## PERSONAL & BUSINESS BANKING TARIFF GUIDE 2024

PRODUCT SERVICE	BANK TARIFF	PRODUCT SERVICE	BAN	K TARIFF	PRODUCT SERVICE	BANK TARIFF
PREMIER BANKING	UGX USD EUR GBP KES	Visa Platinum Debit Card	UGX	USD EUR GBP KES	Agent Banking	UGX USD EUR GBP KES
PREMIER BANKING CURRENT ACCOUNT Account Opening Balance	200,000 500 500 10,000	Visa Platinum Debit Card Issuance Replacement Faulty Card ATM Balance Inquiry	25,000 Free Free	N/A N/A N/A	<b>Cardless cash withrawals</b> 5,000 - 60,000 60,001 - 250,000	1,000 1,500
Minimum Balance Monthly Ledger Fees	NIL 60,000 15.00 15.00 2,000	ATM Mini statement	Free 5,000	N/A N/A N/A	250,001 - 500,000 500,001 - 1,000,000 1,000,001 - 2,500,000	2,000 2,500 N/A 4,000
Platinum monthly Service Fee Features/ Benefits for Premier Banking Current Customers 1 Free Cheque book per annum	20,000 5.00 5.00 600	ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA Bank International Cards)	5,000 10,000	N/A N/A	2,500,001 - 5,000,000 ABC Local Funds Transfer	8,000 12,000
1 Free Standing order 1 Free Bankers cheque (local currency) per quarter		NCBA ATM Deposit Fee Debit Card Fee - Platinum (Annual) Debit Card Fee on International Transactions	Free 50,000 5.00%	N/A N/A N/A	Search Fees Company Search Account Sweeping	As Per Service Provider
Free ATM withdrawals on NCBA owned ATMs  NCBA DIASPORA ACCOUNT  Account Opening Balance	100,000 100 100 100 5,000	Uncollected ATM card destroyed (90 days) Replacement lost ATM card ATM Camera Viewing (Invalid Claims) Visa Classic Credit Card Charges - Personal	15,000 50,000 50,000	N/A N/A N/A	Sweep Set up/ Amendment Charge Sweeping Charge (within NCBA) Sweeping Charge (other bank)	20,000 5.00 5.00 600 Free 0.5% of the amount; Min UGX 15000 or equivalent
Minimum Balance Monthly Ledger Fees Monthly Service fee	NIL 25,000 10.00 10.00 5.00 1,000 20,000 5.00 5.00 600	Minimum monthly payment		of the outstanding amount N/A	Certificates Audit Confirmation (per request) Certificate Of Balance (per request)	50,000 15.00 15.00 15.00 1,500 50,000 15.00 15.00 1,500
Features/ Benefits for Diaspora Customers 1 Free Banker's Cheque (local currency) per annum ATM limit of 5M per day		E-Statement Joining fee / Application fee	Free Free 100,000	N/A N/A	Banker's Opinion Letters of Reference/ Introduction/ Recommendation	50,00015.0015.0015.001,50050,00015.0015.001,5001,500
Access to account through online & mobile banking <b>PROSAVER</b>		Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee	5,000 120,000 200,000	N/A N/A N/A	Garnishee, Per Appearance In Court By Bank Staff General Services Account Opening	100,000 30.00 30.00 30.00 3,000 Free
Account Opening Balance Minimum Balance Monthly maintenance fee for bal below UGX 500,000	500,000         125         125         125         15,000           500,000         125         125         125         15,000           15,000         10.00         10.00         5.00         5,000	Interest rate (Monthly)	150,000 3.50% 6.00%	N/A N/A N/A	Account Closure E-mail Indemnity Voucher Retrieval (per item)	20,000 5.00 5.00 600 Free 20,000 5.00 5.00 5.00 600
Below minimum balance penalty Penalty below minimum balance applies at the End Of the Month	15,000 10.00 10.00 5.00 1000	Description of the Description o	10% of the minimum due 5.00% 15,000	N/A N/A N/A	Verification of Letters of Administration CCTV viewing (per session) CIT Services	As Per Service Provider 50,000 15.00 15.00 15.00 1,500 As Per Service Provider
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 Hard copy statements (per page)	15,000 5.00% 5,000	N/A N/A N/A	Interest Payable Fixed Deposits Accounts Call Deposit Accounts	Negotiable Negotiable
PERSONAL BANKING GOLD BUNDLED		Issued in Local Currency Visa Gold Credit Card Charges - Personal Minimum monthly payment	20% Min; UGX 60,000	N/A	Lending Rates Unauthorized Overdrawn Account MTN Mobile Money Super Agency Charges	Negotiable BLR + 15%
Account Opening Balance Minimum Balance Monthly Ledger Fees	100,000 100 100 100 5,000 NIL 25,000 10.00 10.00 5.00 1,000	SMS alerts	USD 30 Free Free	N/A N/A	Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer (Per entry) Cash Deposit	3,000         N/A           Free         N/A           2,000         N/A
Benefits for Gold Bundled Customers 1 Free Bankers cheque (local currency) per quarter ATM Limit of UGX 5m per day		Joining fee / Application fee Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	100,000 5,000 150,000	40.00 N/A 2.00 N/A 60.00 N/A	Loan Related Charges Loan/Advance Application Fee Loan/Advance Annual Management Fee (annual)	Free N/A 1% -3% of the Loan value N/A
Access to Visa credit card Access to account through Online and mobile banking Loans to be obtained at prime lending rate		Annual membership / Subscription fee Supplementary card Interest rate (Monthly)	300,000 90,000 3.50%	100 N/A 40 N/A N/A	Loan Monitoring Fee (annual)	1% of Outstanding Loan N/A Balance: Min UGX 60,000 Free N/A
Access to unsecured loans amounts up to UGX 150m Dedicated Relationship Manager Standard Tariff applied for other transactions		Cash advance fee Late payment fee Over Limit fee / Excess	5% Min; 20,000 10% of the minimum due	8.00 N/A N/A	Loan/Advance Arrangement Fee Loan/Advance Renewal Fee	1% - 3% of the Loan value     N/A       1% - 3% of the     N/A       outstanding facilities
Terms and conditions apply GOLD PAYT	100,000 100 100 100 5,000	Card re-issuance fee Reprint of PIN fee	5% Min; 20,000 30,000 20,000	8.00 N/A 12.00 N/A 8.00 N/A	Loan/Advance Processing/Admin Fee Loan Restructuring Fee	Free N/A 1-3% of outstanding N/A facilities
Account Opening Balance Monthly Ledger Fees Minimum Balance	15,000 4.00 4.00 500 NIL	Hard copy statements Visa Gold Credit Card Charges - Business (UGX & USD)	5% 5,000	N/A 2.00 N/A	Loan Statement per page Financial Card - Enrolment & Re-issue Insurance Fee	5,000         1.50         N/A           30,000         10.00         N/A           As Per Service Provider         N/A
Below minimum penalty           NCBA SAVER           Account Opening Balance	NIL 50,000 50.00 50.00 50.00 5,000	Minimum monthly payment SMS alerts	20% of the outstanding amount Free	N/A N/A	Legal Fee Loan Default Penalty Interest Valuation Fee	As Per Service Provider N/A As Per Service Provider N/A BLR + 15% N/A As Per Service Provider N/A
Minimum Balance Below Minimum Balance Penalty Penalty below minimum balance applies at the End Of	50,000         10.00         10.00         5.00         1,000           15,000         10.00         10.00         5.00         500	e-Statement Joining fee / Application fee Direct Debit set up fee	Free 100,000 5,000	N/A 40.00 N/A 2.00 N/A	CRB Inquiry Fees CRB Statement per page	As Per Service Provider         N/A           20,000         5.00         N/A           5,000         1.50         N/A           10% of outstanding         N/A
the Month Benefits for NCBA Saver No Monthly Ledger Fees		Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee Supplementary card Issuance	120,000 200,000 100,000	60.00         N/A           100.00         N/A           40.00         N/A	Early Repayment Fee Other Loan Related Charges Trade Finance	10% of outstanding     N/A       amount     N/A       As Per Agreement     N/A
One Free monthly OTC Withdrawal, FCY Max USD 5,000 other extra charged as per tariff Tiered interest paid monthly		Interest rate (Monthly) Cash advance fee International cash withdrawal (ATM over the counter)	3.50% 6.00% Free	N/A N/A N/A	Import/Outward/ Local Letters of Credit LC Issuance/Establishment Fee (Cash Covered)	0.75% per establishment, Min UGX 200,000
Access to account through Online and mobile banking Standard Tariff applied for other transactions YOUTH (BE MORE)		Late payment fee Over Limit fee / Excess Card re-issuance fee	10% of the minimum due 5% 15,000	N/A N/A 6.00 N/A	LC Issuance/Establishment Fee (Non Cash Covered) LC Commission (Cash covered) - charged upfront LC Commission (Non-Cash covered) - charged upfront	1.0% per establishment, Min UGX 200,000 0.5% per quarter, Min UGX 200,000 1% per quarter, Min UGX 200,000
Account Opening balance Minimum Balance Monthly Ledger Fees	30,000 10.00 10.00 10.00 1,000 30,000 10.00 10.00 10.00 1,000 NIL		15,000 5% 5,000	6.00 N/A N/A 2.00 N/A	LC Amendment - Terms and Conditions LC Amendment - Amount & Tenor (Cash Covered) LC Amendment - Amount & Tenor (Non Cash Covered)	UGX 100,000 Flat 0.5% per quarter, Min UGX 100,000 1% per quarter, Min UGX 100,000
Benefits for Youth Be more Customers No Monthly Ledger Fees NCBA SALARY PLUS ACCOUNT		Credit Card Statement Charges Interim Statement (per page) Duplicate Statement	5,000	2.00 N/A 2.00 N/A	LC Swift charges Discrepant fee per set of documents presented Cancellation Fee	USD 30 USD 100 Flat N/A
Account Opening Balance Minimum Balance Monthly Ledger Fees	50,000 15.00 15.00 15.00 1,500 1,500 NIL		Free	N/A Free	Transferrable LC Charge (of transfer amount) LC Payment/Reimbursement Fee Export/Inward/ Local Letters of Credit	0.5% Min UGX 100,000 0.25% Min UGX 100,000
Benefits for NCBA Salary Plus Customers No Monthly Ledger Fees		Cheque Deposits (International Clearing) 50 Leaf Cheque Book 100 Leaf Cheque Book	N/A 55,000 110,000	50.00         50.00         50.00         50.00           15.00         15.00         15.00         1,500           30.00         30.00         30.00         3,000	Export LC/LC Amendment Advising Charges - NCBA Bank Clients Export LC/LC Amendment Advising Charges - Non- NCBA	UGX 100,000 Flat USD 100 Plus Swift Charges
NCBA CURRENT ACCOUNT (PAYT)         Account Opening Balance         Minimum Balance	20,000 50.00	Counter Cheque Leaf Post Dated Cheque	25,000 25,000	5.005.005.007005.005.005.00700	Bank Clients Export LC Confirmation Fee Discrepancy fee per set of documents presented	0.5% per quarter Min UGX 100,000 N/A
Monthly Ledger Fees Benefits for NCBA Current Account (PAYT) Access to account through Online and mobile banking	3,000 1.00 1.00 5.00 100	Returned cheque (effects not cleared) Returned cheque (technical)	150,000 150,000 25,000	40.0040.0040.004,50040.0040.0040.004,5005.005.005.00700	LC Transfer (based on Amount transferred) Export LC Document Handling Fee Export LC Payment	0.5% Min UGX 100,000 0.3% Min UGX 100,000 N/A
Standard Tariff applied for other transactions NCBA TOTS & TEENS Account Opening Balance	30,000 50.00 50.00 50.00 5,000		30,000	Free 10.00 10.00 10.00 1,000 Free	Export LC Discounting/Negotiation Fee Export LC Discounting/Negotiation interest Courier Fees (Within Kampala)	0.5% Min UGX 100,000 As Per Banking Facility Letter UGX 30,000 Flat
Minimum Balance Below minimum penalty Penalty below minimum balance applies at the End Of	30,000         50.00         50.00         50.00         5,000           10,000         10.00         10.00         5.00         500	drawer) Drafts Issuance - NCBA Bank Customer	50,000 20,000	15.00         15.00         15.00         1,500           5.00         5.00         5.00         600	Courier Fees (Outside Uganda) Trade Loans Import Loans/LC Refinance Interest rate	USD 65 Flat As Per Banking Facility Letter
the Month Benefits for NCBA Tots & Teens Customers No Monthly Ledger Fees		Drafts Issuance - Non- NCBA Bank Customer Drafts Replacement/ Re-issuance Drafts Cancellation	25,000 60,000 20,000	5.00         5.00         5.00         700           15.00         15.00         15.00         1,500           5.00         5.00         5.00         600	Invoice Discounting Interest rate Short Term Loans Interest rate Supplier Finance/Reverse Factoring	As Per Banking Facility Letter As Per Banking Facility Letter As Per Banking Facility Letter
One Free monthly OTC Withdrawal, FCY Max USD 5,000 other extra charged as per tariff Tiered interest for balances of UGX 50,000 and above		Direct Debits Set-Up Fee Debtors (In-Branch) Successful Collection (per entry)	5,000 5,000	1.501.501.501501.501.501.50150	Trade Loans Handling /Draw Down Fees/ Factoring Commission Bills for Collection	As Per Banking Facility Letter
One free draft per school term Access to account through Online and mobile banking Standard Tariff applied for other transactions		Unsuccessful Charge to Debtors (per entry) <b>Standing Orders</b> Standing Order Set-Up / Amendment (within NCBA)	50,000 5,000	15.00 15.00 15.00 1,500 1.50 1.50 1.50 150	Import Bills for Collection Handling Fees Swift Charges Acceptance commission if usance	0.25% Min UGX 100,000 USD 30 UGX 60,000
INVESTMENT CLUB ACCOUNT Account Opening Balance Minimum Balance	100,000         50.00         50.00         50.00         1,000           100,000         50.00         50.00         50.00         1,000	Standing Order (within NCDA)	10,000 Dependant o	3.00 3.00 3.00 300 Free n mode of transfer; Refer to outward	Extension Request If discharged unpaid (closing fee) Delivery and release of goods	UGX 100,000 Flat UGX 60,000 UGX 60,000 + revenue stamp
Monthly maintenance fee Below minimum balance penalty Penalty below minimum balance applies at the End Of	5,000         1.50         1.50         150           15,000         10.00         10.00         10.00         500		100,000	payments tariff 25.00 25.00 25.00 300	Holding charges Noting or protesting fee Bonded goods per consignment	UGX 80,000 + nevenue stamp UGX 80,000 per month UGX 100,000 + notary charge UGX 80,000 + actual warehouse charges
the Month Benefits for Investment Club Customers Access to account through Online		Monthly Statements Interim/ Additional/ Duplicate Statement (per account per month)	5,000	Free 1.50 1.50 1.50 150	Past Due Import Bills for Collection Bill Avalisation	UGX 50,000 + dectad wateriouse charges UGX 50,000 per month 0.5% Min UGX 100,000 0.25% Min UGX 100,000
Loan amounts of up to 100% of the savings after 12 months of consistent savings Financial advisory services		MT 940 Statements (per account per month) <b>Domestic Payments - In Branch</b> Inward Electronic Funds Transfer (EFT)	50,000 3,000	15.00 15.00 15.00 1,500 1.00 1.00 1.00 100	Export Bills for Collection - Handling Charges Export Bills for Collection - Amendment Tracers	UGX 100,000 Flat USD 35 Flat
Standard Tariff applied for other transactions BUSINESS BANKING		Inward Real Time Gross Settlement (RTGS) Outward Electronic Funds Transfer (EFT) Outward Real Time Gross Settlement (RTGS)	3,000 5,000 25,000	1.001.001.001001.501.501.501505.005.005.00700	Export Bills Courier Fees (Outside Uganda) Bonds and Guarantees Guarantee Issuance/Establishment Fee (Cash Cover)	USD 65 Flat 0.75% Min UGX 100,000
NCBA BUSINESS CURRENT ACCOUNT           Account Opening Balance           Minimum Balance	100,000         50.00         50.00         50.00         1,000           5,000         1.50         1.50         1.50         150	Internal Account Transfers Recall of funds (On customer request)	25,000	Free 5.00 5.00 5.00 700 Free	Guarantee Issuance/Establishment Fee (No Cash Cover) Commission per quarter (Cash Cover) - charged upfront Commission per quarter (No Cash Cover) - charged	1% Min UGX 100,000 0.5% Min UGX 200,000 1% Min UGX 200,000
Monthly Ledger Fees Benefits for NCBA Business Current Customers No ledger fees & Over The Counter withdraw charges for	15,000 10.00 10.00 500	Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry)	5,000 25,000	1.501.501.501505.005.005.00700	upfront Guarantee Amendment - Terms and Conditions Guarantee Amendment - Amount & Tenor (Cash Cover)	UGX 100,000 Flat 0.5% per quarter Min UGX 100,000
monthly average balances maintained above UGX 5M Standard Tariff applied for other transactions GENERAL SERVICES		Bank to Mobile Wallet Transactions (Pull Transactions) 5,000 - 60,000 60,001 - 250,000 250,001 - 1,000,000	2,000 3,000 4,000	N/A	Guarantee Amendment - Amount & Tenor (No Cash Cover) Unsecured bid bonds - Issuance/establishment fee Unsecured bid bonds - Commission per quarter	1% Min UGX 200,000 1% Min UGX 100,000 0.5% Min UGX 200,000
Cash Deposits - Per Transaction Cash Deposits (via NCBA branches)	Free 0.5% for amounts USD 10,000 and above or equivalent	Above 1,000,000 School Fees Processing	5,000 2,500	1.00         1.00         1.00         100           1.00         1.00         1.00         100	Comfort Letter or Line of Credit Letter Guarantee Amendment (other banks) Swift Charges	UGX 50,000 USD 100 Plus Swift Charges USD 30
Cash Deposits (via Centenary Bank & Post Bank branches) Cash Deposits (via Agent Banking outlets) Cash Deposits (for Cross Border transactions)	Free         N/A           Free         N/A           35,000         10.00         10.00         1,000	Cross Border Payments - In Branch	3,000 30,000 30,000	10.00 10.00 10.00 1,000	Inward/Foreign Guarantee Against Counter Indemnity Inward Guarantee Advising Inward Guarantee Advising - other banks	0.5% per quarter Min USD 100 0.025% Min USD 200 UGX 200,000 + Swift Charges
	*FCY cross border transactions will be subjec to 0.5% cash handling fee of amount deposited	Outward Telegraphic Transfer (OTT's) Amendment of Instructions	30,000 120,000 30,000 60,000	30.0030.0030.003,50010.0010.0010.001,000	Guarantee Cancellation Before Expiry Guarantee Sealing Fee	UGX 6,000 UGX 35,000
Coin Deposits <b>Cash Withdrawals - Per Transaction</b> Over-The-Counter (OTC) - NCBAU Account	Free         N/A           UGX 5M and Below - UGX 5,000, Above 5M 0.25% Max UGX 25,000	Tracers & Chasers Returned Funds (to other banks) Recalling Funds (from other banks)	60,000 30,000 30,000	15.00       15.00       15.00       2,000         10.00       10.00       10.00       1,000         10.00       10.00       10.00       1,000	NB:	
Over-The-Counter (OTC) - Cross Border transactions	FCY Amounts of USD 1,000 & Above (or equivalent)-0.25% of value           Below 1,000 equivalent of UGX 5,000           20,000         5.00         5.00         600	Online Payments Outward Electronic Funds Transfer (EFT)	3,000	Free 1.00 1.00 1.00 100	tenor	s to be picked upfront for entire Guarantee
Interest Payable Current Accounts - Minimum Current Accounts - Maximum	0.00% 3.50% 0.00%	Outward Real Time Gross Settlement (RTGS) Outward Telegraphic Transfer (OTT's) Internal Account Transfers	15,000 100,000	5.00         5.00         5.00         500           25.00         25.00         25.00         3,000           Free         10.00         10.00         10.00	<ul> <li>All charges are exclusive of Govern</li> <li>Effective date – 1<sup>st</sup> July 2024</li> </ul>	ment Excise Duty
Savings Accounts - Minimum Savings Accounts - Maximum Fixed Deposit Accounts - Minimum	0.00% 3.50% 0.00%	Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry) URA Payment Fee	3,000 15,000 2,000 5,000	10.00         10.00         10.00         1,000           5.00         5.00         5.00         500           1.00         1.00         1.00         100           150         150         150         150	Enective date = 1 July 2024	
Fixed Deposit Accounts - Maximum Fixed Deposit Accounts - Maximum Lending Rate - Minimum Lending Rate - Maximum	Negotiable Negotiable Negotiable	Petty Cash/Over The Counter (Unknown Agent) Petty Cash/Over The Counter (Unknown Agent)	5,000 30,000 Petty Cash Mo	1.50         1.50         1.50         150           10.00         10.00         10.00         1,000           Ix. Limit is UGX 10M, FCY Equivalent		
Unauthorized Overdrawn Foreign Currency Account Unauthorized Overdrawn Local Currency Account Safe Custody	BLR + 15%	5,000 - 60,000	2,000 3,000 4,000	N/A		
Refundable deposit per locker Annual rental fees ;	30,000 N/A	Above 1M Mobile per Transactions - Bulk payment	5,000 1,500	N/A		NCBA
Small boxes Medium boxes Large boxes	60,000         15.00         15.00         15.00         1,500           100,000         25.00         25.00         25.00         2,000           200,000         50.00         50.00         50.00         6,000	Internet/Mobile Banking Set-up Balance Inquiry	500	Free N/A Free		
Safe Custody access per visit Hold Mail Request to hold mail for collection at the counter	20,000 5.00 5.00 5.00 600 100,000 N/A	Mini statement/Interim Statement Forex queries	500	N/A Free		1'
Visa Debit Card Charges Visa Classic Debit Card Issuance/Replacement Replacement Faulty Card	15,000 N/A Free N/A	Stop Cheque Cheque Book Request SMS Alerts	10,000 500 Eree	N/A N/A Free	Head Office	e: Rwenzori Towers, Nakasero Road, P O Box 28707, Kampala, Uganda
ATM Balance Inquiry ATM Mini statement ATM Withdrawal (NCBA)	300         N/A           300         N/A           1,000         N/A	Airtime top up Utilities Internal transfer	Free 1,500	N/A N/A Free	Те	lephone: 0312188400; Fax: 2734635,
ATM Withdrawal (Interswitch) ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA Bank International Cards)	1,800 N/A 5,000 N/A 10,000 N/A	EFT Outward Mobile RTGS Outward Mobile Bank to Mobile Wallet Transactions (Pull Transactions)	3,000 10,000 2,000	N/A N/A		www.ncbagroup.com Licence Number A1.026
NCBA ATM Deposit Debit Card Fee - Classic (Annual) Debit Card Fee on International Transactions	Free         N/A           24,000         N/A           5.00%         N/A	5,000 - 60,000 60,001 - 250,000 250,001 - 1,000,000 1,000,001 - 3,000,000	2,000 3,000 4,000	N/A		
Uncollected ATM card destroyed (90 days) Replacement lost ATM card ATM Camera Viewing (Invalid Claims)	10,000         N/A           15,000         N/A           50,000         N/A	1,000,001 - 3,000,000	5,000		ug.	ncbagroup.com Go for it



