

CORPORATE BANKING TARIFF GUIDE

PRODUCT SERVICE	BANK TARIFF					PRODUCT SERVICE	BANK TARIFF					PRODUCT SERVICE	BANK TARIFF																																								
	UGX	USD	EUR	GBP	KES		UGX	USD	EUR	GBP	KES		UGX	USD	EUR	GBP	KES																																				
NCBA BUSINESS & CORPORATE ACCOUNT						Domestic Payments - In Branch						TRADE FINANCE																																									
Account Opening Balance	500,000	500	500	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 (Cash Covered)	0.75% per establishment, Min UGX 200,000																																								
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000	Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150	LC Issuance/Establishment Fee (Non Cash Covered)	1.0% per establishment, Min UGX 200,000																																								
Features/ Benefits for NCBA Business & Corporate Account Holders						Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700	LC Commission (Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000																																								
Access to account through online banking						Internal Account Transfers	Free					700	LC Commission (Non-Cash covered) - charged upfront	1% per quarter, Min UGX 200,000																																							
* Standard Tariff applied for other transactions						Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700	LC Amendment - Terms and Conditions	UGX 100,000 Flat																																								
NCBA CORPORATE ACCOUNT						Salary Processing (within NCBA per entry)	Free					150	LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000																																							
Account Opening Balance	200,000	100	100	100	10,000	Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	700	LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000																																								
Minimum Balance		NIL				Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700	LC Swift charges	USD 30 USD 100 Flat																																								
Monthly Ledger fee	15,000	5.00	5.00	5.00	500	Mobile Transactions (Single & Bulk) per entry	3,000	N/A			100	Discrepant fee per set of documents presented	N/A																																								
Features/ Benefits for NCBA Corporate Account Holders						School Fees Processing	2,500	1.00	1.00	1.00	100	Cancellation Fee	N/A																																								
Access to account through online banking						URA Payment Fee	3,000	1.00	1.00	1.00	100	Transferable LC Charge (of transfer amount)	0.5% Min UGX 100,000																																								
* Standard Tariff applied for other transactions						Cross Border Payments - In Branch						100	LC Payment/Reimbursement Fee	0.25% Min UGX 100,000																																							
NOT FOR PROFIT ACCOUNT						Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000	Export/Inward/ Local Letters of Credit																																									
Account Opening Balance	100,000	100	100	100	5,000	East African Payments (Regional) RTGS	30,000	10.00	10.00	10.00	1,000	Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat																																								
Minimum Balance		NIL				Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00	30.00	3,500	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges																																								
Monthly Ledger fee		NIL				Amendment of Instructions	30,000	10.00	10.00	10.00	1,000	Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000																																								
Features/ Benefits for Not For Profit Account Holders						Tracers & Chasers	60,000	15.00	15.00	15.00	2,000	Discrepancy fee per set of documents presented	N/A																																								
Free cheque books						Returned Funds (to other banks)	30,000	10.00	10.00	10.00	1,000	LC Transfer (based on Amount transferred)	0.5% Min UGX 100,000																																								
No ledger fees						Recalling Funds (from other banks)	30,000	10.00	10.00	10.00	1,000	Export LC Document Handling Fee	0.3% Min UGX 100,000																																								
Free OTC withdrawals						Inter Account Transfer (NCBA Group)	Free					500	Export LC Payment	N/A																																							
Access to account through Online banking						Online Payments						500	Export LC Discounting/Negotiation Fee	0.5% Min UGX 100,000																																							
Free transfers						Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100	Export LC Discounting/Negotiation interest	As Per Banking Facility Letter																																								
Dedicated Relationship Manager						Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500	Courier Fees (Within Kampala)	UGX 30,000 Flat																																								
No charge per entry						Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000	Courier Fees (Outside Uganda)	USD 65 Flat																																								
* Standard Tariff applied for other transactions						Internal Account Transfers	Free					Trade Loans																																									
INTEREST BEARING ACCOUNT						Salary Processing (via EFT per entry)	3,000	1.00	1.00	1.00	100	Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter																																								
Account Opening Balance	20,000,000	10,000	10,000	10,000	500,000	Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500	Invoice Discounting Interest rate	As Per Banking Facility Letter																																								
Minimum Balance		NIL				Petty Cash /Over The Counter (Known Agent)	5,000	1.50	1.50	1.50	150	Short Term Loans Interest rate	As Per Banking Facility Letter																																								
Minimum Balance To Earn Interest	100,000,000	25,000	25,000	25,000	2,500,000	Petty Cash /Over The Counter (Unknown Agent)	30,000	10.00	10.00	10.00	1,000	Supplier Finance/Reverse Factoring	As Per Banking Facility Letter																																								
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000	Mobile Transactions - Single pay out	500 - 60,000			2,000	N/A			As Per Banking Facility Letter																																							
Over The Counter withdraw per transaction						Mobile Transactions - Bulk payment	60,001 - 250,000			3,000	N/A			As Per Banking Facility Letter																																							
Features/ Benefits for Interest Bearing Account Holders						250,001 - 1,000,000			4,000	N/A			As Per Banking Facility Letter																																								
No monthly ledger fees for balances above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000, KES 2,500,000						1,000,001 - 3,000,000 plus			5,000	N/A			As Per Banking Facility Letter																																								
Tiered credit interest for UGX balances of 100M and above						Mobile Transactions - Bulk payment			1,500 per entry	N/A			Bills for Collection																																								
Access to account through Online banking						Search Fees						Import Bills for Collection Handling Fees						0.25% Min UGX 100,000																																			
* Standard Tariff applied for other transactions						Company Search						As Per Service Provider						Swift Charges						USD 30																													
Cash Deposits - Per Transaction						Sweep Set up/ Amendment Charge						20,000						5.00						5.00						5.00						600																	
Cash Deposits (via NCBA branches)	Free	0.5% for amounts above USD 10,000 or equivalent				Sweeping Charge (within NCBA)						Free						Holding charges						UGX 60,000 + revenue stamp																													
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free				Sweeping Charge (other bank)						0.5% of the amount; Min UGX15000 or equivalent						Noting or protesting fee						UGX 100,000 + notary charge																													
Cash Deposits (via Agent Banking outlets)	Free	N/A				Certificates						Audit Confirmation (per request)						50,000						15.00						15.00						15.00						1,500											
Cash Deposits (for Cross Border transactions)*	35,000	10.00	10.00	10.00	1,000	Certificate Of Balance (per request)						50,000						15.00						15.00						15.00						1,500																	
*FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited						Banker's Opinion(per request)						50,000						15.00						15.00						15.00						1,500																	
Coin Deposits	Free	N/A				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																	
Cash Withdrawals - Per Transaction						General Services						Account Opening						Free						Bonds and Guarantees																													
Over-The-Counter (OTC) - NCBAU Account	2,000	1.00				1.00				1.00				100				Account Closure						20,000						5.00						5.00						5.00						600					
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00				5.00				5.00				600				E-mail Indemnity						Free						Guarantee Issuance/Establishment Fee (Cash Cover)						0.75% Min UGX 100,000																	
						Voucher Retrieval (per item)						20,000						5.00						5.00						5.00						600																	
						Verification of Letters of Administration						As Per Service Provider						Guarantee Issuance/Establishment Fee (No Cash Cover)						1% Min UGX 100,000																													
						CCTV Viewing (per session)						50,000						15.00						15.00						15.00						1,500																	
CHEQUES						Interest Payable						Fixed Deposits Accounts						Negotiable						Guarantee Amendment - Terms and Conditions						UGX 100,000 Flat																							
Cheque Deposits (Local Clearing)	Free					Call Deposit Accounts						Negotiable						Guarantee Amendment - Amount & Tenor (Cash Cover)						0.5% per quarter Min UGX 100,000																													
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000	Lending Rates						Negotiable						Guarantee Amendment - Amount & Tenor (No Cash Cover)						1% Min UGX 200,000																													
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500	Unauthorized Overdrawn Account						BLR + 15%						Commission per quarter (Cash Cover) - charged upfront						1% Min UGX 200,000																													
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000	MTN Mobile Money Super Agency Charges						Cash Withdrawal (Per entry)						3,000						N/A						Commission per quarter (No Cash Cover) - charged upfront						1% Min UGX 200,000																	
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700	Cash Withdrawal NCBA Customer (Per entry)						Free						N/A						Guarantee Amendment - Terms and Conditions						UGX 100,000 Flat																							
Post Dated Cheque	25,000	5.00	5.00	5.00	700	Cash Deposit						2,000						N/A						Guarantee Amendment - Amount & Tenor (No Cash Cover)						1% Min UGX 200,000																							
Returned Cheque (insufficient funds)	150,000	40.00	40.00	40.00	4,500	Loan Related Charges						Loan/Advance Application Fee						Free						N/A						Unsecured bid bonds - Issuance/ establishment fee						0.5% Min UGX 200,000																	
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500	Loan/Advance Annual Management Fee (annual)						1% -3% of the Loan value						N/A						Unsecured bid bonds - Commission per quarter						UGX 50,000																							
Returned cheque (technical)	25,000	5.00	5.00	5.00	700	Loan Monitoring Fee (annual)						1% of Outstanding Loan Balance: Min UGX 60,000						N/A						Comfort Letter or Line of Credit Letter						UGX 50,000																							
Returned cheque by other banks	Free					Loan/Advance /Commitment Fee						Free						N/A						Guarantee Amendment (other banks)						USD 100 Plus Swift Charges																							
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000	Loan/Advance Arrangement Fee						1% - 3% of the Loan value						N/A						Swift Charges						USD 30																							
Cheque Collection	Free					Loan/Advance Renewal Fee						1% -3% of the outstanding facilities						N/A						Inward/Foreign Guarantee Against Counter Indemnity						0.5% per quarter Min USD 100																							
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500	Loan/Advance Processing/Admin Fee						Free						N/A						Inward Guarantee Advising						0.025% Min USD 200																							
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600	Loan Restructuring Fee						1-3% of outstanding facilities						N/A						Inward Guarantee Advising - other banks						UGX 200,000 + Swift Charges																							
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700	Loan Statement per page						5,000						1.50						N/A						Guarantee Cancellation Before Expiry						UGX 6,000																	
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500	Financial Card - Enrolment & Re-issue						30,000						10.00						N/A						Guarantee Sealing Fee						UGX 35,000																	
Drafts Cancellation	20,000	5.00	5.00	5.00	600	Insurance Fee						As Per Service Provider						N/A						NB:																													
						Legal Fee						As Per Service Provider						N/A						<ul style="list-style-type: none"> All charges for unsecured bid bonds to be picked upfront for entire Guarantee tenor All charges are exclusive of Government Excise Duty 																													
						Loan Default Penalty Interest						BLR + 15%						N/A						Effective date - 1st May 2023																													
						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																																			



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 up to UGX 10 million. Terms and conditions apply.