

# PERSONAL & BUSINESS BANKING TARIFF GUIDE 2024

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
<b>PREMIER BANKING</b>					
<b>PREMIER BANKING CURRENT ACCOUNT</b>					
Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance	NIL	NIL	NIL	NIL	NIL
Monthly Ledger fee	60,000	15.00	15.00	15.00	2,000
Platinum Monthly Service Fee	20,000	5.00	5.00	5.00	600
<b>Features/ Benefits for Premier Banking Current Customers</b>					
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					
<b>NCBA DIASPORA ACCOUNT</b>					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance	NIL	NIL	NIL	NIL	NIL
Monthly Ledger fee	25,000	10.00	10.00	5.00	1,000
Monthly Service fee	20,000	5.00	5.00	5.00	600
<b>Features/ Benefits for Diaspora Customers</b>					
1 Free Banker's Cheque (local currency) per annum					
ATM limit of 5M per day					
Access to account through online & mobile banking					
<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	15,000	10.00	10.00	5.00	5,000
Below minimum penalty	15,000	10.00	10.00	5.00	1,000
Penalty below minimum balance applies at the End Of the Month					
<b>Features/ Benefits for Prosaaver 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	NIL	NIL	NIL	NIL
Monthly Ledger fee	25,000	10.00	10.00	5.00	1,000
<b>Benefits for Gold Bundled Customers</b>					
1 Free Bankers cheque (local currency) per quarter					
ATM Limit of UGX 5m per day					
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	NIL	NIL	NIL	NIL
Below minimum penalty	NIL	NIL	NIL	NIL	NIL
<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					
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					
<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	NIL	NIL	NIL	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	NIL	NIL	NIL	NIL
Monthly Ledger fee	NIL	NIL	NIL	NIL	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	500
Minimum Balance	NIL	NIL	NIL	NIL	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>					
<b>Cash Deposits - Per Transaction</b>					
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)	Free	N/A			
Cash Deposits (via Agent Banking outlets)	Free	N/A			
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			
<b>Cash Withdrawals - Per Transaction</b>					
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
<b>Interest Payable</b>					
Current Accounts - Minimum					0.00%
Current Accounts - Maximum					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%
<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	N/A			
Replacement Faulty Card	Free	N/A			
ATM Balance Inquiry	300	N/A			
ATM Mini statement	300	N/A			
ATM Withdrawal (NCBA)	1,000	N/A			
ATM Withdrawal (Interswitch)	1,800	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	5.00%	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			

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
<b>Visa Platinum Debit Card</b>					
Visa Platinum Debit Card Issuance	25,000	N/A			
Replacement Faulty Card	Free	N/A			
ATM Balance Inquiry	Free	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			
<b>Visa Classic Credit Card Charges - Personal</b>					
Minimum monthly payment	20% of the outstanding amount				
SMS alerts	Free	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	5.00%	N/A			
Hard copy statements (per page)	5,000	N/A			
<b>Issued in Local Currency</b>					
<b>Visa Gold Credit Card Charges - Personal</b>					
Minimum monthly payment	20% Min; UGX 60,000 USD 30				
SMS alerts	Free	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 Issuance	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		
<b>Visa Gold Credit Card Charges - Business (UGX &amp; USD)</b>					
Minimum monthly payment	20% of the outstanding amount				
SMS alerts	Free	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		
<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	N/A			
<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
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500
Returned cheque (technical)	25,000	5.00	5.00	5.00	700
Returned cheque by other banks	Free				
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000
Cheque Collection	Free				
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
<b>Direct Debits</b>					
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
<b>Standing Orders</b>					
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
<b>Statements</b>					
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)	50,000	15.00	15.00	15.00	1,500
<b>Domestic Payments - In Branch</b>					
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			