

# PERSONAL & BUSINESS 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
<b>PRIVATE BANKING</b>																	
<b>PLATINUM CURRENT ACCOUNT - PAYT</b>																	
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												
<b>Features/ Benefits for Platinum Current PAYT Customers</b>																	
Waiver of platinum monthly service fee for customers that maintain a balance above 30M																	
<b>PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE</b>																	
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												
Monthly Service fee	20,000	5.00	5.00	5.00	600												
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																	
<b>PROSAVER</b>																	
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																	
<b>Features/ Benefits for ProSaver Customers</b>																	
Waiver of monthly service fee for customers that maintain a balance above UGX 500,000																	
<b>PERSONAL BANKING</b>																	
<b>GOLD BUNDLED</b>																	
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												
<b>Benefits for Gold Bundled Customers</b>																	
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																	
<b>GOLD PAYT</b>																	
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																
<b>Benefits for Gold PAYT</b>																	
A Free Visa Debit card (first issue)																	
<b>NCBA SAVER</b>																	
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																	
<b>Benefits for NCBA Saver</b>																	
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																	
<b>YOUTH (BE MORE)</b>																	
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																
<b>Benefits for Youth Be more Customers</b>																	
No monthly ledger fees																	
<b>NCBA SALARY PLUS ACCOUNT</b>																	
Account Opening Balance	50,000	15.00	15.00	15.00	1,500												
Minimum Balance	NIL																
Monthly Ledger fee	NIL																
<b>Benefits for NCBA Salary Plus Customers</b>																	
No monthly ledger fees																	
<b>NCBA CURRENT ACCOUNT (PAYT)</b>																	
Account Opening Balance	20,000	50.00	50.00	50.00	5,000												
Minimum Balance	NIL																
Monthly Ledger fee	3,000	1.00	1.00	5.00	100												
<b>Benefits for NCBA Current Account (PAYT)</b>																	
Access to account through Online and mobile banking																	
* Standard Tariff applied for other transactions																	
<b>NCBA TOTS &amp; TEENS</b>																	
Account Opening Balance	30,000	50.00	50.00	50.00	5,000												
Minimum Balance	30,000	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																	
<b>Benefits for NCBA Tots &amp; Teens Customers</b>																	
No monthly ledger fees																	
1 Free monthly OTC Withdrawal, other extra charged UGX 10,000																	
Tiered 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																	
<b>INVESTMENT CLUB ACCOUNT</b>																	
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																	
<b>Benefits for Investment Club Customers</b>																	
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																	
<b>BUSINESS BANKING</b>																	
<b>NCBA BUSINESS CURRENT ACCOUNT</b>																	
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												
<b>Benefits for NCBA Business Current Customers</b>																	
No ledger fees & Over The Counter withdraw charges for monthly average balances maintained above UGX 5M																	
* Standard Tariff applied for other transactions																	
<b>GENERAL SERVICES</b>																	
Cash Deposits - Per Transaction		Free	0.5% for amounts above USD 10,000 or equivalent														
Cash Deposits (via NCBA branches)		Free	Free	N/A													
Cash Deposits (via Centenary Bank & Post Bank branches)		Free	Free	N/A													
Cash Deposits (via Agent Banking outlets)		35,000	10.00	10.00	1,000												
Cash Deposits (for Cross Border transactions)*																	
*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	USD 1.00	Eur 1.00	GBP 1.00	KES 100												
*FCY 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												
<b>Interest Payable</b>																	
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																
Lending Rate - Minimum	Negotiable																
Lending Rate - Maximum	Negotiable																
Unauthorized Overdrawn Foreign Currency Account		BLR + 15%															
Unauthorized Overdrawn Local Currency Account		BLR + 15%															
<b>Safe Custody</b>																	
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												
<b>Hold Mail</b>																	
Request to hold mail for collection at the counter	100,000		N/A														
<b>Visa Debit Card Charges</b>																	
Visa Classic Debit Card Issuance/Replacement					15,000												
Visa Gold Debit Card Issuance/Replacement					20,000												
Replacement Faulty Card					Free												
ATM Balance Inquiry					300												
ATM Mini statement					300												
ATM Withdrawal (NCBA)					1,000												
ATM Withdrawal (Interswitch)					1,800												
ATM Withdrawal (Non NCBA)					5,000												
ATM Withdrawal (Non NCBA Bank International Cards)					10,000												
NCBA ATM Deposit Fee					Free												
Debit Card Fee - Classic (Annual)					24,000												
Debit Card Fee - Gold					Free												
Debit Card Fee on International Transactions					5,000												
Uncollected ATM card destroyed (90 days)					10,000												
Replacement lost ATM card					15,000												
ATM Camera Viewing (Invalid Claims)					50,000												
<b>Visa Classic Credit Card Charges - Personal</b>																	
Minimum monthly payment					20% of the outstanding amount												
SMS alerts					Free												
e-Statement					Free												
Joining fee / Application fee					100,000												
Direct Debit set up fee					5,000												
Declined Direct Debit/Out of order fee / Unpaid cheque					12,000												
Annual membership / Subscription fee					200,000												
Supplementary card Issuance					150,000												
Interest rate (Monthly)					3.50%												
Cash advance fee					6.00%												
Late payment fee					10% of the minimum due												
Over Limit fee / Excess					5.00%												
Card re-issuance fee					15,000												
Reprint of PIN fee					15,000												
Issuer's Optional fee					5,000												
Hard copy statements (per page)					5,000												
* Issued in Local Currency																	
<b>Visa Gold Credit Card Charges - Personal</b>																	
Minimum monthly payment					20% Min; UGX60,000 USD 30												
SMS alerts					Free												
e-Statement					Free												
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 Issuance					90,000	40	N/A										
Interest rate (Monthly)					3.50%	N/A	N/A										
Cash advance fee					5% Min; 20,000	8.00	N/A										
Late payment fee					10% of the minimum due	N/A	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					5%	N/A	N/A										
Hard copy statements					5,000	2.00	N/A										
<b>Visa Gold Credit Card Charges - Business (UGX &amp; USD)</b>																	
Minimum monthly payment					20% of the outstanding amount												
SMS alerts					Free												
e-Statement					Free												
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	N/A										
Cash advance fee					5% Min; 20,000	8.00	N/A										
Late payment fee					10% of the minimum due	N/A	N/A										
Over Limit fee / Excess					5%	N/A	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					5%	N/A	N/A										
Hard copy statements					5,000	2.00	N/A										
<b>Credit Card Statement Charges</b>																	
Interim Statement (per page)					5,000	2.00	N/A										
Duplicate Statement					5,000	2.00	N/A										
SMS transaction alert messages					Free												
<b>Cheque Charges</b>																	
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								