PERSONAL & BUSINESS BANKING TARIFF GUIDE

		COUNAL & DUSINES				
PRODUCT SERVICE	BANK TARIFF	PRODUCT SERVICE	L	NK TARIFF	PRODUCT SERVICE	BANK TARIFF
	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	Search Fees Company Search	As Per Service Provider
Account Opening Balance Minimum Balance	200,000 500 500 10,000 NIL	Visa Gold Debit Card Issuance/Replacement Replacement Faulty Card	20,000 Free	N/A N/A	Account Sweeping	
Monthly Ledger fee	UGX 1500 per Entry Min 10.00 10.00 10.00 800 10,000	ATM Balance Inquiry ATM Mini statement	300 300	N/A N/A	Sweep Set up/ Amendment Charge Sweeping Charge (within NCBA)	20,000 5.00 5.00 600 Free
Platinum monthly Service Fee Features/ Benefits for Platinum Current PAYT Customers	20,000 5.00 5.00 5.00 600	ATM Withdrawal (NCBA) ATM Withdrawal (Interswitch)	1,000 1,800	N/A N/A	Sweeping Charge (other bank)	0.5% of the amount; Min UGX 15000 or equivalent
Waiver of platinum monthly service fee for customers that maintain a balance above 30M		ATM Withdrawal (Mon NCBA) ATM Withdrawal (Non NCBA Bank International Cards)	5,000 10,000	N/A N/A	Certificates Audit Confirmation (per request)	50,000 15.00 15.00 15.00 1,500
PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE Account Opening Balance	200,000 500 500 500 10,000	NCBA ATM Deposit Fee Debit Card Fee - Classic (Annual)	Free 24,000	N/A N/A N/A	Certificate Of Balance (per request) Banker's Opinion	50,000 15.00 15.00 15.00 1,500
Minimum Balance Monthly Ledger fee	NIL 50,000 15.00 15.00 1,500	Debit Card Fee - Classic (Armadi) Debit Card Fee - Gold Debit Card Fee on International Transactions	Free 5.00%	N/A N/A N/A	Letters of Reference/ Introduction/ Recommendation	50,000 15.00 15.00 15.00 1,500 50,000 15.00 15.00 15.00 1,500 100,000 30.00 30.00 3,000
Monthly Service fee 1 Free Cheque book per annum	20,000 5.00 5.00 5.00 600	Uncollected ATM card destroyed (90 days) Replacement lost ATM card	10,000 15,000	N/A N/A N/A	Garnishee, Per Appearance In Court By Bank Staff General Services	100,000 30.00 30.00 30.00 3,000
1 Free Standing order per quarter 1 Free Bankers cheque (local currency) per quarter		ATM Camera Viewing (Invalid Claims)	50,000	N/A N/A	Account Opening Account Closure	Free 20,000 5.00 5.00 5.00 600
1 Free Bankers draft (Foreign currency) per quarter Sweep facilities across current accounts		Visa Classic Credit Card Charges - Personal Minimum monthly payment	209	6 of the outstanding amount	E-mail Indemnity Voucher Retrieval (per item)	Free 20,000 5.00 5.00 600
Internet banking Free ATM withdrawals on NCBA owned ATMs		SMS alerts e-Statement	Free Free	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
Platinum banking services A waived platinum monthly service fee for customers that		Joining fee / Application fee Direct Debit set up fee	100,000 5,000	N/A N/A	Interest Payable	30,000 10.00 10.00 1,000
maintain a balance above 50M PROSAVER		Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee	120,000 200,000	N/A N/A	Fixed Deposits Accounts Call Deposit Accounts	Negotiable Negotiable
Account Opening Balance Minimum Balance	500,000 125 125 125 15,000 500,000 125 125 125 15,000	Supplementary card Issuance Interest rate (Monthly)	150,000 3.50%	N/A N/A	Lending Rates Unauthorized Overdrawn Account	Negotiable BLR + 15%
Monthly maintenance fee for bal below UGX 500,000 Below minimum penalty	5,0001.501.501.501505,0001.501.501.50150	Cash advance fee Late payment fee	6.00% 10% of the minimum due	N/A N/A	MTN Mobile Money Super Agency Charges	
* Penalty below minimum balance applies at the End Of the Month		Over Limit fee / Excess Card re-issuance fee	5.00% 15,000	N/A N/A	Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer (Per entry)	3,000 N/A Free N/A
Features/ Benefits for ProSaver Customers Waiver of monthly service fee for customers that maintain a balance above UGX 500,000		Reprint of PIN fee Issuer's Optional fee	15,000 5.00%	N/A N/A	Cash Deposit Loan Related Charges	2,000 N/A
PERSONAL BANKING		Hard copy statements (per page) * Issued in Local Currency	5,000	N/A	Loan/Advance Application Fee Loan/Advance Annual Management Fee (annual)	Free N/A 1% -3% of the Loan value N/A
GOLD BUNDLED Account Opening Balance	100,000 100 100 100 5,000	Visa Gold Credit Card Charges - Personal Minimum monthly payment	20% Min; UGX60,000	N/A	Loan Monitoring Fee (annual)	1% of Outstanding Loan N/A Balance: Min UGX 60,000
Minimum Balance Monthly Ledger fee	NIL 25,000 10.00 10.00 5.00 1,000	SMS alerts	USD 30 Free	N/A	Loan/Advance /Commitment Fee Loan/Advance Arrangement Fee	Free N/A 1% - 3% of the Loan value N/A
Benefits for Gold Bundled Customers Free Over the counter withdrawal	,,	e-Statement Joining fee / Application fee	Free 100,000	N/A 40.00 N/A	Loan/Advance Renewal Fee	1% -3% of the N/A outstanding facilities
1 Free Bankers cheque (local currency) per quarter ATM Limit of UGX 5m per day		Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	5,000 150,000	2.00 N/A 60.00 N/A	Loan/Advance Processing/Admin Fee Loan Restructuring Fee	Free N/A 1-3% of outstanding N/A
Free Visa ATM debit card(first issue) Access to Visa credit card**		Annual membership / Subscription fee Supplementary card	300,000 90,000	100 N/A 40 N/A	Loan Statement per page	facilities 5,000 1.50 N/A
Access to visa create eard Access to account through Online and mobile banking Loans to be obtained at prime lending rate		Interest rate (Monthly) Cash advance fee	3.50% 5% Min; 20,000	N/A 8.00 N/A	Financial Card - Enrolment & Re-issue Insurance Fee	30,000 10.00 N/A As Per Service Provider N/A
Access to unsecured loans amounts up to UGX 150m** Dedicated Relationship Manager		Late payment fee Over Limit fee / Excess	10% of the minimum due 5% Min; 20,000	N/A 8.00 N/A	Legal Fee Loan Default Penalty Interest	As Per Service Provider N/A BLR + 15% N/A
* Standard Tariff applied for other transactions **Terms and conditions apply		Card re-issuance fee Reprint of PIN fee	30,000 20,000	12.00 N/A 8.00 N/A	Valuation Fee CRB Inquiry Fees	As Per Service Provider N/A 20,000 5.00 N/A
GOLD PAYT Account Opening Balance	100,000 100 100 5,000	Issuer's Optional fee Hard copy statements	5% 5,000	N/A 2.00 N/A	CRB Statement per page Early Repayment Fee	5,000 1.50 N/A N/A N/A
Monthly Ledger fee Minimum Balance	15,000 4.00 4.00 500 NIL	Visa Gold Credit Card Charges - Business (UGX & USD) Minimum monthly payment	20% of the outstanding	N/A	Other Loan Related Charges	As Per Agreement N/A
Below minimum penalty Benefits for Gold PAYT	NIL	SMS alerts	amount Free	N/A	Trade Finance Import/Outward/ Local Letters of Credit	
A Free Visa Debit card (first issue) NCBA SAVER		e-Statement Joining fee / Application fee	Free 100,000	N/A 40.00 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
Account Opening Balance Minimum Balance	50,000 50.00 50.00 50.00 5,000 50,000 10.00 10.00 5.00 1,000	Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	5,000 120,000	2.00 N/A 60.00 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
Below minimum balance penalty * Penalty below minimum balance applies at the End Of	15,000 10.00 10.00 5.00 500	Annual membership / Subscription fee Supplementary card Issuance	200,000 100,000	100.00 N/A 40.00 N/A	LC Amendment - Terms and Conditions LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX200,000 UGX 100,000 Flat 0.5% per quarter, Min UGX 100,000
the Month Benefits for NCBA Saver		Interest rate (Monthly) Cash advance fee	3.50% 6.00%	N/A N/A	LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000 1% per quarter, Min UGX 100,000 USD 30
No monthly ledger fees 1 Free monthly OTC Withdrawal, other extra charged as		International cash withdrawal (ATM over the counter) Late payment fee	Free 10% of the minimum due	N/A N/A	LC Swift charges Discrepant fee per set of documents presented Cancellation Fee	USD 100 Flat N/A
per tariff Tiered interest paid monthly		Over Limit fee / Excess Card re-issuance fee	5% 15,000	N/A 6.00 N/A	Transferrable LC Charge (of transfer amount) LC Payment/Reimbursement Fee	0.5% Min UGX 100,000 0.25% Min UGX 100,000
* Standard Tariff applied for other transactions		Reprint of PIN fee Issuer's Optional fee	15,000 5%	6.00 N/A N/A	Export/Inward/ Local Letters of Credit	0.25% MIN 0GA 100,000
YOUTH (BE MORE) Account Opening balance	30,000 10.00 10.00 10.00 1,000	Hard copy statements Credit Card Statement Charges	5,000	2.00 N/A	Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat
Minimum Balance Monthly Ledger fee	30,000 10.00 10.00 1,000 NIL	Interim Statement (per page) Duplicate Statement	5,000 5,000	2.00 N/A 2.00 N/A	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
Benefits for Youth Be more Customers No monthly ledger fees		SMS transaction alert messages	Free	N/A	Export LC Confirmation Fee Discrepancy fee per set of documents presented	0.5% per quarter Min UGX 100,000 N/A
NCBA SALARY PLUS ACCOUNT Account Opening Balance	50,000 15.00 15.00 1,500	Cheque Charges Cheque Deposits (Local Clearing)		Free	LC Transfer (based on Amount transferred) Export LC Document Handling Fee	0.5% Min UGX 100,000 0.3% Min UGX 100,000
Minimum Balance Monthly Ledger fee	NIL NIL	Cheque Deposits (International Clearing) 50 Leaf Cheque Book	N/A 55,000	50.00 50.00 50.00 5,000 15.00 15.00 15.00 1,500	Export LC Payment Export LC Discounting/Negotiation Fee	N/A 0.5% Min UGX 100,000
Benefits for NCBA Salary Plus Customers No monthly ledger fees		100 Leaf Cheque Book Counter Cheque Leaf	110,000 25,000	30.00 30.00 30.00 3,000 5.00 5.00 5.00 700	Export LC Discounting/Negotiation interest Courier Fees (Within Kampala)	As Per Banking Facility Letter UGX 30,000 Flat
NCBA CURRENT ACCOUNT (PAYT) Account Opening Balance	20,000 50.00 50.00 50.00 50.00	Post Dated Cheque Returned Cheque (insufficient funds)	25,000 150,000	5.00 5.00 5.00 700 40.00 40.00 40.00 4,500	Courier Fees (Outside Uganda)	USD 65 Flat
Minimum Balance Monthly Ledger fee	NIL 3,000 1.00 1.00 5.00 100	Returned cheque (effects not cleared) Returned cheque (technical)	150,000 25,000	40.00 40.00 40.00 4,500 5.00 5.00 5.00 700	Trade Loans Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter
Benefits for NCBA Current Account (PAYT) Access to account through Online and mobile banking		Returned cheque by other banks Stop Payment Cheque (per leaf)	Free 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
* Standard Tariff applied for other transactions NCBA TOTS & TEENS		Cheque Collection Encashment of Third Party Cheques (notified to us by	Free 50,000	15.00 15.00 15.00 1,500	Supplier Finance/Reverse Factoring Trade Loans Handling /Draw Down Fees/ Factoring	As Per Banking Facility Letter As Per Banking Facility Letter
Account Opening Balance Minimum Balance	30,000 50.00 50.00 50.00 5,000 30,000 50.00 50.00 50.00 5,000	drawer) Drafts Issuance - NCBA Bank Customer Drafts Issuance - Non- NCBA Bank Customer	20,000 25,000	5.00 5.00 5.00 600 5.00 5.00 5.00 700	Commission	
Below minimum penalty * Penalty below minimum balance applies at the End Of the Month	10,000 10.00 10.00 5.00 500	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	Bills for Collection Import Bills for Collection Handling Fees	0.25% Min UGX 100,000
Benefits for NCBA Tots & Teens Customers No monthly ledger fees		Direct Debits			Swift Charges Acceptance commission if usance	USD 30 UGX 60,000
1 Free monthly OTC Withdrawal, other extra charged UGX 10,000		Set-Up Fee Debtors (In-Branch) Successful Collection (per entry)	5,000 5,000	1.501.501.501501.501.501.50150	Extension Request If discharged unpaid (closing fee)	UGX 100,000 Flat UGX 60,000
Tiered interest for balances of UGX 50,000 and above One free draft per school term		Unsuccessful Charge to Debtors (per entry) Standing Orders	50,000	15.00 15.00 15.00 1,500	Delivery and release of goods Holding charges	UGX 60,000 + revenue stamp UGX 80,000 per month
Access to account through Online and mobile banking * Standard Tariff applied for other transactions		Standing Order Set-Up / Amendment (within NCBA) Standing Order Set-Up / Amendment (to other banks)	5,000 10,000	1.50 1.50 1.50 150 3.00 3.00 3.00 300	Noting or protesting fee Bonded goods per consignment	UGX 100,000 + notary charge UGX 80,000 + actual warehouse charges
INVESTMENT CLUB ACCOUNT Account Opening Balance	100,000 50.00 50.00 50.00 1,000	Standing Order (within NCBA) Standing Order (to other banks)	Free Dependant on mode of		Past Due Import Bills for Collection Bill Avalisation	UGX 50,000 per month 0.5% Min UGX 100,000
Minimum Balance Monthly maintenance fee	100,00050.0050.0050.001,0005,0001.501.501.50		transfer; Refer to outward payments tariff		Export Bills for Collection - Handling Charges Export Bills for Collection - Amendment	0.25% Min UGX 100,000 UGX 100,000 Flat
Below minimum penalty * Penalty below minimum balance applies at the End Of	15,000 10.00 10.00 10.00 500	Statements	100,000	25.00 25.00 25.00 300	Tracers Export Bills Courier Fees (Outside Uganda)	USD 35 Flat USD 65 Flat
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	Bonds and Guarantees Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% Min UGX 100,000
Access to account through Online Loan amounts of up to 100% of the savings after 12 months of consistent savings		month) MT 940 Statements (per account per month)	50,000	15.00 15.00 15.00 1,500	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
Financial advisory services * Standard Tariff applied for other transactions		Domestic Payments - In Branch Inward Electronic Funds Transfer (EFT)	3,000	1.00 1.00 1.00 100	Commission per quarter (Cash Cover) - charged upfront upfront	1% Min UGX 200,000
BUSINESS BANKING		Inward Real Time Gross Settlement (RTGS) Outward Electronic Funds Transfer (EFT)	3,000 3,000 5,000	1.00 1.00 1.00 100 1.50 1.50 1.50 150	Guarantee Amendment - Terms and Conditions Guarantee Amendment - Amount & Tenor (Cash Cover)	UGX 100,000 Flat 0.5% per quarter Min UGX 100,000
NCBA BUSINESS CURRENT ACCOUNT Account Opening Balance	100,000 50.00 50.00 50.00 1,000	Outward Real Time Gross Settlement (RTGS) Internal Account Transfers	25,000	5.00 5.00 5.00 700 Free	Guarantee Amendment - Amount & Tenor (No Cash Cover) Unsecured bid bonds - Issuance/establishment fee	1% Min UGX 200,000 1% Min UGX 100,000
Minimum Balance Monthly Ledger fee	5,000 1.50 1.50 1.50 150 15,000 10.00 10.00 500	Recall of funds (On customer request) Salary Processing (within NCBA per entry)	25,000	5.00 5.00 5.00 700 Free	Unsecured bid bonds - Commission per quarter Comfort Letter or Line of Credit Letter	0.5% Min UGX 200,000 UGX 50,000
Benefits for NCBA Business Current Customers No ledger fees & Over The Counter withdraw charges for		Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry)	5,000 25,000	1.50 1.50 1.50 150 5.00 5.00 5.00 700	Guarantee Amendment (other banks) Swift Charges	USD 100 Plus Swift Charges USD 30
monthly average balances maintained above UGX 5M * Standard Tariff applied for other transactions		Mobile Transactions (Single & Bulk) School Fees Processing	3,000 2,500	N/A 1.00 1.00 1.00 100	Inward/Foreign Guarantee Against Counter Indemnity Inward Guarantee Advising	0.5% per quarter Min USD 100 0.025% Min USD 200
GENERAL SERVICES Cash Deposits - Per Transaction		URA Payment Fee Cross Border Payments - In Branch	3,000	1.00 1.00 1.00 100	Inward Guarantee Advising - other banks Guarantee Cancellation Before Expiry	UGX 200,000 + Swift Charges UGX 6,000
Cash Deposits (via NCBA branches)	Free 0.5% for amounts above USD 10,000 or equivalent	Inward Telegraphic Transfer (ITT's) East African Payments (Regional) RTGS	30,000 30,000	10.00 10.00 10.00 1,000 10.00 10.00 10.00 1,000	Guarantee Sealing Fee	UGX 35,000
Cash Deposits (via Centenary Bank & Post Bank branches) Cash Deposits (via Agent Banking outlets)	Free Free N/A Free N/A	Outward Telegraphic Transfer (OTT's) Amendment of Instructions	120,000 30,000	30.00 30.00 30.00 3,500 10.00 10.00 10.00 1,000	NB:All charges for unsecured bid bonds to be picked unsecured bid bonds.	·
Cash Deposits (for Cross Border transactions)*	35,000 10.00 10.00 10.00 1,000 *FCY cross border	Tracers & Chasers Returned Funds (to other banks)	60,000 30,000	15.00 15.00 15.00 2,000 10.00 10.00 10.00 1,000	All charges are exclusive of Government Excise Du	uty
	transactions will be subject to 0.5% cash handling fee of amount	Recalling Funds (from other banks) Inter Account Transfer (NCBA Group)	30,000	10.00 10.00 10.00 1,000 Free	Effective date – 1st May 2023	
Coin Deposits	deposited Free N/A	Online Payments		1100		
Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCBAU Account	2,000 USD 1.00 Eur 1.00 GBP 1.00 KES 100	Outward Electronic Funds Transfer (EFT) Outward Real Time Gross Settlement (RTGS)	3,000 15,000	1.00 1.00 1.00 100 5.00 5.00 5.00 500		
	*FCY Amounts of usd 1,000 & above (or equivalent) -0.25% of value	Outward Telegraphic Transfer (OTT's) Internal Account Transfers	100,000	25.00 25.00 25.00 3,000 Free		
Over-The-Counter (OTC) - Cross Border transactions Interest Payable	20,000 5.00 5.00 5.00 600	Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry)	3,000 15,000	10.00 10.00 10.00 1,000 5.00 5.00 5.00 500		
Current Accounts - Minimum Current Accounts - Maximum	0.00% 3.50% 1.50%	Petty Cash/Over The Counter (Known Agent) Petty Cash/Over The Counter (Unknown Agent)	5,000 30,000	1.50 1.50 1.50 150 10.00 10.00 10.00 1,000		
Savings Accounts - Minimum Savings Accounts - Maximum	0.00% 3.50%	Mobile Transactions - Single pay out 500 - 60,000	2,000	N/A		
Fixed Deposit Accounts - Minimum Fixed Deposit Accounts - Maximum	0.00% Negotiable	60,001 - 250,000 250,001 - 1,000,000	3,000 4,000	N/A N/A		77/7 NIARA
Lending Rate - Minimum Lending Rate - Maximum	Negotiable Negotiable	1,000,001 - 3,000,000 plus Mobile per Transactions - Bulk payment	5,000 1,500	N/A N/A		*** NCBA
Unauthorized Overdrawn Foreign Currency Account Unauthorized Overdrawn Local Currency Account	BLR + 15% BLR + 15%	Digital Banking Charges-Mobile Internet/Mobile Banking Set-up		Free		7, – – – – – –
Safe Custody Refundable deposit per locker	30,000 N/A	Balance Inquiry Registration fee	500	N/A Free	H	ead Office: Rwenzori Towers, Nakasero Road,
Annual rental fees ; Small boxes	60,000 15.00 15.00 15.00 1,500	Mini statement Forex queries	500	N/A Free		P O Box 28707, Kampala, Uganda Telephone: 0312188400; Fax: 2734635,
Medium boxes Large boxes	100,000 25.00 25.00 25.00 2,000 200,000 50.00 50.00 50.00 6,000	Stop Cheque Cheque Book Request	10,000 500	N/A N/A		www.ncbagroup.com
Safe Custody access per visit Hold Mail	20,000 5.00 5.00 5.00 600	SMS Alerts Airtime top up	Free	Free N/A	Cus	Licence Number A1.026 stomer Deposits are protected by the Deposit
Request to hold mail for collection at the counter	100,000 N/A	Utilities Internal transfer	1,500	N/A Free		ection Fund of Uganda up to UGX 10 million.
		EFT Outward Mobile RTGS Outward Mobile Bank to Mobile Wallet Transactions (Pull Transactions)	3,000 10,000	N/A N/A		Terms and conditions apply.

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NCBA Bank Uganda Limited is regulated by Bank of Uganda.

60,001 - 250,000 250,001 - 1,000,000

1,000,001 - 3,000,000

2,000

3,000

4,000

5,000

N/A

N/A

N/A

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