 1.50 1.50	0 1.50	150	CRB Inquiry Fees CRB Statement per page	20,000 5,000	5.00 1.50		N/A N/A			P O Box 28707, Kampala, Uganda Telephone: 0312188400; Fax: 2734635,
Statement (per page)					Early Repayment Fee	10% of outsto	anding		N/A			Telephone: 0312188400; Fax: 2734635, www.ncbagroup.com
MT 940 Statements (per account per month)	50,000	15.00 15.00	0 15.00	1,500	Other Loan Related Charges	amoun As Per Agree			N/A			Licence Number A1.026
					-	-						Customer deposits are protected by the Deposit Protection Fund of Uganda



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