

CORPORATE BANKING TARIFF GUIDE 2024

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																															
Account Opening Balance	500,000	500	500	500	50,000											TRADE FINANCE															
Minimum Balance			NIL													Import/Outward/ Local Letters of Credit															
Monthly Ledger fee	33,000	15.00	10.00	10.00	1,000											LC Issuance/Establishment Fee (Cash Covered) 0.75% per establishment, Min UGX 200,000															
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											LC Issuance/Establishment Fee (Non Cash Covered) 1.0% per establishment, Min UGX 200,000															
Minimum Balance			NIL													LC Commission (Cash covered) charged upfront 0.5% per quarter, Min UGX 200,000															
Monthly Ledger fee	25,000	15.00	10.00	10.00	500											LC Commission (Non-Cash covered) charged upfront 1% per quarter, Min UGX 200,000															
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	500,000	500	500	500	5,000											LC Amendment - Terms and Conditions UGX 100,000 Flat															
Minimum Balance	500,000	500	500	500	5,000											LC Amendment - Amount & Tenor (Cash Covered) 0.5% per quarter, Min UGX 100,000															
Monthly Ledger fee	10,000	10.00	10.00	5.00	500											LC Amendment - Amount & Tenor (Non Cash Covered) 1% per quarter, Min UGX 100,000															
Features/ Benefits for Non For Profit Account Holders																															
No ledger fees																															
Access to account through Online banking																															
Dedicated Relationship Manager																															
Standard Tariff applied for other transactions																															
INTEREST BEARING ACCOUNT																															
Account Opening Balance	20,000,000	10,000	10,000	10,000	500,000											LC Swift charges USD 30															
Minimum Balance			NIL													Discrepant fee per set of documents presented USD 100 Flat															
Minimum Balance To Earn Interest	100,000,000	25,000	25,000	25,000	2,500,000											Cancellation Fee N/A															
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000											Transferable LC Charge (of transfer amount) 0.5% Min UGX 100,000															
Over The Counter withdraw per transaction			NIL													LC Payment/Reimbursement Fee 0.25% Min UGX 100,000															
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 USD 10,000 and above or equivalent													Export/Inward/ Local Letters of Credit															
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free	N/A													Export LC/LC Amendment Advising Charges - NCBA Bank Clients UGX 100,000 Flat															
Cash Deposits (via Agent Banking outlets)	Free		N/A													Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients USD 100 Plus Swift Charges															
Cash Deposits (for Cross Border transactions)	35,000	10.00	10.00	10.00	1,000											Export LC Confirmation Fee 0.5% per quarter Min UGX 100,000															
FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited																															
Coin Deposits	Free		N/A													Discrepancy fee per set of documents presented N/A															
Cash Withdrawals - Per Transaction																															
Over-The-Counter (OTC) - NCBAU Account	UGX 5M and Below - UGX 5,000, Above 5M 0.25% Max UGX 25,000, FCY Amounts of USD 1,000 & Above (or equivalent)-0.25% of value. Below 1,000 equivalent of UGX 5,000															LC Transfer (based on Amount transferred) 0.5% Min UGX 100,000															
Over - The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600											Export LC Document Handling Fee 0.3% Min UGX 100,000															
CHEQUES																															
Cheque Deposits (Local Clearing)			Free													Export LC Payment N/A															
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000											Export LC Discounting/Negotiation Fee 0.5% Min UGX 100,000															
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500											Export LC Discounting/Negotiation interest As Per Banking Facility Letter															
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000											Courier Fees (Within Kampala) UGX 30,000 Flat															
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700											Courier Fees (Outside Uganda) USD 65 Flat															
Post Dated Cheque	25,000	5.00	5.00	5.00	700											Trade Loans															
Returned Cheque (insufficient funds)	150,000	40.00	40.00	40.00	4,500											Import Loans/LC Refinance Interest rate As Per Banking Facility Letter															
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500											Invoice Discounting Interest rate As Per Banking Facility Letter															
Returned cheque (technical)	25,000	5.00	5.00	5.00	700											Short Term Loans Interest rate As Per Banking Facility Letter															
Returned cheque by other banks			Free													Supplier Finance/Reverse Factoring As Per Banking Facility Letter															
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000											Trade Loans Handling /Draw Down Fees/ Factoring Commission As Per Banking Facility Letter															
Cheque Collection			Free													Bills for Collection															
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500											Import Bills for Collection Handling Fees 0.25% Min UGX 100,000															
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600											Swift Charges USD 30															
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700											Acceptance commission if usance UGX 60,000															
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500											Extension Request UGX 100,000 Flat															
Drafts Cancellation	20,000	5.00	5.00	5.00	600											If discharged unpaid (closing fee) UGX 60,000															
Direct Debits																															
Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150											Delivery and release of goods UGX 60,000 + revenue stamp															
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150											Holding charges UGX 80,000 per month															
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500											Noting or protesting fee UGX 100,000 + notary charge															
Standing Orders																															
Standing Order Set-Up/ Amendment (within NCBA)			Free													Bonded goods per consignment UGX 80,000 + actual warehouse charges															
Standing Order Set-Up/ Amendment (to other banks)	10,000	3.00	3.00	3.00	300											Past Due Import Bills for Collection UGX 50,000 per month															
Standing Order (within NCBA)			Free													Bill Availisation 0.5% Min UGX 100,000															
Standing Order (to other banks)	Dependent on mode of transfer; Refer to outward payments tariff															Export Bills for Collection - Handling Charges 0.25% Min UGX 100,000															
Standing Order (unpaid)	100,000	25.00	25.00	25.00	300											Export Bills for Collection - Amendment UGX 100,000 Flat															
Statements																															
Monthly Statement			Free													Tracers USD 35 Flat															
Interim/ Additional/ Duplicate Statement (per page)	5,000	1.50	1.50	1.50	150											Export Bills Courier Fees (Outside Uganda) USD 65 Flat															
MT 940 Statements (per account per month)	50,000	15.00	15.00	15.00	1,500											Bonds and Guarantees															
Domestic Payments - In Branch																															
Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100											Guarantee Issuance/Establishment Fee (Cash Cover) 0.75% Min UGX 100,000															
Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100											Guarantee Issuance/Establishment Fee (No Cash Cover) 1% Min UGX 100,000															
Domestic Payments - In Branch																															
Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150											Commission per quarter (Cash Cover) - charged upfront 0.5% Min UGX 200,000															
Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700											Commission per quarter (No Cash Cover) - charged upfront 1% Min UGX 200,000															
Internal Account Transfers			Free													Guarantee Amendment - Terms and Conditions UGX 100,000 Flat															
Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700											Guarantee Amendment - Amount & Tenor (Cash Cover) 0.5% per quarter Min UGX 100,000															
Salary Processing (within NCBA per entry)			Free													Guarantee Amendment - Amount & Tenor (No Cash Cover) 1% Min UGX 200,000															
Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	150											Unsecured bid bonds - Issuance/ establishment fee 1% Min UGX 100,000															
Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700											Unsecured bid bonds - Commission per quarter 0.5% Min UGX 200,000															
Bank to Mobile Wallet Transactions (Pull Transactions)			N/A													Comfort Letter or Line of Credit Letter UGX 50,000															
5,000 - 60,000	2,000															Guarantee Amendment (other banks) USD 100 Plus Swift Charges															
60,001 - 250,000	3,000															Swift Charges USD 30															
250,001 - 1,000,000	4,000															Inward/Foreign Guarantee Against Counter Indemnity 0.5% per quarter Min USD 100															
Above 1M	5,000															Inward Guarantee Advising 0.025% Min USD 200															
School Fees Processing	2,500	1.00	1.00	1.00	100											Inward Guarantee Advising - other banks UGX 200,000 + Swift Charges															
URA Payment Fee	3,000	1.00	1.00	1.00	100											Guarantee Cancellation Before Expiry UGX 6,000															
Cross Border Payments - In Branch																															
Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000											Guarantee Sealing Fee UGX 35,000															
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																										
URA Payment Fee	2,000	1.00	1.00	1.00	100																										
Petty Cash /Over The Counter (Known Agent)	5,000	1.50	1.50	1.50	150																										
Petty Cash /Over The Counter (Unknown Agent)	30,000	10.00	10.00	10.00	1,000																										
*Petty Cash Max. Limit is UGX 10M, FCY Equivalent																															
Mobile Transactions - Single pay out																															
500 - 60,000	2,000																														
60,001 - 250,000	3,000																														
250,001 - 1,000,000	4,000																														
1,000,000 an	5,000																														
Mobile Transactions - Bulk payment	1,500																														
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 UGX 15000 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																															
Account Opening			Free																												
Account Closure	20,000	5.00	5.00	5.00	600																										
E-mail Indemnity			Free																												
Voucher Retrieval (per item)	20,000	5.00	5.00	5.00	600																										
Verification of Letters of Administration			As Per Service Provider																												
CCTV Viewing (per session)	50,000	15.00	15.00	15.00	1,500																										
CIT Services			As Per Service Provider																												
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																														
Cash Withdrawal NCBA Customer (Per entry)			Free																												
Cash Deposit	2,000																														
Loan Related Charges																															
Loan/Advance Application Fee			Free																												
Loan/Advance Annual Management Fee (annual)	1% -3%	of the Loan value																													
Loan Monitoring Fee (annual)	1%	of Outstanding Loan Balance: Min UGX 60,000																													
Loan/Advance /Commitment Fee			Free																												
Loan/Advance Arrangement Fee	1% - 3%	of the Loan value																													
Loan/Advance Renewal Fee	1% -3%	of the outstanding facilities																													
Loan/Advance Processing/Admin Fee			Free																												
Loan Restructuring Fee			1-3% of outstanding facilities																												
Loan Statement per page	5,000	1.50																													
Financial Card - Enrolment & Re-issue	30,000	10.00																													
Insurance Fee			As Per Service Provider																												
Legal Fee			As Per Service Provider																												