

PERSONAL & BUSINESS BANKING TARIFF GUIDE 2026

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
PREMIER BANKING					
PREMIER BANKING CURRENT ACCOUNT					
Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance	60,000	15.00	15.00	15.00	1,500
Monthly Ledger Fees	60,000	15.00	15.00	15.00	2,000
Below minimum balance penalty	10,000	10.00	10.00	5.00	500
Features/ Benefits for Premier Banking Current Customers					
1 Free Cheque book per annum					
1 Free Standing order					
1 Free Bankers cheque (local currency) per quarter					
Free ATM withdrawals on NCBA owned ATMs					
ATM limit of UGX 5M per day					
NCBA DIASPORA ACCOUNT					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance	50,000	10.00	10.00	5.00	1,000
Monthly Ledger Fees	25,000	10.00	10.00	5.00	1,000
Below minimum service penalty	10,000	10.00	10.00	5.00	500
Features/ Benefits for Diaspora Customers					
1 Free Banker's Cheque (local currency) per annum					
ATM limit of 5M per day					
Access to account through online & mobile banking					
PROSAVER					
Account Opening Balance	500,000	125	125	125	15,000
Minimum Balance	500,000	125	125	125	15,000
Below minimum balance penalty	15,000	10.00	10.00	5.00	1,000
Penalty below minimum balance applies at the End Of the Month					
Features/ Benefits for Pro saver Customers					
Waiver of monthly service fee for customers that maintain a balance above UGX 500,000					
PERSONAL BANKING					
GOLD BUNDLED					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance		NIL			
Monthly Ledger Fees	35,000	12.00	12.00	6.00	1,300
Benefits for Gold Bundled Customers					
Over the counter transactions					
NCBA ATM Transactions					
Bank to Wallet Transactions (Balance inquiry, Mini statement)					
Standard Tariff applies for other transactions					
GOLD PAYT					
Account Opening Balance	100,000	100	100	100	5,000
Monthly Ledger Fees	15,000	4.00	4.00	4.00	500
Minimum Balance		NIL			
Below minimum penalty		NIL			
NCBA SAVER					
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					
Benefits for NCBA Saver					
No Monthly Ledger Fees					
One Free monthly OTC Withdrawal, FCY Max USD 5,000 other extra charged as per tariff					
Tiered interest paid monthly					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
YOUTH (BE MORE)					
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 Fees		NIL			
Benefits for Youth Be more Customers					
No Monthly Ledger Fees					
NCBA SALARY PLUS ACCOUNT					
Account Opening Balance	50,000	15.00	15.00	15.00	1,500
Minimum Balance		NIL			
Monthly Ledger Fees	3,000	1.00	1.00	5.00	100
NCBA CURRENT ACCOUNT (PAYT)					
Account Opening Balance	20,000	50.00	50.00	50.00	500
Minimum Balance	20,000	50.00	50.00	50.00	500
Monthly Ledger Fees	3,000	1.00	1.00	5.00	100
Below Minimum Balance Penalty	10,000	10.00	10.00	5.00	500
Benefits for NCBA Current Account (PAYT)					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
NCBA TOTS & TEENS					
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					
Benefits for NCBA Tots & Teens Customers					
No Monthly Ledger Fees					
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					
One free draft per school term					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
INVESTMENT CLUB ACCOUNT					
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 balance penalty	15,000	10.00	10.00	10.00	500
Penalty below minimum balance applies at the End Of the Month					
Benefits for Investment Club Customers					
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					
BUSINESS BANKING					
NCBA BUSINESS CURRENT ACCOUNT					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	50,000	10.00	10.00	5.00	500
Monthly Ledger Fees	15,000	10.00	10.00	10.00	500
Below minimum balance penalty	10,000	10.00	10.00	5.00	500
GENERAL SERVICES					
Cash Deposits - Per Transaction					
Cash Deposits (via NCBA branches)	Free	0.5% for amounts USD 10,000 and above or equivalent			
Cash Deposits (via Centenary Bank & Post Bank branches) (Agent Banking)	Free	N/A			
Cash Deposits					
5,000 - 500,000	500				
500,001 - 1,000,000	1,000		N/A		
1,000,001 - 2,500,000	2,000				
2,500,001 - 5,000,000	3,000				
Above 5,000,000	5,000				
Cash Deposits (for Cross Border transactions)	35,000	10.00	10.00	10.00	1,000
*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	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				
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600
Interest Payable					
Current Accounts - Minimum					0.00%
Current Accounts - Maximum	3.50%				0.00%
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%
Safe Custody					
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
Hold Mail					
Request to hold mail for collection at the counter	100,000	N/A			
Visa Debit Card Charges					
Visa Classic Debit Card Issuance/Replacement	15,000	N/A			
Replacement Faulty Card	Free	N/A			
ATM Balance Inquiry	300	N/A			
ATM Balance Inquiry (Interswitch)	1,000	N/A			
ATM Mini statement	300	N/A			
ATM Withdrawal (NCBA)	1,000	N/A			
ATM Withdrawal (Interswitch)	2,500	N/A			
ATM Withdrawal (Non NCBA)	5,000	N/A			
ATM Withdrawal (Non NCBA Bank International Cards)	10,000	N/A			
NCBA ATM Deposit	Free	N/A			
Debit Card Fee - Classic (Annual)	24,000	N/A			
Debit Card Fee on International Transactions	5,000	N/A			
Uncollected ATM card destroyed (90 days)	10,000	N/A			
Replacement lost ATM card	15,000	N/A			
ATM Camera Viewing (Invalid Claims)	50,000	N/A			

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Visa Platinum Debit Card					
Visa Platinum Debit Card Issuance	25,000		N/A		
Replacement Faulty Card	Free		N/A		
ATM Balance Inquiry	Free		N/A		
ATM Balance Inquiry (Interswitch)	1,000		N/A		
ATM Mini statement	Free		N/A		
ATM Withdrawal (NCBA)	Free		N/A		
ATM Withdrawal (Interswitch)	5,000		N/A		
ATM Withdrawal (Non NCBA)	5,000		N/A		
ATM Withdrawal (Non NCBA Bank International Cards)	10,000		N/A		
NCBA ATM Deposit Fee	Free		N/A		
Debit Card Fee - Platinum (Annual)	50,000		N/A		
Debit Card Fee on International Transactions	5.00%		N/A		
Uncollected ATM card destroyed (90 days)	15,000		N/A		
Replacement lost ATM card	50,000		N/A		
ATM Camera Viewing (Invalid Claims)	50,000		N/A		
Visa Classic Credit Card Charges - Personal					
Minimum monthly payment	20% of the outstanding amount				
Monthly SMS alerts	1,000		N/A		
E-Statement	Free		N/A		
Joining fee / Application fee	100,000		N/A		
Direct Debit set up fee	5,000		N/A		
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000		N/A		
Annual membership / Subscription fee	200,000		N/A		
Supplementary card Issuance	150,000		N/A		
Interest rate (Monthly)	3.50%		N/A		
Cash advance fee	6.00%		N/A		
Late payment fee	10% of the minimum due		N/A		
Over Limit fee / Excess	5.00%		N/A		
Card re-issuance fee	15,000		N/A		
Reprint of PIN fee	15,000		N/A		
Issuer's Optional fee	5,000		N/A		
Hard copy statements (per page)	5,000		N/A		
Issued in Local Currency					
Visa Gold Credit Card Charges - Personal					
Minimum monthly payment	20% Min; UGX 60,000		N/A		
Monthly SMS alerts	1,000		N/A		
e-Statement	Free		N/A		
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	90,000	40	N/A		
Interest rate (Monthly)	3.50%		N/A		
Cash advance fee	5% Min; 20,000	8.00	N/A		
Late payment fee	10% of the minimum due		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		
Hard copy statements	5,000	2.00	N/A		
Visa Gold Credit Card Charges - Business (UGX & USD)					
Minimum monthly payment	20% of the outstanding amount		N/A		
Monthly SMS alerts	1,000		N/A		
e-Statement	Free		N/A		
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		
Cash advance fee	6.00%		N/A		
International cash withdrawal (ATM over the counter)	Free		N/A		
Late payment fee	10% of the minimum due		N/A		
Over Limit fee / Excess	5%		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		
Hard copy statements	5,000	2.00	N/A		
Credit Card Statement Charges					
Interim Statement (per page)	5,000	2.00	N/A		
Duplicate Statement	5,000	2.00	N/A		
Monthly SMS Alerts	1,000		N/A		
Cheque Charges					
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)	200,000	50.00	50.00	50.00	5,000
Returned cheque (effects not cleared)	200,000	50.00	50.00	50.00	5,000
Returned cheque (technical)	25,000	5.00	5.00	5.00	700
Returned cheque by other banks	20,000				
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500
Drafts Cancellation	20,000	5.00	5.00	5.00	600
Direct Debits					
Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500
Standing Orders					
Standing Order Set-Up / Amendment (within NCBA)	5,000	1.50	1.50	1.50	150
Standing Order Set-Up / Amendment (to other banks)	10,000	3.00	3.00	3.00	300
Standing Order (within NCBA)		Free			
Standing Order (to other banks)		Dependant on mode of transfer; Refer to outward payments tariff			
Standing Order (unpaid)	100,000	25.00	25.00	25.00	300
Statements					
Monthly Statements		Free			
Interim/ Additional/ Duplicate Statement (per account per month)	5,000	1.50	1.50	1.50	150
MT 940 Statements (per account per month)	100,000	25.00	25.00	25.00	3,000
Domestic Payments - In Branch					
Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100
Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150
Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700
Internal Account Transfers		Free			
Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700
Salary Processing (within NCBA per entry)		Free			
Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	150
Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700
Bank to Mobile Wallet Transactions (Pull Transactions)					
5,000 - 60,000	2,000				
60,001 - 250,000	3,000		N/A		
250,001 - 1,000,000	4,000				
Above 1,000,000	5,000				
Utilities: Pay TV	2,000				
School Fees Processing	2,500	1.00	1.00	1.00	100
URA Payment Fee	3,000	1.00	1.00	1.00	100
Cross Border Payments - In Branch					
Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000
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	10.00	10.00	10.00	1,000
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
Utilities: Pay TV		Petty Cash Max. Limit is UGX 10M, FCY Equivalent			
Mobile Transactions - Single pay out	1,500				
5,000 - 60,000	2,000				
60,001 - 250,000	3,000		N/A		
250,001 - 1,000,000	4,000				
Above 1M	5,000				
Mobile per Transactions - Bulk payment	1,500		N/A		
Digital Banking Charges-Mobile					
Internet/Mobile Banking Set-up		Free			
Balance Inquiry		Free	N/A		
Registration fee		Free	N/A		
Mini statement/Interim Statement	500		N/A		
Forex queries		Free			
Stop Cheque	10,000		N/A		
Cheque Book Request	500		N/A		
Monthly SMS Alerts	1,000	Free			
Airtime top up	Free		N/A		
Utilities: Pay TV	1,500		N/A		
Internal transfer		Free			
EFT Outward Mobile	3,000		N/A		
RTGS Outward Mobile	10,000		N/A		
Bank to Mobile Wallet Transactions (Pull Transactions)					
5,000 - 60,000	2,000				
60,001 - 250,000	3,000		N/A		
250,001 - 1,000,000	4,000				
1,000,001 - 3,000,000	5,000				