

| | |
|---|---|
| Bank Guarantee/Bid security/Advance Payment/Performance Guarantee - Cash backed | 0.50%per quarter or UGX 100,000 whichever is higher |
| Base Lending rate LCY / FCY - Maximum | BLR + 2% |
| Base Lending rate LCY / FCY - Minimum | BLR - 4% |
| Credit Renewal fee | 1.50% |
| Discharge of security documents | UGX 50,000 |
| Early loan settlement | 3 months interest |
| Insurance/Legal /Valuation fee/Stamp duty | Actuals |
| Issuance of Financial card- Individual/Company (Individual) | UGX 30,000 |
| (Company) | UGX 60,000 |
| Loan / Advance Facility Restructuring of the outstanding amount | 1.50% |
| Penal Interest for overdrawing- FCY | Base+ 10% |
| Penal Interest for overdrawing- LCY | Base+ 20% |
| Processing/Administration fee of the facility amount | 1.50% |
| Term Loan Annual monitoring fee of the facility amount | 0.25% |
| Stamp duty on Loan Documentation | UGX 30,000 |

*Base Lending rates are subject to change

PLATINUM MASTERCARD (Credit Card)

| | |
|---|----------------------------|
| Cash withdrawal charges using Credit Card (Not encouraged) | 5% of amount of withdrawal |
| Charges, if payment made within due date | FREE |
| Delayed payment beyond due date | 5% per month |
| Hot listing of Card/Reissue of cards | UGX 50,000 |
| Interest on balance after making part payment of minimum 10% (Balance should be paid within 45 days after due date) | 3% per month |
| Joining fee for 3 years | UGX 100,000 |
| Renewal Fee | UGX 100,000 |
| Supplementary card charges for 3 years | UGX 50,000 |
| Temporary limit enhancements during travel etc | UGX 100,000 |

OTHER SERVICE CHARGES

| | |
|--|--------------------------|
| Account statement per page all currencies <= 1 year | UGX 5,000 |
| Account statement per page all currencies > 1 year | UGX 10,000 |
| Daily E-statement | 10,000 per month |
| Weekly E-statement | UGX 5,000 per month |
| Monthly E-statement | Free |
| ATM Cash Withdrawal Charge/ per day UGX 3 million | UGX 1,000 |
| Bulk Cash Deposit at Up-country locations over UGX 50 million - non domicile | 1% over UGX 50 million |
| Cancellation of Bankers cheque/Drafts | UGX 20,000 |
| CCTV Footage retrieval Over one month - max 3 months | UGX 100,000 |
| CCTV Footage retrieval up to one month old | UGX 50,000 |
| Audit confirmation/certificate of balance/Letter of Introduction | UGX 25,000 |
| Closing of accounts | LCY/FCY UGX 25,000/USD 5 |
| Company Search Fees | UGX 25,000 |
| Counter cash withdraw for customers with ATM eligibility, less than limit of UGX 3 million | UGX 10,000 |
| Counter Cheque Leaf - FCY - Current Account | FCY 5.00 |
| Counter Cheque Leaf - FCY - Savings Account | FCY 5.00 |
| Counter Cheque per Leaf - UGX - Current Account | UGX 25,000 |
| Counter Cheque per Leaf - UGX - Savings Account | UGX 15,000 |
| CRB Report | UGX 25,000 |

| | |
|--|--------------------|
| Debit Card Replacement Charge | UGX 15,000 |
| Direct Debit Authority | UGX 10,000 |
| Document retrieval Over 3 months- per Document | UGX 50,000 |
| Document retrieval up to last 3 months-per Document | UGX 25,000 |
| EFT/Standing Order unpaid | UGX 150,000 |
| Inward Cheque Return Charges –Insufficient funds/ Un cleared funds | UGX 200,000 |
| Inward Cheque Return Charges –Insufficient funds/ Un cleared funds - FCY | \$60 |
| KES Cash deposit above KES 10,000 | 0.50% |
| Outward cheque return charges -UGX | UGX 25,000 |
| Outward cheque return charges-FCY | \$20 |
| Reactivation of dormant accounts | Free |
| Returned Cheque Technical | UGX 20,000 |
| Standing Order - External | UGX 10,000 |
| Standing Order - Internal | Free |
| Stop Payments | UGX 25,000 |
| Upgradation of Account - one time charges | UGX 25,000 or eqv. |

TRADE SERVICES

| | |
|--|---|
| Courier charges /Postages | UGX 200,000 |
| Document discrepancy charges to beneficiary | \$100 |
| Export Bills for collection | 0.30% |
| Import Bills for Collection | 0.30% |
| LC Advising charges | \$100 |
| LC Amendment charges | \$50 |
| LC commission against other securities | 1% for 1st quarter and 0.25% for subsequent quarters |
| LC commission -Cash backed | 0.50% for 1st quarter and 0.25% for subsequent quarters |
| LC Export bill handling -Minimum UGX 100,000 | 0.30% |
| LC Import Bill handling- Minimum UGX 100,000 | 0.10% per quarter |
| Stamp duty | Actuals |
| SWIFT | \$25 |

Agent Banking Charges

| | |
|---------------------------------------|---------------|
| Flot Commencement Deposit | UGX 3,000,000 |
| POS Machine Acquiring Cost | UGX 1,000,000 |
| URA Collection FEE at Agent Locations | UGX 2,000 |

CASH WITHDRAWAL

| Slab | Charge in UGX |
|-----------------------|---------------|
| 5,000 - 20,000 | 1,000 |
| 20,001 - 75,000 | 1,200 |
| 75,001 - 150,000 | 1,500 |
| 150,001 - 300,000 | 2,000 |
| 300,001 - 500,000 | 2,500 |
| 500,001 - 1,000,000 | 3,500 |
| 1,000,001 - 3,000,000 | 5,500 |
| 3,000,001 - 5,000,000 | 10,000 |

OFF US & ON US DEPOSIT CHARGE (B)

| Slab | Charge in UGX |
|-----------------------|---------------|
| 5,000 - 1,000,000 | Free |
| 1,000,001 - 3,000,000 | 10,000 |

| | |
|-----------------------|--------|
| 3,000,001 - 5,000,000 | 15,000 |
|-----------------------|--------|

Other Charges in UGX

| | |
|-----------------|-------|
| Balance Inquiry | 300 |
| Mini Statement | 500 |
| School Fees | 2,000 |

BRANCH DETAILS

| Branch Name | Phone Number |
|-------------------------|--------------|
| Arua * | 0314 387 008 |
| Busia* | 0314 387 010 |
| Bwaise | 0314 387 026 |
| Equatorial | 0314 387 015 |
| George Street | 0314 387 024 |
| Industrial Area | 0314 387 009 |
| ISBAT (Lugogo by-pass) | 0314 387 031 |
| Jinja* | 0314 387 006 |
| Kabalagala | 0314 387 033 |
| Kampala Road | 0314 387 001 |
| Kamwokya | 0314 387 025 |
| Kikuubo | 0314 387 002 |
| Kitintale | 0314 387 005 |
| Kyengera | 0314 387 022 |
| Lira* | 0314 387 012 |
| Malaba* | 0314 387 013 |
| Masaka* | 0314 387 016 |
| Mbale* | 0314 387 018 |
| Mbarara* | 0314 387 017 |
| Naalya | 0314 387 019 |
| Nakasero** | 0314 387 035 |
| Nakayiza | 0314 387 028 |
| Nakivubo | 0314 387 021 |
| Nakumatt Oasis Mall | 0314 387 014 |
| Namanve** | 0314 387 036 |
| Nansana | 0314 387 030 |
| Ndeeba | 0314 387 011 |
| Ntinda | 0314 387 007 |
| Old Kampala | 0314 387 003 |

| | |
|-------------------------|--------------|
| Parliament Avenue (IPS) | 0314 387034 |
| Seeta** | 0314 387 037 |
| Victoria Mall, Entebbe* | 0314 387 027 |
| Wandegeya | 0314 387 004 |

Branches Open Monday to Friday Phone Number

| | |
|---|--------------|
| Ministry of Lands Collection Point | 0314 387 040 |
| Ministry of Lands Wakiso Collection Point | 0314 387 041 |
| NIRA Collection Point (Kololo) | 0314 387 038 |
| UIA One Stop Center (TWED Plaza) | 0314 387 039 |

* Upcountry

** Digital Teller Branches Accessible 24/7

• For business hours of the branches visit; www.dtbu.dtbafrika.com

• Bank charges are subjected to excise duty from time to time (current at 15%)



FOR ENQUIRIES

Toll Free: 0800 242 242

@ info@dtbuganda.co.ug

www.dtbafrika.com

f DTBUganda

🐦 dtb_uganda

Kampala, 1st July, 2020

DTB is regulated by Bank of Uganda



Deposits are protected by Deposit Protection Fund of Uganda

DTB DIAMOND TRUST BANK

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| How much you can save with Digital Banking | | |
|--|---------------------|--------------------------------|
| SERVICES | CHARGES | |
| | Physical/At Counter | Digital (M24/7; I24/7 or ATM) |
| Balance Enquiry | UGX 5,000 | FREE |
| Account to Account Transfer (IFT) | UGX 3,000 | FREE |
| Electronic Funds Transfer Outward (EFT) | UGX 3,500 | UGX 2,000 |
| ATM Cash Withdrawal/per day UGX 3 million | UGX 10,000 | UGX 1,000 |
| RTGS – fund transfer from your account to any bank in Uganda Up to UGX 100 million | UGX 20,000 | UGX 10,000 |
| Above UGX 100 million | UGX 25,000 | UGX 10,000 |
| SWIFT/TT up to USD 50,000 | USD 15 | USD10(i24/7) |
| Over USD 50,000 | USD 25 | USD 15 (i24/7) |
| Remittance to India (Any bank) | UGX 20,000 | UGX 10,000 |
| Standing Instruction initiation | UGX 10,000 | FREE |
| Account statement per page all currencies <= 1year | UGX 5,000 | FREE |
| Account statement per page all currencies <= 1year | UGX 10,000 | FREE |
| DTB KIDS WINNER SAVINGS ACCOUNT m24/7 Mobile Banking Service to parents SVSFLC – Ideal for Children Upto 18 years | | |
| Initial deposit | | Zero |
| Interest for balance above UGX 1 mn | | 3% p.a |
| Minimum Balance | | Zero |
| Monthly charges | | Free |
| Piggy Bank (coin collection box) - After funding the account | | Free |
| Piggy bank coin deposit by customer at branches | | Any working day |
| School Fee collection | | UGX 2,000 |
| School Fee Drafts charges (any school) | | UGX 5,000 |
| Quarterly One cash withdraw is allowed | | Free |
| More than 1 Cash Withdraw is charged per transaction | | UGX 5,000 |
| DTB GOLDEN YOUTH SAVINGS ACCOUNT m24/7 Mobile Banking Service available SVGSLC - Ideal for Youth, University Students | | |
| Initial deposit | | UGX 20,000 |
| Debit card -onetime cost for 3 years | | UGX 15,000 |
| Interest for balance above UGX 5 mn | | 3% p.a |
| Minimum balance | | Zero |
| Monthly Service charges | | Free |
| DTB VALUE SAVINGS ACCOUNT m24/7 Mobile Banking Service available VALUSA - Ideal for individuals | | |
| Initial deposit | | UGX 20,000 |
| Debit card -onetime cost for 3 years | | UGX 15,000 |
| Interest for balance above UGX 5 mn | | 2 % p.a |
| Minimum balance | | UGX 10,000 |
| Monthly Charges for below minimum balance | | UGX 5,000 |
| Monthly Service Charges | | UGX 2,000 |
| DTB SUPER VALUE SAVINGS ACCOUNT(Amani) m24/7 Mobile Banking Service available SUVASA - Ideal for Women | | |
| Initial deposit | | UGX 100,000 |

| | | |
|---|--|----------------------------------|
| Debit card -onetime cost for 3 years | | UGX 15,000 |
| Interest for balance above UGX 5 mn | | 2% p.a |
| Minimum balance | | UGX 100,000 |
| Discount Coupons | | Free |
| Monthly charges | | Free |
| Monthly Charges for below minimum balance | | UGX 10,000 |
| DTB SUPER SALARY SAVINGS ACCOUNT m24/7 Mobile Banking Service available SUSASA - Ideal for Salaried Employees | | |
| Initial deposit | | Zero |
| Debit card -onetime cost for 3 years | | UGX 15,000 |
| Minimum balance | | Zero |
| Monthly charges | | Zero |
| Salary Processing and same day credit | | Free |
| DTB DIGITAL SAVINGS ACCOUNT m24/7 Mobile Banking Service available SVGSST-Desinged for one and all | | |
| Initial deposit | | Zero |
| Debit card -onetime cost for 3 years | | UGX 15,000 |
| Minimum balance | | Zero |
| Monthly charges | | Zero |
| Salary Processing and same day credit | | Free |
| DTB PRIME FOREIGN CURRENCY SAVINGS ACCOUNT I24/7 Internet Banking Service available SVPRUS/SVPRGB/SVPREU - USD/GBP/Euro - Individuals | | |
| Initial deposit USD/GBP/EURO | | USD/GBP/EURO 100 |
| Charges for below minimum balance | | USD/GBP/EURO 20 |
| Cheque leaf charge USD/GBP/EURO | | 0.30 cents per leaf |
| FCY Cash deposit above 5000 | | 0.50% |
| Interest for balance above USD/GBP/EURO 20,000 | | 0.50% pa |
| Minimum balance USD/GBP/EURO | | USD/GBP/EURO 100 |
| DTB CLASSIC CURRENT ACCOUNT (UGX-USD Two in one) I24/7 Internet Banking Service available Mobile Banking Registration (only individuals) CUCLUG & CUCLUS - Ideal for Traders/Businessmen | | |
| Initial deposit | | Zero |
| Cheque leaf charge | | UGX1,000, USD 0.30 - per leaf |
| Debit Card (only individuals) one time cost for 3 years | | UGX 15,000 |
| FCY Cash deposit above \$5000 | | 0.50% |
| Interest for balance above UGX 25 mn / USD 10,000 | | UGX 1%pa, USD 0.50% |
| Minimum balance | | Zero |
| Monthly charges | | UGX 10,000/ \$ 5 |
| DTB UGX CURRENT ACCOUNT I24/7 Internet Banking service available Mobile Banking (only individuals) CURLCY - Ideal for SME Business | | |
| Initial deposit | | UGX 100,000 |
| Charges for below minimum balance | | UGX 5,000 |
| Cheque leaf charge | | UGX 1,000 per leaf |
| Interest for balance above UGX 10 mn | | 1% pa |
| Minimum balance | | UGX 100,000 |

| | | |
|--|--|---------------------|
| Monthly charges | | UGX 10,000 |
| DTB FOREIGN CURRENCY CURRENT ACCOUNT I24/7 Internet Banking service available CUR USD/CUR GBP/CUR EUR - Ideal for SMEs in FCY | | |
| Initial deposit | | USD/GBP/EURO 250 |
| Charges for below minimum balance | | \$/ £/€/20 |
| Cheque leaf charge | | 0.30 cents per leaf |
| FCY Cash deposit above \$/ £/€/ 5000 | | 0.50% |
| Interest for balance above USD/GBP/EURO 10,000 | | 0.50% pa |
| Minimum balance | | USD/GBP/EURO 100 |
| Monthly charges | | \$/ £/€/ 5 |
| DTB PREMIUM CURRENT ACCOUNT - LCY I24/7 Internet Banking service available | | |
| Initial deposit | | UGX 1,000,000 |
| Cheque leaf charge | | UGX 1,000 |
| Interest for balance above UGX 10 mn | | 2% pa |
| Minimum balance | | UGX 1,000,000 |
| Monthly charges | | Free |
| Monthly Charges for below minimum balance | | UGX 50,000 |
| DTB FOREIGN CURRENCY PREMIUM CURRENT ACCOUNT I24/7 Internet Banking service available PRECUS/PREGB/PREEU | | |
| Initial deposit USD/GBP/EURO | | \$/ £/€/500 |
| Charges for below minimum balance | | \$/ £/€/ 20 |
| Cheque leaf charge USD/GBP/EURO | | 0.30 cents |
| FCY Cash deposit above \$/ £/€/ 7,500 | | 0.50% |
| FCY Cash deposit up to \$/ £/€/ 7,500 (per day limit) | | Free |
| Interest for balance above USD/GBP/EURO 20,000 | | 0.50% p a |
| Minimum balance USD/GBP/EURO | | \$/ £/€/500 |
| DTB PREMIUM SAVINGS ACCOUNT - LCY m24/7 Mobile Banking service available | | |
| Initial deposit | | UGX 500,000 |
| Cheque leaf charge | | UGX 1,000 |
| Interest for balance above UGX 10 mn | | 1 % pa |
| Minimum balance | | UGX 500,000 |
| Monthly charges | | Free |
| Monthly Charges for below minimum balance | | UGX 25,000 |
| DTB PREMIUM SAVINGS ACCOUNT- FCY I24/7 Internet Banking service available | | |
| Initial deposit USD/GBP/EURO | | \$/ £/€/200 |
| Charges for below minimum balance USD/GBP/EURO | | \$/ £/€/20 |
| Cheque leaf charge USD/GBP/EURO | | 0.30 cents |
| Interest for balance above USD/GBP/EURO 20,000 | | 0.50% pa |
| Minimum balance USD/GBP/EURO | | \$/ £/€/200 |
| Monthly charges USD/GBP/EURO | | \$/ £/€/5 |
| DTB PLATINUM CURRENT ACCOUNT m24/7 Mobile Banking service available I24/7 Internet Banking service available PREMCA - Ideal for Corporates. Distributors | | |
| Initial deposit | | UGX 10 MILLION |
| Access to Premium lounge | | Free |

| | | |
|--|--|--------------------------|
| Charges for below minimum balance | | UGX 100,000 |
| Cheque book | | Free |
| Forex Rate daily alert | | Free |
| Interest for balance above UGX 25 Million | | 1% pa |
| Minimum balance | | UGX 5 MILLION |
| Monthly charges | | Free |
| UGX cash deposit / withdrawal | | Free |
| DTB PLATINUM FOREIGN CURRENCY CURRENT ACCOUNT I24/7 Internet Banking service available PRSUSD/PRSGBP/PRSEUR Distributors/Corporates | | |
| Initial deposit USD/GBP/EURO | | \$/ £/€/5000 |
| Access to Premium lounge | | Free |
| Cash deposit above daily limit | | 0.50 per above the limit |
| Charges for below minimum balance USD/GBP/EURO | | \$/ £/€/ 50 |
| Cheque book | | Free |
| Daily cash deposit up to USD / GBP / EURO 15,000 | | Free |
| Forex Rate daily alert | | Free |
| Interest for balance above USD 50,000 | | 0.50% pa |
| Minimum balance USD/GBP/EURO | | \$/ £/€/3000 |
| Monthly charges | | Free |
| DTB PLATINUM SAVINGS ACCOUNT (UGX) m24/7 Mobile Banking service available PREMSA - Ideal for High Net worth Individuals | | |
| Initial deposit | | UGX 5,000,000 |
| Access to Premium lounge | | Free |
| ATM Withdrawal Charges | | Free |
| Charges for below minimum balance | | UGX 100,000 |
| Cheque book charges | | Free |
| Debit card | | Free |
| Interest for balance above UGX 50 mn | | 1 % per annum |
| Minimum balance | | UGX 3,000,000 |
| Monthly charges | | Free |
| UGX cash deposit | | Free |
| DTB PLATINUM SAVINGS ACCOUNT (\$/ £/€/) I24/7 Internet Banking service available PRSUSD/PRSGBP/PRSEUR | | |
| Initial deposit USD/GBP/EURO | | \$/ £/€/ 2000 |
| Access to Premium lounge | | Free |
| Charges for below minimum balance | | USD/GBP/EURO 50 |
| Cheque book | | Free |
| Daily \$ cash deposit up to \$ 10,000 | | Free |
| Interest for balance above USD/GBP/EURO 25,000 | | 0.50% pa |
| Minimum balance USD/GBP/EURO | | \$/ £/€/ 1000 |
| Monthly charges | | Free |
| COLLECTION SERVICES All segments of customers | | |
| UMEME/ NWSC /NSSF | | Free |
| URA /SCHOOL FEE | | UGX 2000 |

| REMITTANCE SERVICES (Also refer Page 1-Digital options) | |
|---|--|
| Bankers Cheque/Draft - Customers | UGX 10,000 |
| Cash deposit through Post Bank branches to DTB accounts | 0.25% of the amount deposited |
| East African Payment System(EAPS) -Kenya, Tanzania, Rwanda | UGX 25,000 |
| EFT Inward | UGX 3,500 |
| Other Bank charges (for full amount of credit to beneficiary) | Actuals charged by Correspondent Banks |
| RTGS Inward | UGX 3,000 |
| SWIFT/TT- charge "OURS" is USD 15 flat charge plus(+) | USD 20/GBP17/ EURO 40 Extra |
| SWIFT / TT (any part of the world) Above USD 300,000 | USD 60 |
| Inward T.T | USD 15 |
| DTB 24/7 MOBILE BANKING | |
| Air time Top up (MTN/Airtel/Africell) | UGX 200 |
| Balance enquiry | Free |
| Cheque book request | Free |
| Cheque status enquiry | Free |
| DTB Account to Mobile Wallet(MTN/Airtel) | UGX 5000 |
| Mini Statement | Free |
| Mobile Banking - Account to Account transfer | Free |
| RTGS - any bank branch in Uganda | UGX 10,000 |
| URA Payment | UGX 2,000 |
| MTN MOBILE MONEY TO DTB ACCOUNT Amount (UGX) | |
| 5,000 to 125,000 | UGX 1,500 |
| 125,001 to 250,000 | UGX 2,250 |
| 250,001 to 500,000 | UGX 6,000 |
| 500,001 to 1,000,000 | UGX 9,000 |
| 1,000,001 to 2,000,000 | UGX 13,500 |
| 2,000,001 to 5,000,000 | UGX 16,500 |
| AIRTEL MOBILE MONEY TO DTB ACCOUNT | |
| Ugx. 5,001-15,000 | UGX 700 |
| Ugx. 15,001-30000 | UGX 900 |
| Ugx. 30,001-45000 | UGX 1350 |
| Ugx. 45,001-60,000 | UGX 1500 |
| Ugx. 60,001-125,000 | UGX 2,000 |
| Ugx. 125,001-250,000 | UGX 2,250 |
| Ugx. 250,001-500,000 | UGX6,000 |
| Ugx. 500,001-1,000,000 | UGX9,000 |
| Ugx. 1,000,001-2,000,000 | UGX13,500 |
| Ugx. 2,000,001-5,000,000 | UGX16,500 |
| CREDIT RELATED INTEREST & CHARGES | |
| Prime Lending rate UGX | 16% p.a. |
| Prime Lending rate FCY | 7% p.a. |
| Bank Guarantee/Bid security/Advance Payment/Performance Guarantee | 1% per quarter |
| Bid/Guarantee cancellation/amendment fee | UGX 25,000 per |