



DIAMOND TRUST BANK OF UGANDA LIMITED
(Licensed and Supervised by Bank of Uganda)

REF NO: ADV-1

KEY FACTS DOCUMENT – FOREX DEALS

THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE PRODUCT YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.

- 1. **PRODUCT TYPE** FOREX DEALS
- 2. **AIMS AND BENEFITS** Exchange of currencies from one to another.
- 3. **COMMITMENT**

a) **Deal Limits**

b) **Validity of the Deals:** 2 days for Spot deals
and 3 months for Forward deals

Spot(No .Min)
Forward..... (No .Min)

b) **Security:**

Same day value....NIL

Spot deals; and

Forward deals; A margin of 10% of the deal value by way of lien on accounts of FD's

c) **Fees, Charges and Penalties:**

FEE DESCRIPTION		AMOUNT IN UGX
i.	Joining Fees	None
ii.	Annual Subscription	None
iii.	Interest Rate	N/A
iv.	Unpaid Cheque	N/A
v.	Card Replacement Fee	N/A
vi.	Minimum Repayment	N/A
vii.	Cash Advance	N/A
viii.	Bonus/Additional Limit	N/A
ix.	Increase in STL (Single Transaction Limit)	N/A

b) **RISKS**

- a. If you fail to settle the confirmed deal in time, the overdue amount will accrue penalty charges and loss will be borne by the customer. You can lose your security as it will be redeemed for payment.
- b. Failure to repay can harm your chances of accessing Forex deals with the Bank in future.
- c. In case of default, you will have to meet the costs of reversal.
- d. Spot deals not settled on the due date will attract 10% margin charge similar to that of forward deal contracts.
- e. On settlement delays, additional premium based on the prevailing interest rate will accrue on the delayed period.

c) **FURTHER POINTS TO CONSIDER**

- a. Customers are requested to advise the details of their travel outside Uganda to Treasury in order to transactions outside the country.
- b. **Deposit protection:** Your deposits are insured up to UGX 3 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.
- c. **Account closure:** You may close your account at any time however the bank is obliged to recover all outstanding balance and the account will be closed after 3 working days.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us through our website. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

Credit Reference Bureau: Every borrower must be registered and requires a financial card.

Future communications

It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone <input checked="" type="checkbox"/>	Email <input checked="" type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
# 1				
# 2				
# 3				

Signature Date

Name Date
 Relationship Officer Client

Where can I find out more about this loan product? If you want more information on the terms used in this KFD or Product, please contact us +256-414387194/8 on or visit our website at www.dtbafrica.com