PRODUCT SERVICE	244	K TADIE		ER	
PRODUCT SERVICE	UGX	K TARIFI USD	EUR	GBP	KES
PREMIER BANKING PREMIER BANKING CURRENT ACCOUNT					
Account Opening Balance Minimum Balance Monthly Ledger fee	200,000	500 NIL 15.00	15.00	15.00	2,000
Platinum monthly Service Fee Features/ Benefits for Premier Banking Current Customers 1 Free Cheque book per annum	20,000	5.00	5.00	5.00	600
I Free Standing order I Free Stankers cheque (local currency) per quarter Free ATM withdrawals on NCBA owned ATMs					
NCBA DIASPORA ACCOUNT Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance Monthly Ledger fee Monthly Service fee	25,000 20,000	10.00 5.00	10.00	5.00 5.00	1,000
Features/ Benefits for Diaspora Customers I 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		15,000
Minimum Balance Monthly maintenance fee for bal below UGX 500,000 Below minimum penalty	500,000 15,000 15,000	125 10.00 10.00	125 10.00 10.00	5.00	15,000 5,000 1000
Penalty below minimum balance applies at the End Of the Month Features/ Benefits for Prosaver Customers					
Waiver of monthly service fee for customers that maintain a balance above UGX 500,000 PERSONAL BANKING					
GOLD BUNDLED Account Opening Balance Minimum Balance	100,000	100 NIL	100	100	5,000
Monthly Ledger fee Benefits for Gold Bundled Customers I Free Bankers cheque (local currency) per quarter	25,000	10.00	10.00	5.00	1,000
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 GOLD PAYT					
Account Opening Balance Monthly Ledger fee Minimum Balance	100,000 15,000	100 4.00 NIL	100 4.00	100 4.00	5,000 500
Below minimum penalty NCBA SAVER	F0.000	NIL	E0.00	E0.00	FOC
Account Opening Balance Minimum Balance Below minimum balance penalty Penalty below minimum balance applies at the End Of	50,000 50,000 15,000	50.00 10.00 10.00	50.00 10.00 10.00	50.00 5.00 5.00	5,000 1,000 500
Penalty below minimum balance applies at the End Of the Month Benefits for NCBA Saver 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 YOUTH (BE MORE)					
Account Opening balance Minimum Balance Monthly Ledger fee	30,000 30,000	10.00 10.00 NIL	10.00 10.00	10.00 10.00	1,000
Benefits for Youth Be more Customers No monthly ledger fees NCBA SALARY PLUS ACCOUNT					
Account Opening Balance Minimum Balance Monthly Ledger fee	50,000	15.00 NIL NIL	15.00	15.00	1,500
Benefits for NCBA Salary Plus Customers No monthly ledger fees NCBA CURRENT ACCOUNT (PAYT)					
Account Opening Balance Minimum Balance Monthly Ledger fee	20,000 3,000	50.00 NIL 1.00	1.00	50.00	100
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 Minimum Balance	30,000 30,000	50.00 50.00	50.00 50.00	50.00 50.00	5,000
Below minimum penalty Penalty below minimum balance applies at the End Of the Month	10,000	10.00	10.00	5.00	500
Benefits for NCBA Tots & Teens Customers No monthly ledger fees I 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 INVESTMENT CLUB ACCOUNT Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance Monthly maintenance fee Below minimum penalty	100,000 5,000 15,000	50.00 1.50 10.00	50.00 1.50 10.00	50.00 1.50 10.00	1,000 150 500
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					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance Monthly Ledger fee Benefits for NCBA Business Current Customers	5,000 15,000	1.50	1.50	1.50	150 500
No ledger fees & Over The Counter withdraw charges for monthly average balances maintained above UGX 5M Standard Tariff applied for other transactions					
GENERAL SERVICES Cash Deposits - Per Transaction Cash Deposits (via NCBA branches)	Free		for amou		
Cash Deposits (via Centenary Bank & Post Bank branches) Cash Deposits (via Agent Banking outlets) Cash Deposits (for Cross Border transactions)	Free Free 35,000	10.00	and abov N/A N/A 10.00	/e or equ	uivalent 1,000
Cash Deposits (for Cross Border transactions)		s border tro	ansaction	s will be	subjec
Coin Deposits Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCRALL Account	Free JGX 5M and Below - UGX 5,	000 Above	N/A	May IIG	(25 000
Over-The-Counter (OTC) - NCBAU Account Over-The-Counter (OTC) - Cross Border transactions	FCY Amounts of USD 1,000) & Above (or		nt)-0.25%	of value
Current Accounts - Maximum Current Accounts - Maximum	3.50%				0.00%
Savings Accounts - Minimum Savings Accounts - Maximum Fixed Deposit Accounts - Minimum					0.00% 3.50% 0.00%
Fixed Deposit Accounts - Maximum Lending Rate - Minimum Lending Rate - Maximum				Neg	gotiable gotiable gotiable
Unauthorized Overdrawn Foreign Currency Account Unauthorized Overdrawn Local Currency Account Safe Custody				BLF	R + 15% R + 15%
Refundable deposit per locker Annual rental fees ; Small boxes	30,000	15.00	15.00	15.00	N/A
Medium boxes Large boxes Safe Custody access per visit	100,000 200,000 20,000	25.00 50.00 5.00	25.00 50.00 5.00	25.00 50.00 5.00	2,000 6,000 600
Hold Mail Request to hold mail for collection at the counter Visa Debit Card Charges	100,000	2.50	N/A		500
Visa Classic Debit Card Issuance/Replacement Replacement Faulty Card ATM Balance Inquiry	15,000 Free 300		N/A N/A N/A		
ATM Balance Inquiry ATM Mini statement ATM Withdrawal (NCBA) ATM Withdrawal (Interswitch)	300 1,000 1,800		N/A N/A N/A		
ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA Bank International Cards) NCBA ATM Deposit	5,000 10,000 Free		N/A N/A N/A		
Debit Card Fee - Classic (Annual) Debit Card Fee on International Transactions Uncollected ATM card destroyed (90 days)	24,000 5.00% 10,000		N/A N/A N/A		
Replacement lost ATM card	15,000 50,000		N/A N/A		

IAL & BUSINESS B	ANKING	TARIF	F GUI
PRODUCT SERVICE	B <i>A</i> UGX	NK TARIFF USD EU	R GBP KES
Visa Platinum Debit Card Visa Platinum Debit Card Issuance	25,000	N,	/A
Replacement Faulty Card ATM Balance Inquiry ATM Mini statement	Free Free Free	N,	/A /A
ATM Withdrawal (NCBA) ATM Withdrawal (Interswitch) ATM Withdrawal (Non NCBA)	Free 5,000 5,000		/A /A
ATM Withdrawal (Non NCBA Bank International Cards) NCBA ATM Deposit Fee Debit Card Fee - Platinum (Annual)	10,000 Free 50,000	N,	/A /A
Debit Card Fee on International Transactions Uncollected ATM card destroyed (90 days) Replacement lost ATM card	5.00% 15,000 50,000	N, N,	/A /A
ATM Camera Viewing (Invalid Claims) /isa Classic Credit Card Charges - Personal /inimum monthly payment	50,000	N, D% of the outstandir	/A
SMS alerts	Free Free	amou N,	nt /A
loining fee / Application fee Direct Debit set up fee	100,000 5,000	N,	/A /A
Declined Direct Debit/Out of order fee / Unpaid cheque Annual membership / Subscription fee Supplementary card Issuance	120,000 200,000 150,000	N, N, N,	/A /A
nterest rate (Monthly) Cash advance fee ate payment fee	3.50% 6.00% 10% of the minimum due	N, N, N,	/A
Over Limit fee / Excess Card re-issuance fee Reprint of PIN fee	5.00% 15,000 15,000	N, N,	/A
ssuer's Optional fee lard copy statements (per page)	5.00% 5,000		/A
isa Gold Credit Card Charges - Personal Inimum monthly payment	20% Min; UGX 60,000	N,	/A
MS alerts -Statement	USD 30 Free Free	N,	/A
oining fee / Application fee Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	100,000 5,000 150,000	2.00 N	/A
unnual membership / Subscription fee upplementary card nterest rate (Monthly)	300,000 90,000 3.50%	40 N,	/A
Cash advance fee ate payment fee	5% Min; 20,000 10% of the minimum due	8.00 N,	/A /A
Over Limit fee / Excess Card re-issuance fee Reprint of PIN fee	5% Min; 20,000 30,000 20,000	12.00 N, 8.00 N,	/A /A
suer's Optional fee lard copy statements isa Gold Credit Card Charges - Business (UGX & USD)	5% 5,000	2.00 N	
MS alerts	20% of the outstanding amount Free	N,	/A
-Statement oining fee / Application fee Direct Debit set up fee	Free 100,000 5,000	40.00 N,	/A /A
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000 200,000	60.00 N, 100.00 N,	/A /A
supplementary card Issuance Interest rate (Monthly) Cash advance fee	100,000 3.50% 6.00%	N,	/A /A
nternational cash withdrawal (ATM over the counter) ate payment fee Over Limit fee / Excess	Free 10% of the minimum due 5%		/A
Card re-issuance fee Reprint of PIN fee ssuer's Optional fee	15,000 15,000 5%	6.00 N	/A
Hard copy statements Credit Card Statement Charges Interim Statement (per page)	5,000	2.00 N,	/A
Ouplicate Statement MS transaction alert messages	5,000 5,000 Free	2.00 N	/A
Cheque Charges Cheque Deposits (Local Clearing) Cheque Deposits (International Clearing)	N/A		
0 Leaf Cheque Book 00 Leaf Cheque Book Counter Cheque Leaf	55,000 110,000 25,000	15.00 15.0 30.00 30.0 5.00 5.0	30.00 3,000
ost Dated Cheque eturned Cheque (insufficient funds) eturned cheque (effects not cleared)	25,000 150,000 150,000		00 40.00 4,500
eturned cheque (technical) eturned cheque by other banks	25,000	5.00 5.0 Free	5.00 700
top Payment Cheque (per leaf) heque Collection ncashment of Third Party Cheques (notified to us by	30,000 50,000	10.00 10.0 Free 15.00 15.0	
rawer) Prafts Issuance - NCBA Bank Customer Prafts Issuance - Non- NCBA Bank Customer	20,000 25,000	5.00 5.0 5.00 5.0	
rafts Replacement/ Re-issuance trafts Cancellation irect Debits	60,000 20,000	15.00 15.0 5.00 5.0	
et-Up Fee Debtors (In-Branch) uccessful Collection (per entry) Insuccessful Charge to Debtors (per entry)	5,000 5,000 50,000	1.50 1.5 1.50 1.5 15.00 15.0	50 1.50 150
tanding Orders tanding Order Set-Up / Amendment (within NCBA)	5,000	1.50 1.5	50 1.50 150
tanding Order Set-Up / Amendment (to other banks) tanding Order (within NCBA) tanding Order (to other banks)	10,000 Dependan	3.00 3.0 Free t on mode of transfe	er; Refer to outward
tanding Order (unpaid) tatements	100,000	25.00 25.0	payments tariff 00 25.00 300
Monthly Statements atterim/ Additional/ Duplicate Statement (per account per nonth)	5,000	Free 1.50 1.5	
IT 940 Statements (per account per month) omestic Payments - In Branch ward Electronic Funds Transfer (EFT)	3,000	15.00 15.0 1.00 1.0	00 1.00 100
nward Real Time Gross Settlement (RTGS) Outward Electronic Funds Transfer (EFT) Outward Real Time Gross Settlement (RTGS)	3,000 5,000 25,000		50 1.50 150
ecall of funds (On customer request) alary Processing (within NCBA per entry)	25,000	Free 5.00 5.0	
alary Processing (via EFT per entry) alary Processing (via RTGS per entry)	5,000 25,000	1.50 1.5	50 1.50 150 00 5.00 700
ank to Mobile Wallet Transactions (Pull Transactions) ,000 - 60,000 0,001 - 250,000	2,000 3,000	N,	/A
50,001 - 1,000,000 000,001 Above chool Fees Processing	4,000 5,000 2,500	1.00 1.0	00 1.00 100
RA Payment Fee ross Border Payments - In Branch ward Telegraphic Transfer (ITT's)	3,000	1.00 1.0	00 1.00 100
ast African Payments (Regional) RTGS Outward Telegraphic Transfer (OTT's) mendment of Instructions	30,000 30,000 120,000 30,000	10.00 10.0 30.00 30.0	00 10.00 1,000 00 30.00 3,500
racers & Chasers eturned Funds (to other banks)	60,000 30,000	15.00 15.0 10.00 10.0	00 15.00 2,000 00 10.00 1,000
ecalling Funds (from other banks) nter Account Transfer (NCBA Group) Online Payments	30,000	10.00 10.0 Free	00 10.00 1,000
outward Electronic Funds Transfer (EFT) outward Real Time Gross Settlement (RTGS) outward Telegraphic Transfer (OTT's)	3,000 15,000 100,000	5.00 5.0	5.00
alternal Account Transfers alary Processing (via EFT per entry) alary Processing (via RTGS per entry)	3,000 15,000	Free 10.00 10.0	00 10.00 1,000
RA Payment Fee etty Cash/Over The Counter (Known Agent) etty Cash/Over The Counter (Unknown Agent)	2,000 5,000 30,000	1.00 1.0 1.50 1.5	1.00 100 50 1.50 150
obile Transactions - Single pay out		Max. Limit is UGX 10	
0,000 - 60,000 0,001 - 250,000 50,001 - 1,000,000 bove 1M	3,000 4,000 5,000	N,	/A
lobile per Transactions - Bulk payment igital Banking Charges-Mobile	1,500	N,	/A
nternet/Mobile Banking Set-up alance Inquiry egistration fee	500	Free	
lini statement/Interim Statement orex queries top Cheque	10,000	Free	
heque Book Request MS Alerts irtime top up	500 Free	N, Free	/A
tilities oternal transfer	1,500	N, Free	/A
FT Outward Mobile TGS Outward Mobile ank to Mobile Wallet Transactions (Pull Transactions)	3,000 10,000	N.	
,000 - 60,000 0,001 - 250,000 50,001 - 1,000,000	2,000 3,000 4,000	N,	/A
000,001 - 3,000,000	5,000		

PRODUCT SERVICE	BANK TARIFF							
	UGX	USD	EUR	GBP	KES			
Agent Banking Cardless cash withrawals								
5,000 - 60,000 60,001 - 250,000	1,000 1,500							
250,001 - 500,000 500,001 - 1,000,000	2,000 2,500		N/A					
1,000,001 - 2,500,000 2,500,001 - 5,000,000	4,000 8,000							
ABC Local Funds Transfer	12,000							
Search Fees Company Search			As Per	Service F	Provider			
Account Sweeping Sweep Set up/ Amendment Charge	20,000	5.00	5.00	5.00	600			
Sweeping Charge (within NCBA) Sweeping Charge (other bank)	0.5% of the	Free amount; Min	UGX 150	00 or eq	uivalent			
Certificates Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1,500			
Certificate Of Balance (per request) Banker's Opinion	50,000 50,000	15.00 15.00	15.00 15.00	15.00 15.00	1,500 1,500			
Letters of Reference/ Introduction/ Recommendation Garnishee, Per Appearance In Court By Bank Staff	50,000 100,000	15.00	15.00 30.00	15.00 30.00	1,500 3,000			
General Services	100,000		30.00	30.00	3,000			
Account Opening Account Closure	20,000	5.00	5.00	5.00	600			
E-mail Indemnity Voucher Retrieval (per item)	20,000	Free 5.00	5.00	5.00	600			
Verification of Letters of Administration CCTV viewing (per session)	50,000	15.00	As Per 15.00	Service F 15.00	Provider 1,500			
CIT Services Interest Payable			As Per	Service F	Provider			
Fixed Deposits Accounts Call Deposit Accounts	Negotiable Negotiable							
Lending Rates Unauthorized Overdrawn Account	Negotiable BLR + 15%							
MTN Mobile Money Super Agency Charges			NI/A					
Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer (Per entry)	3,000 Free		N/A N/A					
Cash Deposit Loan Related Charges	2,000		N/A					
Loan/Advance Application Fee Loan/Advance Annual Management Fee (annual)	Free 1% -3% of the Loan value		N/A N/A					
Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance: Min UGX 60,000		N/A					
Loan/Advance /Commitment Fee Loan/Advance Arrangement Fee	Free 1% - 3% of the Loan value		N/A N/A					
Loan/Advance Renewal Fee	1% -3% of the outstanding facilities		N/A					
Loan/Advance Processing/Admin Fee	Free		N/A					
Loan Restructuring Fee	1-3% of outstanding facilities 5,000	1.50	N/A N/A					
Loan Statement per page Financial Card - Enrolment & Re-issue	30,000	10.00	N/A					
Insurance Fee Legal Fee	As Per Service Provider As Per Service Provider		N/A N/A					
Loan Default Penalty Interest Valuation Fee	BLR + 15% As Per Service Provider		N/A N/A					
CRB Inquiry Fees CRB Statement per page	20,000 5,000	5.00 1.50	N/A N/A					
Early Repayment Fee	10% of outstanding amount		N/A					
Other Loan Related Charges Trade Finance	As Per Agreement		N/A					
Import/Outward/ Local Letters of Credit LC Issuance/Establishment Fee (Cash Covered)	0.759	6 per establish	amont M	in LIGY 1	200.000			
LC Issuance/Establishment Fee (Non Cash Covered)		6 per establish	nment, M	in UGX 2	200,000			
LC Commission (Cash covered) - charged upfront LC Commission (Non-Cash covered) - charged upfront		0.5% per qu 1% per q	uarter, M	in UGX 2	200,000			
LC Amendment - Terms and Conditions LC Amendment - Amount & Tenor (Cash Covered)		0.5% per c		GX 100,0 1in UGX				
LC Amendment - Amount & Tenor (Non Cash Covered) LC Swift charges		1% per o	juarter, M		100,000 USD 30			
Discrepant fee per set of documents presented Cancellation Fee				USD ²	100 Flat N/A			
Transferrable LC Charge (of transfer amount) LC Payment/Reimbursement Fee			0.5% M	lin UGX				
Export/Inward/ Local Letters of Credit Export LC/LC Amendment Advising Charges - NCBA Bank				GX 100,0				
Clients Export LC/LC Amendment Advising Charges - Non- NCBA		US	D 100 Plu					
Bank Clients Export LC Confirmation Fee		0.5% per d						
Discrepancy fee per set of documents presented LC Transfer (based on Amount transferred)		·		lin UGX	N/A			
Export LC Document Handling Fee				lin UGX	100,000			
Export LC Payment Export LC Discounting/Negotiation Fee				lin UGX				
Export LC Discounting/Negotiation interest Courier Fees (Within Kampala)		As Po	er Bankir l	JGX 30,0	000 Flat			
Courier Fees (Outside Uganda) Trade Loans				USD	65 Flat			
Import Loans/LC Refinance Interest rate Invoice Discounting Interest rate			er Bankir er Bankir	_	-			
Short Term Loans Interest rate Supplier Finance/Reverse Factoring		As Po	er Bankir er Bankir	ng Facilit	y Letter			
Trade Loans Handling /Draw Down Fees/ Factoring Commission			er Bankir					
Bills for Collection			0.250/ N	ti LICV	100.000			
Import Bills for Collection Handling Fees Swift Charges			0.25% №		USD 30			
Acceptance commission if usance Extension Request			U	UGX GX 100,0	60,000 00 Flat			
If discharged unpaid (closing fee) Delivery and release of goods		UGX	60,000 -		60,000 e stamp			
Holding charges Noting or protesting fee),000 pe	r month			
Bonded goods per consignment	UG	GX 80,000 + a	ctual wa	rehouse	charges			
Past Due Import Bills for Collection Bill Avalisation),000 pe Iin UGX				
Export Bills for Collection - Handling Charges Export Bills for Collection - Amendment			0.25% M U	lin UGX [.] GX 100,0	•			
Tracers Export Bills Courier Fees (Outside Uganda)				USD	35 Flat 65 Flat			
Bonds and Guarantees			0.750:					
Guarantee Issuance/Establishment Fee (Cash Cover) Guarantee Issuance/Establishment Fee (No Cash Cover)				lin UGX	100,000			
Commission per quarter (Cash Cover) - charged upfront Commission per quarter (No Cash Cover) - charged				in UGX 2 in UGX 2	•			
upfront Guarantee Amendment - Terms and Conditions				GX 100,0				
Guarantee Amendment - Amount & Tenor (Cash Cover) Guarantee Amendment - Amount & Tenor (No Cash Cover)		0.5% per 0	quarter M		100,000			
Unsecured bid bonds - Issuance/establishment fee Unsecured bid bonds - Commission per quarter			1% M	lin UGX in UGX 2	100,000			
Comfort Letter or Line of Credit Letter				UGX	50,000			
Guarantee Amendment (other banks) Swift Charges			D 100 Plu		USD 30			
Inward/Foreign Guarantee Against Counter Indemnity Inward Guarantee Advising		0.5%	per quar 0.025	ter Min l % Min L				
Inward Guarantee Advising - other banks Guarantee Cancellation Before Expiry		UGX	200,000	+ Swift (
Guarantee Sealing Fee					35,000			

NB: • All charges for unsecured bid bonds to be picked upfront for entire Guarantee

• All charges are exclusive of Government Excise Duty Effective date – 1st July 2024



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UGX 35,000