



TARIFF GUIDE



PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
PRIVATE BANKING
PLATINUM CURRENT ACCOUNT
- PAYT

Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance		NIL			
Monthly Ledger fee	UGX 1500 per Entry Min 10,000	10.00	10.00	10.00	800
Platinum monthly Service Fee	20,000	5.00	5.00	5.00	600

Features/ Benefits for Platinum Current PAYT Customers

Waiver of platinum monthly service fee for customers that maintain a balance above 30M

PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE

Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance		NIL			
Monthly Ledger fee	50,000	15.00	15.00	15.00	1,500

Features/ Benefits for Platinum Current Bundled Customers

1 Free Cheque book per annum
 1 Free Standing order per quarter
 1 Free Bankers cheque (local currency) per quarter
 1 Free Bankers draft (Foreign currency) per quarter
 Sweep facilities across current accounts
 Internet banking
 Free ATM withdrawals on NCBA owned ATMs
 Platinum banking services
 A waived platinum monthly service fee for customers that maintain a balance above 50M

PROSAVER

Account Opening Balance	500,000	125	125	125	15,000
Minimum Balance	500,000	125	125	125	15,000
Monthly maintenance fee for bal below UGX 500,000	5,000	1.50	1.50	1.50	150
Below minimum penalty	5,000	1.50	1.50	1.50	150

* Penalty below minimum balance applies at the End Of the Month

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
Features/ Benefits for ProSaver Customers

Waiver of monthly service fee for customers that maintain a balance above UGX 500,000

PERSONAL BANKING
GOLD BUNDLED

Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance		NIL			
Monthly Ledger fee	25,000	10.00	10.00	5.00	1,000

Benefits for Gold Bundled Customers

Free Over the counter withdrawal

1 Free Bankers cheque (local currency) per quarter

ATM Limit of UGX 5m per day

Free Visa ATM debit card(first issue)

Access to Visa credit card**

Access to account through Online and mobile banking

Loans to be obtained at prime lending rate

Access to unsecured loans amounts up to UGX 150m**

Dedicated Relationship Manager

* Standard Tariff applied for other transactions

**Terms and conditions apply

GOLD PAYT

Account Opening Balance	100,000	100	100	100	5,000
Monthly Ledger fee	15,000	4.00	4.00	4.00	500
Minimum Balance		NIL			
Below minimum penalty		NIL			

Benefits for Gold PAYT

A Free Visa Debit card (first issue)

NCBA SAVER

Account Opening Balance	50,000	50.00	50.00	50.00	5,000
Minimum Balance	50,000	10.00	10.00	5.00	1,000
Below minimum balance penalty	15,000	10.00	10.00	5.00	500

* Penalty below minimum balance applies at the End Of the Month

PRODUCT SERVICE

BANK TARIFF

UGX

USD

EUR

GBP

KES

Benefits for NCBA Saver

No monthly ledger fees

1 Free monthly OTC Withdrawal,
other extra charged as per tariff

Tiered interest paid monthly

Access to account through

Online and mobile banking

* Standard Tariff applied for other
transactions

YOUTH (BE MORE)

Account Opening balance	30,000	10.00	10.00	10.00	1,000
Minimum Balance	30,000	10.00	10.00	10.00	1,000
Monthly Ledger fee		NIL			

Benefits for Youth Be more Customers

No monthly ledger fees

NCBA SALARY PLUS ACCOUNT

Account Opening Balance	50,000	15.00	15.00	15.00	1,500
Minimum Balance		NIL			
Monthly Ledger fee		NIL			

Benefits for NCBA Salary Plus Customers

No monthly ledger fees

NCBA CURRENT ACCOUNT (PAYT)

Account Opening Balance	20,000	50.00	50.00	50.00	50.00
Minimum Balance	NIL				
Monthly Ledger fee	3,000	1.00	1.00	5.00	100

Benefits for NCBA Current Account (PAYT)

Access to account through

Online and mobile banking

* Standard Tariff applied for other
transactions

NCBA TOTS & TEENS

Account Opening Balance	10,000	50.00	50.00	50.00	5,000
Minimum Balance	10,000	50.00	50.00	50.00	5,000
Below minimum penalty	10,000	10.00	10.00	5.00	500

* Penalty below minimum balance
applies at the End Of the Month

PRODUCT SERVICE**BANK TARIFF****UGX****USD****EUR****GBP****KES****Benefits for NCBA Tots & Teens Customers**

No monthly ledger fees

1 Free monthly OTC Withdrawal,
other extra charged UGX 10,000Tiered interest for balances of
UGX 50,000 and above

One free draft per school term

Access to account through Online
and mobile banking* Standard Tariff applied for other
transactions**INVESTMENT CLUB ACCOUNT**

Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	100,000	50.00	50.00	50.00	1,000
Monthly maintenance fee	5,000	1.50	1.50	1.50	150
Below minimum penalty	15,000	10.00	10.00	10.00	500

* Penalty below minimum balance
applies at the End Of the Month**Benefits for Investment Club Customers**

Access to account through Online

Loan amounts of up to 100% of
the savings after 12 months of
consistent savings

Financial advisory services

* Standard Tariff applied for other
transactions**BUSINESS BANKING****NCBA BUSINESS CURRENT
ACCOUNT**

Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	5,000	1.50	1.50	1.50	150
Monthly Ledger fee	15,000	10.00	10.00	10.00	500

Benefits for NCBA Business Current CustomersNo ledger fees & Over The
Counter withdraw charges for
monthly average balances
maintained above UGX 5M* Standard Tariff applied for other
transactions

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
GENERAL SERVICES

Cash Deposits - Per Transaction

Cash Deposits (via NCBA branches)	Free	0.5% for amounts above USD 10,000 or equivalent			
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free	N/A		
Cash Deposits (via Agent Banking outlets)	Free	N/A			
Cash Deposits (for Cross Border transactions)*	35,000	10.00	10.00	10.00	1,000

*FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited

Coin Deposits

Free N/A

Cash Withdrawals - Per Transaction

Over-The-Counter (OTC) - NCBAU Account	2,000	"Amounts below USD 1,000 (or equivalent) - Free Amounts pf USD 1,000 & above (or equivalent) - 0.25% of value "			
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600

Interest Payable

Current Accounts - Minimum	0.00%				
Current Accounts - Maximum	3.50%	1.50%			
Savings Accounts - Minimum	0.00%				
Savings Accounts - Maximum	3.50%				
Fixed Deposit Accounts - Minimum	0.00%				
Fixed Deposit Accounts - Maximum	Negotiable				

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Lending Rate - Minimum

Negotiable

Lending Rate - Maximum

Negotiable

 Unauthorized Overdrawn Foreign
Currency Account

BLR + 15%

 Unauthorized Overdrawn Local
Currency Account

BLR + 15%

Safe Custody

Refundable deposit per locker

30,000

N/A

Annual rental fees ;

Small boxes

60,000

15.00

15.00

15.00

1,500

Medium boxes

100,000

25.00

25.00

25.00

2,000

Large boxes

200,000

50.00

50.00

50.00

6,000

Safe Custody access per visit

20,000

5.00

5.00

5.00

600

Hold Mail

 Request to hold mail for collection
at the counter

100,000

N/A

Visa Debit Card Charges

 Visa Classic Debit Card Issuance/
Replacement

15,000

N/A

 Visa Gold Debit Card Issuance/
Replacement

20,000

N/A

Replacement Faulty Card

Free

N/A

ATM Withdrawal (NCBA)

1,000

N/A

ATM Withdrawal (Interswitch)

1,800

N/A

ATM Withdrawal (Non NCBA)

2,500

N/A

ATM Withdrawal (Non NCBA)

10,000

N/A

Bank International Cards)

NCBA ATM Deposit Fee

Free

N/A

Debit Card Fee - Classic (Annual)

24,000

N/A

Debit Card Fee - Gold

Free

N/A

 Debit Card Fee on International
Transactions

4.00%

N/A

 Uncollected ATM card destroyed
(90 days)

10,000

N/A

Replacement lost ATM card

15,000

N/A

 ATM Camera Viewing (Invalid
Claims)

50,000

N/A

PRODUCT SERVICE
BANK TARIFF

	UGX	USD	EUR	GBP	KES
--	-----	-----	-----	-----	-----

Visa Classic Credit Card Charges
- Personal

Minimum monthly payment	20% of the outstanding amount				
SMS alerts	Free				N/A
e-Statement	Free				N/A
Joining fee / Application fee	100,000				N/A
Direct Debit set up fee	5,000				N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000				N/A
Annual membership / Subscription fee	200,000				N/A
Supplementary card Issuance	150,000				N/A
Interest rate (Monthly)	3.50%				N/A
Cash advance fee	6.00%				N/A
Late payment fee	10% of the minimum due				N/A
Over Limit fee / Excess	5.00%				N/A
Card re-issuance fee	15,000				N/A
Reprint of PIN fee	15,000				N/A
Issuer's Optional fee	2.00%				N/A
Hard copy statements (per page)	5,000				N/A

* Issued in Local Currency

Visa Gold Credit Card Charges -
Personal

Minimum monthly payment	20% Min; UGX60,000 USD 30				N/A
SMS alerts	Free				N/A
e-Statement	Free				N/A
Joining fee / Application fee	100,000	40.00			N/A
Direct Debit set up fee	5,000	2.00			N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	150,000	60.00			N/A
Annual membership / Subscription fee	300,000	100			N/A
Supplementary card	90,000	40			N/A
Interest rate (Monthly)	3.50%				N/A

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Cash advance fee	5% Min; 20,000	8.00	N/A
Late payment fee	10% of the minimum due		N/A
Over Limit fee / Excess	5% Min; 20,000	8.00	N/A
Card re-issuance fee	30,000	12.00	N/A
Reprint of PIN fee	20,000	8.00	N/A
Issuer's Optional fee	2%		N/A
Hard copy statements	5,000	2.00	N/A

**Visa Gold Credit Card Charges -
Business (UGX & USD)**

Minimum monthly payment	20% of the outstanding amount		N/A
SMS alerts	Free		N/A
e-Statement	Free		N/A
Joining fee / Application fee	100,000	40.00	N/A
Direct Debit set up fee	5,000	2.00	N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000	60.00	N/A
Annual membership / Subscription fee	200,000	100.00	N/A
Supplementary card Issuance	100,000	40.00	N/A
Interest rate (Monthly)	3.50%		N/A
Cash advance fee	6.00%		N/A
International cash withdrawal (ATM over the counter)	Free		N/A
Late payment fee	10% of the minimum due		N/A
Over Limit fee / Excess	5%		N/A
Card re-issuance fee	15,000	6.00	N/A
Reprint of PIN fee	15,000	6.00	N/A
Issuer's Optional fee	2%		N/A
Hard copy statements	5,000	2.00	N/A
Statement Charges			
Interim Statement (per page)	5,000	2.00	N/A
Duplicate Statement	5,000	2.00	N/A
SMS transaction alert messages	Free		N/A

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
CHEQUE CHARGES

Cheque Deposits (Local Clearing)		Free			
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700
Post Dated Cheque	25,000	5.00	5.00	5.00	700
Returned Cheque (insufficient funds)	150,000	40.00	40.00	40.00	4,500
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500
Returned cheque (technical)	25,000	5.00	5.00	5.00	700
Returned cheque by other banks	Free				
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000
Cheque Collection	Free				
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500
Drafts Cancellation	20,000	5.00	5.00	5.00	600
Direct Debits					
Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500
Standing Orders					
Standing Order Set-Up/ Amendment (within NCBA)	5,000	1.50	1.50	1.50	150
Standing Order Set-Up/ Amendment (to other banks)	10,000	3.00	3.00	3.00	300
Standing Order (within NCBA)	Free				

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Standing Order (to other banks)

 Dependant
on mode
of transfer;
Refer to
outward
payments
tariff

Standing Order (unpaid)

100,000

25.00

25.00

25.00

300

Statements

Monthly Statements

Free

 Interim/ Additional/ Duplicate
Statement (per account per
month)

5,000

1.50

1.50

1.50

150

 MT 940 Statements (per account
per month)

50,000

15.00

15.00

15.00

1,500

Domestic Payments - In Branch

 Inward Electronic Funds Transfer
(EFT)

3,000

1.00

1.00

1.00

100

 Inward Real Time Gross
Settlement (RTGS)

3,000

1.00

1.00

1.00

100

 Outward Electronic Funds
Transfer (EFT)

5,000

1.50

1.50

1.50

150

 Outward Real Time Gross
Settlement (RTGS)

25,000

5.00

5.00

5.00

700

Internal Account Transfers

Free

 Recall of funds (On customer
request)

25,000

5.00

5.00

5.00

700

 Salary Processing (within NCBA
per entry)

Free

 Salary Processing (via EFT per
entry)

5,000

1.50

1.50

1.50

150

 Salary Processing (via RTGS per
entry)

25,000

5.00

5.00

5.00

700

 Mobile Transactions (Single &
Bulk) per entry

3,000

N/A

School Fees Processing

2,500

1.00

1.00

1.00

100

URA Payment Fee

3,000

1.00

1.00

1.00

100

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
Cross Border Payments - In Branch

Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000
East African Payments (Regional) RTGS	30,000	10.00	10.00	10.00	1,000
Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00	30.00	3,500
Amendment of Instructions	30,000	10.00	10.00	10.00	1,000
Tracers & Chasers	60,000	15.00	15.00	15.00	2,000
Returned Funds (to other banks)	30,000	10.00	10.00	10.00	1,000
Recalling Funds (from other banks)	30,000	10.00	10.00	10.00	1,000
Inter Account Transfer (NCBA Group)		Free			

Online Payments

Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500
Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000
Internal Account Transfers		Free			
Salary Processing (via EFT per entry)	3,000	1.00	1.00	1.00	100
Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500
Petty Cash (Known Agent)		Free			
Petty Cash (Third Party Encashment)	30,000	10.00	10.00	10.00	1,000
Mobile Transactions - Single pay out	2,000		N/A		
Mobile Transactions - Bulk payment	1,500		N/A		
URA Payment	2,000		N/A		

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
Digital Banking Charges-Mobile

Internet/Mobile Banking Set-up		Free			
Balance Inquiry	500		N/A		
Registration fee		Free			
Mini statement	500		N/A		
Forex queries		Free			
Stop Cheque	10,000		N/A		
Cheque Book Request	500		N/A		
SMS Alerts		Free			
Airtime top up	Free		N/A		
Utilities	1,500		N/A		
Internal transfer		Free			
RTGS Outward Mobile	10,000		N/A		
Bank to Mobile Wallet	2,000		N/A		
Transactions (Pull Transactions)					

Search Fees

Company Search	As Per Service Provider				
----------------	-------------------------------	--	--	--	--

Account Sweeping

Sweep Set up/ Amendment Charge	20,000	5.00	5.00	5.00	600
Sweeping Charge (within NCBA)		Free			
Sweeping Charge (other bank)	0.5% of the amount; Min UGX15000 or equivalent				

Certificates

Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1,500
Certificate Of Balance (per request)	50,000	15.00	15.00	15.00	1,500
Banker's Opinion	50,000	15.00	15.00	15.00	1,500
Letters of Reference/ Introduction/ Recommendation	50,000	15.00	15.00	15.00	1,500
Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00	30.00	30.00	3,000

PRODUCT SERVICE
BANK TARIFF

	UGX	USD	EUR	GBP	KES
Other Services					
Account Opening		Free			
Account Closure		Free			
E-mail Indemnity		Free			
Voucher Retrieval (per item)	10,000	3.00	3.00	3.00	300
Verification of Letters of Administration	As Per Service Provider				
CCTV viewing (per session)	50,000	15.00	15.00	15.00	1,500
Bid Application Fee (Government Securities)	20,000		N/A		
Interest Payable					
Fixed Deposits Accounts	Negotiable				
Call Deposit Accounts	Negotiable				
Lending Rates	Negotiable				
Unauthorized Overdrawn Account	BLR + 15%				
MTN Mobile Money Super Agency Charges					
Cash Withdrawal (Per entry)	3,000		N/A		
Cash Withdrawal NCBA Customer (Per entry)	Free		N/A		
Cash Deposit	2,000		N/A		
Loan Related Charges					
Loan/Advance Application Fee	Free		N/A		
Loan/Advance Annual Management Fee (annual)	1% -3% of the Loan value		N/A		
Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance: Min UGX 60,000		N/A		
Loan/Advance /Commitment Fee	Free		N/A		
Loan/Advance Arrangement Fee	1% - 3% of the Loan value		N/A		

PRODUCT SERVICE

BANK TARIFF

UGX

USD

EUR

GBP

KES

Loan/Advance Renewal Fee	1% -3% of the outstanding facilities		N/A		
Loan/Advance Processing/Admin Fee	Free		N/A	Free	Free
Loan Restructuring Fee	1-3% of outstanding facilities		N/A		
Loan Statement per page	5,000	1.50	N/A		
Financial Card - Enrolment & Re-issue	30,000	10.00	N/A		
Insurance Fee	As Per Service Provider		N/A		
Legal Fee	As Per Service Provider		N/A		
Loan Default Penalty Interest	BLR + 15%		N/A		
Valuation Fee	As Per Service Provider		N/A		
CRB Inquiry Fees	20,000	5.00	N/A		
CRB Statement per page	5,000	1.50	N/A		
Early Repayment Fee	10% of outstanding amount		N/A		
Other Loan Related Charges	As Per Agreement		N/A		

Trade Finance

Import/Outward/ Local Letters of Credit

LC Issuance/Establishment Fee (Cash Covered)	0.75% per establishment, Min UGX 200,000
LC Issuance/Establishment Fee (Non Cash Covered)	1.0% per establishment, Min UGX 200,000
LC Commission (Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000
LC Commission (Non-Cash covered) - charged upfront	1% per quarter, Min UGX200,000
LC Amendment - Terms and Conditions	UGX 100,000 Flat
LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000
LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000
LC Swift charges	USD 30
Discrepant fee per set of documents presented	USD 100 Flat
Cancellation Fee	N/A
Transferrable LC Charge (of transfer amount)	0.5% Min UGX 100,000
LC Payment/Reimbursement Fee	0.25% Min UGX 100,000

Export/Inward/ Local Letters of Credit

Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat
Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000
Discrepancy fee per set of documents presented	N/A
LC Transfer (based on Amount transferred)	0.5% Min UGX 100,000
Export LC Document Handling Fee	0.3% Min UGX 100,000
Export LC Payment	N/A
Export LC Discounting/ Negotiation Fee	0.5% Min UGX 100,000

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Export LC Discounting/ Negotiation interest	As Per Banking Facility Letter
Courier Fees (Within Kampala)	UGX 30,000 Flat
Courier Fees (Outside Uganda)	USD 65 Flat

Trade Loans

Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter
Invoice Discounting Interest rate	As Per Banking Facility Letter
Short Term Loans Interest rate	As Per Banking Facility Letter
Supplier Finance/Reverse Factoring	As Per Banking Facility Letter
Trade Loans Handling / Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter

Bills for Collection

Import Bills for Collection	0.25% Min UGX 100,000
Handling Fees	
Swift Charges	USD 30
Acceptance commission if usance	UGX 60,000
Extension Request	UGX 100,000 Flat
If discharged unpaid (closing fee)	UGX 60,000
Delivery and release of goods	UGX 60,000 + revenue stamp
Holding charges	UGX 80,000 per month
Noting or protesting fee	UGX 100,000 + notary charge
Bonded goods per consignment	UGX 80,000 + actual warehouse charges
Past Due Import Bills for Collection	UGX 50,000 per month
Bill Avalisation per quarter - charged upfront	0.5% Min UGX 100,000
Export Bills for Collection - Handling Charges	0.25% Min UGX 100,000
Export Bills for Collection - Amendment	UGX 100,000 Flat
Tracers	USD 35 Flat
Export Bills Courier Fees (Outside Uganda)	USD 65 Flat

Bonds and Guarantees

Guarantee Issuance/ Establishment Fee (Cash Cover)	0.75% Min UGX 100,000
Guarantee Issuance/ Establishment Fee (No Cash Cover)	1% Min UGX 100,000
Commission per quarter (Cash Cover) - charged upfront	0.5% Min UGX 200,000
Commission per quarter (No Cash Cover) - charged upfront	1% Min UGX 200,000
Guarantee Amendment - Terms and Conditions	UGX 100,000 Flat
Guarantee Amendment - Amount & Tenor (Cash Cover)	0.5% per quarter Min UGX 100,000
Guarantee Amendment - Amount & Tenor (No Cash Cover)	1% Min UGX 200,000
Unsecured bid bonds - Issuance/ establishment fee	1% Min UGX 100,000
Unsecured bid bonds - Commission per quarter	0.5% Min UGX 200,000
Comfort Letter or Line of Credit Letter	UGX 50,000
Guarantee Amendment (other banks)	USD 100 Plus Swift Charges
Swift Charges	USD 30
Inward/Foreign Guarantee Against Counter Indemnity	0.5% per quarter Min USD 100
Inward Guarantee Advising	0.025% Min USD 200
Inward Guarantee Advising - other banks	UGX 200,000 + Swift Charges
Guarantee Cancellation Before Expiry	UGX 6,000
Guarantee Sealing Fee	UGX 35,000

NB:

- All charges for unsecured bid bonds to be picked upfront for entire Guarantee tenor
- All charges are exclusive of Government Excise Duty

Effective date – 1st January 2021

CORPORATE BANKING TARIFF GUIDE



PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
NCBA BUSINESS & CORPORATE ACCOUNT

Account Opening Balance	500,000	500	500	500	50,000
Minimum Balance		NIL			
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000

Features/ Benefits for NCBA Business & Corporate Account Holders

Access to account through online banking

* Standard Tariff applied for other transactions

NCBA CORPORATE ACCOUNT

Account Opening Balance	200,000	100	100	100	10,000
Minimum Balance		NIL			
Monthly Ledger fee	15,000	5.00	5.00	5.00	500

Features/ Benefits for NCBA Corporate Account Holders

Access to account through online banking

* Standard Tariff applied for other transactions

NOT FOR PROFIT ACCOUNT

Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance		NIL			
Monthly Ledger fee		NIL			

Features/ Benefits for Not For Profit Account Holders

Free cheque books

No ledger fees

Free OTC withdrawals

Access to account through Online banking

Free transfers

Dedicated Relationship Manager

No charge per entry

* Standard Tariff applied for other transactions

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES
INTEREST BEARING ACCOUNT

Account Opening Balance	20,000,000	10,000	10,000	10,000	500,000
Minimum Balance		NIL			
Minimum Balance To Earn Interest	100,000,000	25,000	25,000	25,000	2,500,000
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000
Over The Counter withdraw per transaction		NIL			

Features/ Benefits for Interest Bearing Account Holders

No monthly ledger fees for balances above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000 KES 2,500,000

Tiered credit interest for UGX balances of 100M and above

Access to account through Online banking

* Standard Tariff applied for other transactions

Cash Deposits - Per Transaction

Cash Deposits (via NCBA branches)	Free	0.5% for amounts above USD 10,000 or equivalent			
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free		N/A	
Cash Deposits (via Agent Banking outlets)	Free		N/A		
Cash Deposits (for Cross Border transactions)*	35,000	10.00	10.00	10.00	1,000

*FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited

Coin Deposits	Free		N/A		
---------------	------	--	-----	--	--

Cash Withdrawals - Per Transaction

Over-The-Counter (OTC) - NCBAU Account	2,000	"Amounts below USD 1,000 (or equivalent) - Free Amounts of USD 1,000 & above (or equivalent) - 0.25% of value "			
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600

CHEQUES

PRODUCT SERVICE
BANK TARIFF

	UGX	USD	EUR	GBP	KES
--	-----	-----	-----	-----	-----

Cheque Deposits (Local Clearing)		Free			
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700
Post Dated Cheque	25,000	5.00	5.00	5.00	700
Returned Cheque (insufficient funds)	150,000	40.00	40.00	40.00	4,500
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500
Returned cheque (technical)	25,000	5.00	5.00	5.00	700
Returned cheque by other banks		Free			
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000
Cheque Collection		Free			
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500
Drafts Cancellation	20,000	5.00	5.00	5.00	600

Direct Debits

Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500

Standing Orders

Standing Order Set-Up/ Amendment (within NCBA)	5,000	1.50	1.50	1.50	150
Standing Order Set-Up/ Amendment (to other banks)	10,000	3.00	3.00	3.00	300
Standing Order (within NCBA)		Free			
Standing Order (to other banks)	Dependent on mode of transfer; Refer to outward payments tariff				
Standing Order (unpaid)	100,000	25.00	25.00	25.00	300

Statements

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Monthly Statement		Free			
Interim/ Additional/ Duplicate Statement (per page)	5,000	1.50	1.50	1.50	150
MT 940 Statements (per account per month)	50,000	15.00	15.00	15.00	1,500

Domestic Payments - In Branch

Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100
Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150
Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700
Internal Account Transfers		Free			
Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700
Salary Processing (within NCBA per entry)		Free			
Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	150
Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700
Mobile Transactions (Single & Bulk) per entry	3,000		N/A		
School Fees Processing	2,500	1.00	1.00	1.00	100
URA Payment Fee	3,000	1.00	1.00	1.00	100

Cross Border Payments - In Branch

Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000
East African Payments (Regional) RTGS	30,000	10.00	10.00	10.00	1,000
Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00	30.00	3,500
Amendment of Instructions	30,000	10.00	10.00	10.00	1,000
Tracers & Chasers	60,000	15.00	15.00	15.00	2,000
Returned Funds (to other banks)	30,000	10.00	10.00	10.00	1,000
Recalling Funds (from other banks)	30,000	10.00	10.00	10.00	1,000
Inter Account Transfer (NCBA Group)		Free			

Online Payments

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500
Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000
Internal Account Transfers		Free			
Salary Processing (via EFT per entry)	3,000	1.00	1.00	1.00	100
Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500
Petty Cash (Known Agent)		Free			
Petty Cash (Third Party Encashment)	30,000	10.00	10.00	10.00	1,000
Mobile Transactions - Single pay out per entry	2,000		N/A		
Mobile Transactions - Bulk payment per entry	1,500		N/A		
URA Payment	2,000		N/A		
Search Fees					
Company Search		As Per Service Provider			
Account Sweeping					
Sweep Set up/ Amendment Charge	20,000	5.00	5.00	5.00	600
Sweeping Charge (within NCBA)		Free			
Sweeping Charge (other bank)		0.5% of the amount; Min UGX15000 or equivalent			
Certificates					
Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1,500
Certificate Of Balance (per request)	50,000	15.00	15.00	15.00	1,500
Banker's Opinion(per request)	50,000	15.00	15.00	15.00	1,500
Letters of Reference/ Introduction/ Recommendation(per request)	50,000	15.00	15.00	15.00	1,500
Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00	30.00	30.00	3,000
General Services					

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Account Opening		Free			
Account Closure		Free			
E-mail Indemnity		Free			
Voucher Retrieval (per item)	10,000	3.00	3.00	3.00	300
Verification of Letters of Administration		As Per Service Provider			
CCTV Viewing (per session)	50,000	15.00	15.00	15.00	1,500
Bid Application Fee (Government Securities)	20,000		N/A		

Interest Payable

Fixed Deposits Accounts		Negotiable			
Call Deposit Accounts		Negotiable			
Lending Rates		Negotiable			
Unauthorized Overdrawn Account		BLR + 15%			

MTN Mobile Money Super Agency Charges

Cash Withdrawal (Per entry)	3,000		N/A		
Cash Withdrawal NCBA Customer (Per entry)	Free		N/A		
Cash Deposit	2,000		N/A		

Loan Related Charges

Loan/Advance Application Fee	Free			N/A	
Loan/Advance Annual Management Fee (annual)	1% -3% of the Loan value			N/A	
Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance: Min UGX 60,000			N/A	
Loan/Advance /Commitment Fee	Free			N/A	
Loan/Advance Arrangement Fee	1% - 3% of the Loan value			N/A	
Loan/Advance Renewal Fee	1% -3% of the outstanding facilities			N/A	
Loan/Advance Processing/Admin Fee	Free			N/A	
Loan Restructuring Fee	1-3% of outstanding facilities			N/A	
Loan Statement per page	5,000	1.50		N/A	
Financial Card - Enrolment & Re-issue	30,000	10.00		N/A	
Insurance Fee	As Per Service Provider			N/A	

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Legal Fee	As Per Service Provider	N/A
Loan Default Penalty Interest	BLR + 15%	N/A
Valuation Fee	As Per Service Provider	N/A
CRB Inquiry Fees	20,000	5.00
CRB Statement per page	5,000	1.50
Early Repayment Fee	10% of outstanding amount	N/A
Other Loan Related Charges	As Per Agreement	N/A

TRADE FINANCE
Import/Outward/ Local Letters of Credit

LC Issuance/Establishment Fee (Cash Covered)	0.75% per establishment, Min UGX 200,000
LC Issuance/Establishment Fee (Non Cash Covered)	1.0% per establishment, Min UGX 200,000
LC Commission (Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000
LC Commission (Non-Cash covered) - charged upfront	1% per quarter, Min UGX200,000
LC Amendment - Terms and Conditions	UGX 100,000 Flat
LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000
LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000
LC Swift charges	USD 30
Discrepant fee per set of documents presented	USD 100 Flat
Cancellation Fee	N/A
Transferable LC Charge (of transfer amount)	0.5% Min UGX 100,000
LC Payment/Reimbursement Fee	0.25% Min UGX 100,000

Export/Inward/ Local Letters of Credit

Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat
Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Discrepancy fee per set of documents presented	N/A
LC Transfer (based on Amount transferred)	0.5% Min UGX 100,000
Export LC Document Handling Fee	0.3% Min UGX 100,000
Export LC Payment	N/A
Export LC Discounting/Negotiation Fee	0.5% Min UGX 100,000
Export LC Discounting/Negotiation interest	As Per Banking Facility Letter
Courier Fees (Within Kampala)	UGX 30,000 Flat
Courier Fees (Outside Uganda)	USD 65 Flat
Trade Loans	
Import Loans/LC Refinance	As Per Banking Facility Letter
Interest rate	
Invoice Discounting Interest rate	As Per Banking Facility Letter
Short Term Loans Interest rate	As Per Banking Facility Letter
Supplier Finance/Reverse Factoring	As Per Banking Facility Letter
Trade Loans Handling /Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter
Bills for Collection	
Import Bills for Collection Handling Fees	0.25% Min UGX 100,000
Swift Charges	USD 30
Acceptance commission if usance	UGX 60,000
Extension Request	UGX 100,000 Flat
If discharged unpaid (closing fee)	UGX 60,000
Delivery and release of goods	UGX 60,000 + revenue stamp
Holding charges	UGX 80,000 per month
Noting or protesting fee	UGX 100,000 + notary charge
Bonded goods per consignment	UGX 80,000 + actual warehouse charges
Past Due Import Bills for Collection	UGX 50,000 per month
Bill Avaluation per quarter - charged upfront	0.5% Min UGX 100,000
Export Bills for Collection - Handling Charges	0.25% Min UGX 100,000
Export Bills for Collection - Amendment	UGX 100,000 Flat
Tracers	USD 35 Flat

PRODUCT SERVICE
BANK TARIFF
UGX
USD
EUR
GBP
KES

Export Bills Courier Fees (Outside Uganda)

USD 65 Flat

Bonds and Guarantees

Guarantee Issuance/Establishment Fee (Cash Cover)

0.75% Min UGX 100,000

Guarantee Issuance/Establishment Fee (No Cash Cover)

1% Min UGX 100,000

Commission per quarter (Cash Cover) - charged upfront

0.5% Min UGX 200,000

Commission per quarter (No Cash Cover) - charged upfront

1% Min UGX 200,000

Guarantee Amendment - Terms and Conditions

UGX 100,000 Flat

Guarantee Amendment - Amount & Tenor (Cash Cover)

0.5% per quarter Min UGX 100,000

Guarantee Amendment - Amount & Tenor (No Cash Cover)

1% Min UGX 200,000

Unsecured bid bonds - Issuance/establishment fee

1% Min UGX 100,000

Unsecured bid bonds - Commission per quarter

0.5% Min UGX 200,000

Comfort Letter or Line of Credit Letter

UGX 50,000

Guarantee Amendment (other banks)

USD 100 Plus Swift Charges

Swift Charges

USD 30

Inward/Foreign Guarantee Against Counter Indemnity

0.5% per quarter Min USD 100

Inward Guarantee Advising

0.025% Min USD 200

Inward Guarantee Advising - other banks

UGX 200,000 + Swift Charges

Guarantee Cancellation Before Expiry

UGX 6,000

Guarantee Sealing Fee

UGX 35,000

NB:

- All charges for unsecured bid bonds to be picked upfront for entire Guarantee tenor
- All charges are exclusive of Government Excise Duty

Effective date – 1st January 2021



Head Office: Rwenzori Towers, Nakasero Road,
P O Box 28707, Kampala, Uganda
Telephone: 0312188400; Fax: 2734635,
www.ncbagroup.com
Licence Number A1.026
Customer deposits are protected
by the Deposit Protection Fund of Uganda

ncbagroup.com

Go for it

NCBAU is a Financial Institution Regulated by Bank of Uganda