

DTB

DIAMOND
TRUST
BANK

Achieve More

Business and Banking product catalogue!



DTB is Regulated by Bank of Uganda.
Deposits are protected by the Deposit Protection Fund of Uganda.

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Perfectly placed to meet the needs of distributors and corporate organizations

		Local Account	Foreign Account
Platinum Current Account	Features	The account attracts a monthly interest of 1% per annum for balances above UGX 25m .	The account attracts monthly interest of 0.5% per annum for balances above USD / GBP / EUR 25,000 .
	Benefits	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Free balance inquiry » Zero monthly fees » Free forex alerts » Transaction-enabled iBanking on our internet banking portal » Access to our premium lounge and access to premium Banking services » Free cheque book Credit card issued upon request 	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Free account statements » Zero charges on balance inquiries » Free daily forex alerts on registered mobile number(s) » Zero charges on deposits of up to 7,500 - USD / GBP / EUR » Free SMS alerts » Transaction-enabled iBanking on our internet banking portal » Access to our premium lounge and access to premium banking services.

Accounts



The DTB Premium Current Account is an account designed to promote the savings culture amongst high net worth individuals and meet the needs of individuals who transact in foreign currency.

		Local Account	Foreign Account
Premium Current Account	Features	The account attracts monthly interest of 2% per annum for balances above UGX 10m .	The account attracts monthly interest of 0.5% per annum for balances above FCY 20,000
	Benefits	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Zero monthly administrative fees » Free SMS alerts of account health » Free forex rates » Access to our premium banking services » Attractive monthly interest on balance 	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Zero monthly administrative fees » Zero charges on deposits of upto 5,000 – USD / EUR / GBP » Zero charges on mobile banking - transaction account to account

Accounts



We offer a number of customized current account options that can ideally serve the needs of different businesses.

		Local Account	Foreign Account
Current Account	Features	The account attracts a monthly interest of 1% per annum for balances above UGX 10m .	The account attracts monthly interest of 0.5% per annum for balances above USD / GBP / EUR 10,000 .
	Benefits	<ul style="list-style-type: none"> » Free mobile banking 	<ul style="list-style-type: none"> » Free mobile banking » Free forex alerts » Salary processing » Attractive monthly interest » Free statement of the current month
Classic Current Account	Features	The account attracts a monthly interest of 1% per annum for balances above UGX 25m .	The account attracts a monthly interest of 1% per annum for balances above UGX 25m .
	Benefits	<ul style="list-style-type: none"> » Zero monthly administrative charges. » Mobile app access and internet banking access with CMS iBank view » Free SMS alerts » Free mobile banking 	<ul style="list-style-type: none"> » Zero monthly administrative charges. » Mobile app access and internet banking access with CMS iBank view » Free SMS alerts » Free mobile banking

Requirements for an Individual to Open a Current Account

- (a) Valid Identification Document(s) e.g. Passport, Driver's License, National ID
- (b) At least 1 Passport size photograph.
- (c) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team, or known employer.
- (d) Sketch map of physical address supported by either a utility bill, tenancy agreement, LC 1 introduction letter with photo, Introduction by known employer.
- (e) Form W-9 if client is a US person.

Joint Account

- (a) Valid Identification Documents of all signatories e.g. Passport, Driver's Licence, ID issued by known employer.
- (b) At least 1 Passport size photograph.
- (c) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team, or known employer.
- (d) Sketch map of the customer's physical address supported by either a utility bill, tenancy agreement, LC 1 introduction letter with photo or Introduction by known employer
- (e) Form W-9 if any of the clients is a US person

Limited Company - Current Account

- (a) Original Certificate of Incorporation (for verification and return) and Bank copy certified by Registrar of Companies.
- (b) Memorandum and Articles of Association certified by Registrar of Companies.
- (c) Board Resolution to open the account registered with the Registrar of Companies, detailing signing mandate or mode of operation.
- (d) Valid identification Documents of all signatories and all the directors.
- (e) At least 1 Passport size photograph.
- (f) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (g) Certified copy of TIN certificate
- (h) Business permit or Licence
- (i) Latest Annual Return and Particulars of Directors and Secretary.
- (j) physical address of the company
- (k) Company search report(Done by CAO after Account is opened)
- (l) Form W-9 if customer, any of the signatories, any of the directors, or any of the shareholders is a US person

Sole Proprietorship - Current Account

- (a) Original Registration Certificate (for verification and return) and Bank copy certified by Registrar for the purpose of Business Names Registration Act.
- (b) Original Statement of Particulars (for return) and Bank Copy Certified by Registrar.
- (c) Valid Identification Document(s) of Proprietor.
- (d) At least 1 Passport size photograph.
- (e) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (f) Sketch map of the customer's physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo
- (g) Form W-9 if client is a US person.

Partnerships

- (a) Original Registration Certificate (for verification and return) and Bank copy certified by Registrar for the purpose of Business Names Registration Act.
- (b) Original Statement of Particulars (for return) and Bank Copy Certified by Registrar.
- (c) Valid Identification Documents of all the Partners.
- (d) At least 1 Passport size photograph.
- (e) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (f) Sketch map of the partners' physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo
- (g) Form W-9 if any of the partners is a US person

N.G.Os and Parastatals

- (a) Original Registration Certificate from NGO Registration Board (for verification and return) and Bank copy Certified by Registrar.
- (b) Constitution/By-laws governing activities of the organisation.
- (c) Certified Resolution to open the account registered with the Registrar of Companies, detailing signing mandate or mode of operation.
- (d) Valid Identification Documents of all signatories.
- (e) 2 Passport size photographs of each signatory.
- (f) Introduction by 2 people who are either, account holders who have satisfactorily maintained current accounts with DTBU for at least 12 months and above, or people of high integrity/repute in the country, or members of management team.
- (g) Sketch map of the signatories' physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo

Schools, churches and medical institutions

- (a) Original Registration Certificate (for verification and return) and certified Bank copy.
- (b) Letter from respective Ministry or Diocese.
- (c) Constitution/ Memorandum and Articles of Association /By-laws governing activities of the organisation.
- (d) Resolution/Minutes of the meeting in which it was resolved to open the account and extract of the resolution to open account, detailing signing mandate certified by Registrar General.
- (e) Valid Identification Documents of all signatories.
- (f) At least 1 Passport size photograph.
- (g) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (h) Sketch map of the signatories' physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo
- (i) Form W-9 if customer, any of the signatories, any of the directors, or any of the shareholders is a US person

Clubs and Associations

- (a) Original Registration Certificate from respective authority (for verification and return) and Bank copy Certified by Registrar General.
- (b) Constitution/By-laws governing activities of the organisation.
- (c) Minutes of the meeting in which members resolved to open the account and extract of the resolution to open account, detailing signing mandate certified by Registrar General.
- (d) Valid Identification Documents of all signatories.
- (e) At least 1 Passport size photograph.
- (f) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (g) Sketch map of the signatories' physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo
- (h) Form W-9 if customer, any of the signatories, any of the directors, or any of the shareholders is a US person

Executors, Administrators, Trustees and Liquidators

- (a) Original Appointment Document e.g. Deed/Letter of Administration, or Grant of Probate etc, (for verification and return) and certified Bank copy.
- (b) Valid Identification Document(s) e.g. Passport, Driver's Licence, ID issued by known employer.
- (c) At least 1 Passport size photograph.
- (d) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team.
- (e) Sketch map of the signatories' physical address supported by either a utility bill, tenancy agreement or LC 1 introduction letter with photo
- (f) Form W-9 if customer, any of the signatories, any of the directors, or any of the shareholders is a US person

N.B. All legal and identification documents must be there at the time of opening the account.



The DTB Platinum Savings Account is an account designed to promote the savings culture amongst distributors and corporate organizations

		Local Account	Foreign Account
Platinum Savings Account	Features	The account attracts monthly interest of 0.5% per annum for balances above foreign currency 20,000	The account attracts monthly interest of 0.5% per annum for balances above USD / GBP / EUR 25,000
	Benefits	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Free forex alerts » Transaction enabled iBanking on our internet banking portal » Access to our premium lounge and access to premium banking services » Free cheque book » Credit card issued upon request 	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Zero charges on balance inquiries » Free daily forex alerts on registered mobile number(s) » Zero charges on deposits of up to 10,000 – USD / EUR / GBP » Free iBanking token one time » Free cheque book » Transaction-enabled iBanking on our internet banking portal » Access to our premium lounge and access to premium banking services



The DTB (foreign currency) Prime Savings Account is an account designed to meet the needs of individuals who transact in foreign currency.

		Local Account	Foreign Account
Prime Savings Account	Features	The account attracts a monthly interest of 1% per annum for balances above local currency UGX 10,000,000 .	The account attracts a monthly interest of 0.5% per annum for balances above foreign currency 20,000
	Benefits	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Zero monthly administrative fees » Zero charges on deposits of upto 5,000 - USD / GBP / EUR » Zero charges on mobile banking - transaction account to account 	<ul style="list-style-type: none"> » Free over the counter withdrawals of any amount » Zero monthly administrative fees » Zero charges on deposits of upto 5,000 - USD / GBP / EUR » Zero charges on mobile banking - transaction account to account



Premium Savings Account

The DTB Premium Savings Account is an account designed to promote the savings culture amongst high net worth individuals.

Features

The account attracts monthly interest of 1% per annum for balances above UGX 10m.

Benefits

- » Free over the counter withdrawals of any amount
- » Free ATM withdrawals
- » Free balance inquiry
- » Zero monthly administrative fees
- » Free SMS alerts of account health
- » Access to our premium banking services
- » Credit card issued upon request



Super Salary Account

The DTB Super Salary Savings Account is an account designed to promote the savings culture amongst salary earners from corporate organizations as well as other individuals.

Features

You need no account opening balance to get an account and the account has no minimum balance.

Benefits

- » Zero fees to process salary from DTB to DTB accounts
- » Free access to our mobile app
- » Free SMS about account health



Super Value (Amani) Account

The DTB Value Savings Account is an account designed to promote the savings culture amongst individuals who want more than a value savings account. The account comes with more benefits than the value savings.

Features

The account attracts monthly interest of **2% per annum** for balances above **UGX 5m**.

Benefits

- » Free access to our mobile app
- » Free SMS about account health



Value Savings Account

The DTB Value Savings Account is an account designed to promote the savings culture amongst the everyday Ugandan also known as 'omuntu wa bulijjo'

Features

The account attracts monthly interest of **2% per annum** for balances above **UGX 5m**.

Benefits

- » Mobile app access and Internet banking access with CMS iBank view
- » Free SMS alerts about account health
- » Attractive monthly interest on UGX 1M and above account balance

Accounts



Golden Youth Account

The DTB Golden Youth Account is created to meet the dynamic requirements of today's youth while helping them save money.

The accounts target individuals in the age brackets of 18 to 35 years of age, this segment also includes university students or any other students attending school at any higher institution of learning like vocational schools.

Features

The account attracts a monthly interest of **3% per annum** for balances above **UGX 3 million**.

Benefits

- » The account comes with zero monthly administrative charges.
- » Mobile app access and internet banking access with CMS iBank view
- » Free SMS alerts about account health

Accounts



Kids Winner Account

The perfect children's savings account to teach children and teenagers how to save. It's designed to help parents / legal guardians teach children below eighteen years of age smart money habits and as well an opportunity for them to put away money for their children's future.

Features

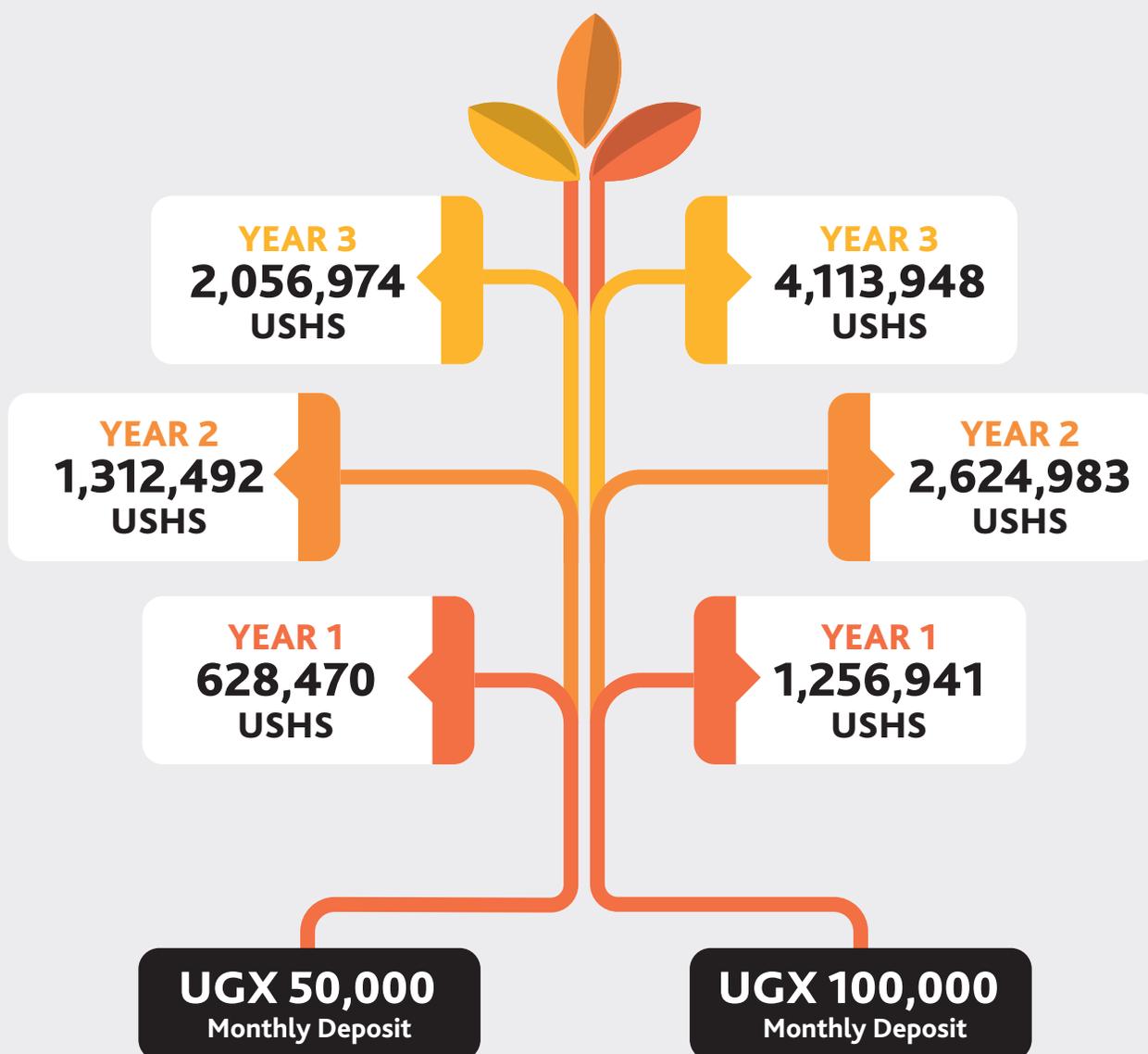
The account attracts monthly interest of 3% per annum for balances above UGX 1 Million.

Benefits

- » The account comes with zero monthly administrative charges.
- » Mobile app access for parent or guardian free of charge.
- » Zero charges on piggy bank coin deposits

Requirements for an Individual to Open a Savings Account

- (a) Valid Identification Document(s) e.g. Passport, Driver's License, National ID
- (b) At least 1 Passport size photograph.
- (c) Introduction by at least 1 person who is either, an account holder who has satisfactorily maintained a current account with DTBU for at least 12 months and above, or a person of high integrity/repute in the country, or a member of management team, or known employer.
- (d) Sketch map of physical address supported by either a utility bill, tenancy agreement, LC 1 introduction letter with photo, Introduction by known employer.
- (e) Form W-9 if client is a US person.



* Subject to with or without tax 15% on interest earned - WHT applicable as per rules.

Recurring Deposit

DTB Fixed Deposits are placements for a fixed contracted period currently ranging from one month to one year to DTB account holders. They earn interest at attractive rates thus providing customers with long-term savings growth opportunities. The bank also offers call deposits that can be opened for a minimum of a period of seven days and can be liquidated as and when required.

Features

- » Duration - month / quarter / year
- » Opening account balance - UGX 50,000 (the equivalent in other currencies)
- » Minimum balance (equivalent in other currencies)

Benefits

- » Attractive interest rates pegged to prevailing market rates funds available on demand (call deposits)
- » Funds on fixed deposit can be used as security against advances.



Fixed Deposit Account

Your future cash flows can give you a return. As you plan for long term investments or utilizations, fix your funds and earn interest in the interim.

Features	<ul style="list-style-type: none"> » Varying maturity term periods to suit customer needs » Option to get your Interest monthly » Investment option available in different currencies of UGX and USD.
Benefits	<ul style="list-style-type: none"> » Competitive interest rate. » Discounted borrowing rates should you use funds held as collateral. » No transactional fee or monthly maintenance fees.
Requirements	<ul style="list-style-type: none"> » Two passport photos. » National ID or passport.



DTB Agent Banking

DTB Agent Banking is designed to support financial inclusion through agents at very affordable rates in every community. DTB agents offer cash deposits, cash withdrawals, URA collections, Water, YAKA (Umeme) NSSF contributions, school fees payments, mini-statement and account balance generation. Agents also initiate account opening.

Features (For Agents)

- » Zero charge operational account
- » No minimum balance requirement
- » No monthly charges
- » Commission on every transaction
- » Fulltime service support
- » Floating at any DTB/ABC partner Agent
- » Free internet Banking

Benefits for all

- » Affordable banking partnership
- » Convenience
- » Ease of accessibility
- » Easy Account monitoring
- » Instant sms alerts



Credit Facilities

Turn your dreams into reality with a Personal Loan from DTB Bank. Take off time off with your family at a dream destination, complete that home renovation or buy your dream car, because our personal loan can help you achieve both your dreams and goals in life. To get started, check your loan eligibility using our simple loan calculator under tools.



Business Loan

We look upon ourselves as equal partners to the broad ambitions of small, medium, and large regional organizations, helping them to grow organically as well as inorganically.

If you are a business owner we can avail you a loan to buy equipment, build premises or anything that can move your business from A to B or even to Z.

Grow and expand your business with affordable business loans to finance short and long-term business needs. We have loans that can be paid to a maximum of sixty months.

Requirements

- » National identity card
- » Certificate of registration (if proprietor or partnership)
- » Latest bank statements for the last six months
- » Copy of LOF and account status in respect of loans/other facilities from other banks if any
- » Certificate of incorporation company
- » National identity card
- » Certified copy of memorandum and Articles of Association
- » Certified copy of the resolution authorising borrowing from DTB audited accounts for the last three years together with copy of the latest management accounts
- » Financial projections and plans for the business i.e. cash flow month by month for the next twelve months
- » Copies of bank account statements for the last twelve months latest annual returns and filing receipt
- » Company profile
- » Write-ups, plans and projections justifying need supported by business information



Commercial Loan

Expand your business, finance core working assets in the business, acquire asset acquisition or purchase land with the DTB Commercial Loan.

Benefits

- » Access critical funding while maintaining lower overhead costs
- » Possibility of paying back money slowly as you work to increase business profits
- » Flexible repayment terms in line with your cash flow cycle
- » Ability to manage your cash flows with equal monthly repayments
- » Dedicated relationship manager.

Overdraft

Gain convenient access to flexible funding with the DTB Overdraft and meet operating expenses, stock up for business seasons or pay suppliers.

Benefits

- » Interest only accrues on borrowed funds
- » No limitation on borrowed amount



Term Loan

Realise your long term projects and achieve business growth with the DTB Term loans.

Benefits

- » Flexible payment period
- » Frees up working capital in the business
- » Manageable monthly installments
- » Flexible payment structure to match your cash flow
- » A dedicated relationship manager from the bank will be availed to provide assistance.

Secured Personal Loan

Now you need not postpone things on your bucket list. Avail personal loan for a holiday, home renovation & marriage at attractive interest rates. With a quick approval on Personal Loans, turn your dreams into reality!

Benefits

- » Valid identification document(s) e.g. passport, national ID
- » At least one passport size photograph
- » Application form
- » Proof of age
- » Income proof
- » Bank statement
- » Sketch map of physical address supported by either a utility bill, tenancy agreement, LC 1 introduction letter with photo, introduction by known employer





Trade Finance

Out trade solutions facilitate domestic and cross-border activities to finance operations and liquidity for our clients. These solutions help mitigate risk.

Trade finance activities include opening and advising of import letters of credit, handling of import / export documents on collection and issuing of guarantees.

Target market: DTB account holders only.

Letters of Credit

Letters of credit are normally opened for customers who bank at DTB. These facilities are fully secured and the amount covered varies on a case-to-case basis depending on the nature and value of the tangible security held.

Collections

DTB also acts as an agent for collection and all collections are routed through IBD for processing. The bank acts as an agent for our correspondent banks and receives bills from banks in other countries for presentation to a local drawee (import bills on collection).

Bank Guarantees

The bank issues letters of guarantee on behalf of customers and these facilities are subject to the same credit vetting and approval process as any other credit facility. Guarantees include all forms of guarantee commitments issued by the bank i.e. bid bonds, advance payment guarantees, performance guarantees among others.

Spot Buys

Take advantage of current rates to manage your future cash flow requirements. Confirm your transaction and we will give you up to two days to settle.

Features

Dealing mandate required

Benefits

- » Open to both DTB customers and non-DTB customers
- » Available in all currencies
- » Option to settle in tranches over the stipulated settlement period.

Fixed Income



Treasury bills and bonds

As a registered primary dealer with Bank of Uganda, we offer individuals, groups and companies an opportunity to investment in treasury bills / bonds and earn competitive returns.

Treasury bills (T-Bills) are short-term risk-free investments that are issued for a period of either ninety-one, one hundred and eighty-two and three hundred and sixty-four days. The rate of return is usually more competitive than fixed deposits but dependent on the liquidity condition in the market.

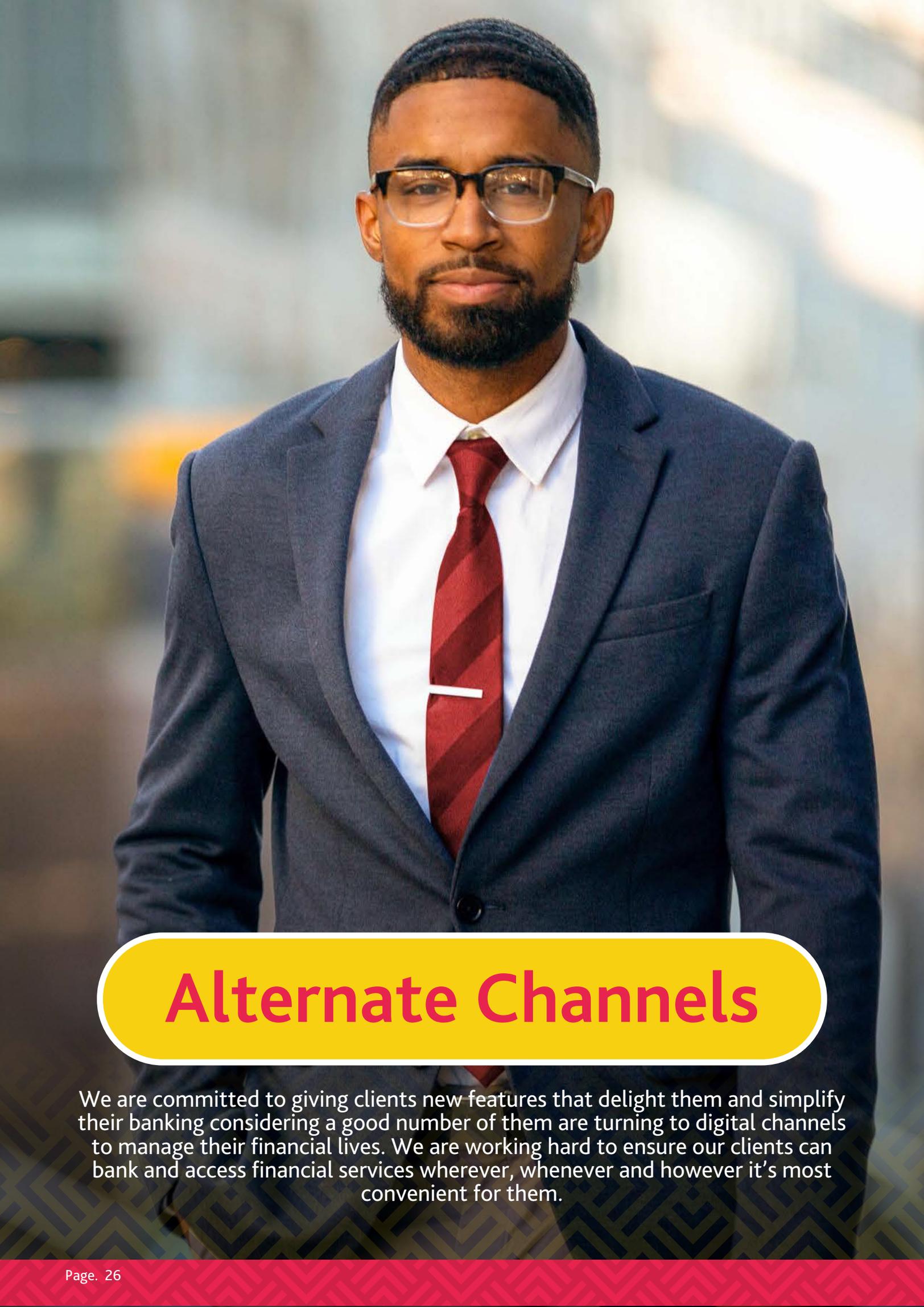
Treasury bonds (T-Bonds) on the other hand are long-term investments that are issued with maturities of two, three, five and ten years. Payouts on treasury bonds are made every six months.

Benefits

- » Risk-free investment
- » Affordable Investment option since the minimum amount required is **UGX. 100,000**
- » Option to sell in portions or as a whole in the secondary market.
- » Option to buy any of the issued government securities from DTB as a primary dealer.

Features

- » For first time investors, visit any DTB branch and fill in the CSD account opening form
- » If you already have a CSD account, fill in the bid form.

A man with a beard and glasses, wearing a dark blue suit jacket, a white dress shirt, and a red striped tie, stands in a professional setting. The background is blurred, suggesting an office or business environment.

Alternate Channels

We are committed to giving clients new features that delight them and simplify their banking considering a good number of them are turning to digital channels to manage their financial lives. We are working hard to ensure our clients can bank and access financial services wherever, whenever and however it's most convenient for them.

Cards

DTB offers a range of cards that are designed for your specific needs! From your everyday expenses to luxury spends. Our cards can help you transact and shop everywhere you go and they come equipped with advanced security features so you can transact without any worry.

DTB Platinum Mastercard

DTB was the first to introduce the Mastercard Platinum Credit Card on the market. Every one of us lives their way with different expenses and tastes.

The Mastercard Platinum Credit Card offers the best personal service and hand-picked privileges to customers.

The services attached to the card give customers access to a range of services MyUs premium membership, purchase protection and access to a unique collection of experiences, offers in over forty cities and countries around the world among others.



Benefits

- » Worldwide recognition and acceptance
- » Customized offers from Mastercard that include Mastercard buy 1 get 1 offer, purchase protection, exclusive offers in over forty cities worldwide and booking a round trip international air ticket or hotel

Requirements

Employed individuals

- » Copy of payslip (last three months)
- » Copy of national ID or passport copy
- » Copy of TIN certificate
- » Certified bank statement (last six months) if not banking with DTB
- » Passport size photo.

Self-employed individuals

- » Certificate of incorporation / registration
- » Copy of national ID or passport
- » Copy of TIN certificate (personal and business)
- » Company certified bank statement (last six months)
- » Passport size photo
- » Latest trading license (if applicable)

Security required:

Based on financial security or the tenure of security by way of Fixed Deposit, amount block or other immovable property.



Life Simplified

Agent Banking

Agent banking is a partnership to deliver services to customers through 3rd parties. It comes with related risks and measures have to be in place to manage any risks that may arise.

An agent can be a petrol station, a supermarket, a permanent mobile money agent, a pharmacy, a retail shop or hardware store that is fully licenced and has been existence for one year.

DTB has over **800** agents.



Automated Teller Machines (ATM)

The bank currently has three types of ATMs, Wincor, NCR and GRG. The ATMs have a maximum cash dispensing limit of **UGX 3,000,000**. GRG ATMs also referred to as recyclers, offer both deposit and withdrawal functions.

Benefits

- » Access banking services beyond regular banking hours
- » Secure platform with enhanced card reader capability and anti-skimming devices in place

Collection Service

DTB has partnered with UMEME, NWSC, NSSF, URA, KCCA and school fees platforms to help you save on effort, time and worry when it comes to paying these organizations for their services.



Digital Channels



m24/7 Mobile Banking

DTB m24/7 app is a safe and secure mobile banking application from DTB, with services satisfying more than just banking needs. Bank on-the-go with a host of banking services on your android or iOS device.

Our mobile banking is also available when you dial *202# on any phone. The platform offers transactional, query and account management services.

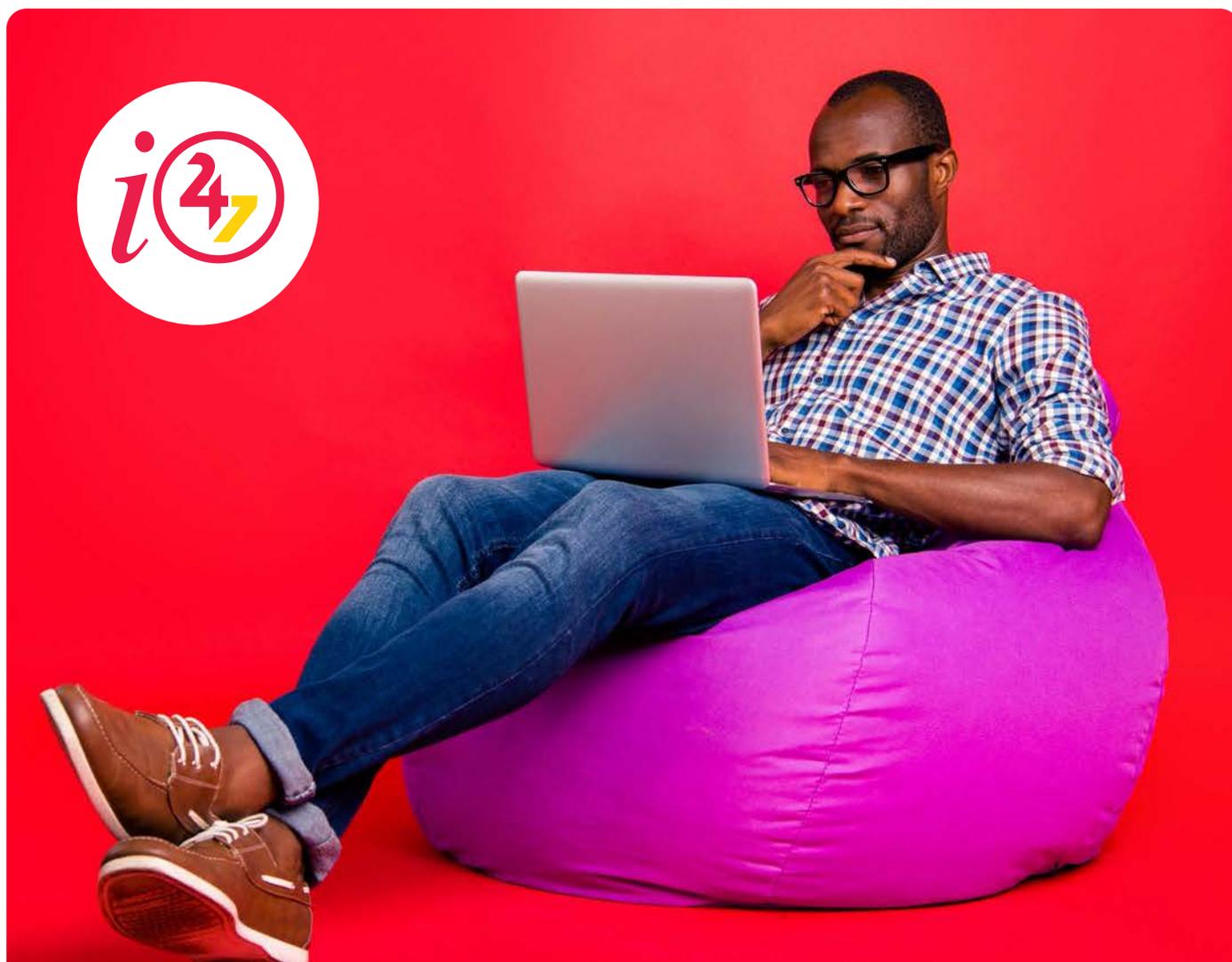
Services available (m24/7 -APP)

- » Account balance view
- » Account statement view
- » Airtime Purchase MTN/AIRTEL/AFRICELL
- » Pay bill - Dstv, UMEME, Azam Tv, National Water, Gotv, Zuku, Startimes, Airline Tickets(Emirates/ Ethiopian Airlines/ Kenya Airways/ Jambojet) and URA Payments
- » Internal funds transfer
- » RTGS
- » Send money. MTN AND AIRTEL
- » Locate us - Atm and Branch network

Services available (USSD)

- » Check balance
- » Move money
- » Buy Airtime
- » Query Services
- » Pay bill
- » Pin services

Digital Channels



i24/7 Internet Banking

The DTB iBanking platform offers you a comprehensive range of features to transact from the comfort of your office or home.

Services available (i24/7)

- » Available to DTB customers signed up for the service through a link provided on our website
- » Transactional services comprising of funds transfer (IFT, EFT, SWIFT, and RTGS), Bulk transactions/bulk beneficiary uploads, forex and mobile money transfers.
- » Query services comprising of account balance inquiry requests, transaction status, statement request, and transaction reports.
- » Account management facility that enable clients to manage beneficiaries, schedule payments among others
- » Multi-currency online transactions through a variety of payment methods including:
 - Internal Funds Transfer (IFT)
 - Electronic Funds Transfer (EFT)
 - Real-time Gross Settlement (RTGS)



MoneyTransfer and Remittance Service

Dtb has partnered with Western Union, MoneyGram and WorldRemit allowing the bank to offer money transfer services for both send and payout transactions.

Western Union WU

MoneyGram
money transfer

WorldRemit

Services offered at DTB branches and sub-agent outlets include:

Receive:

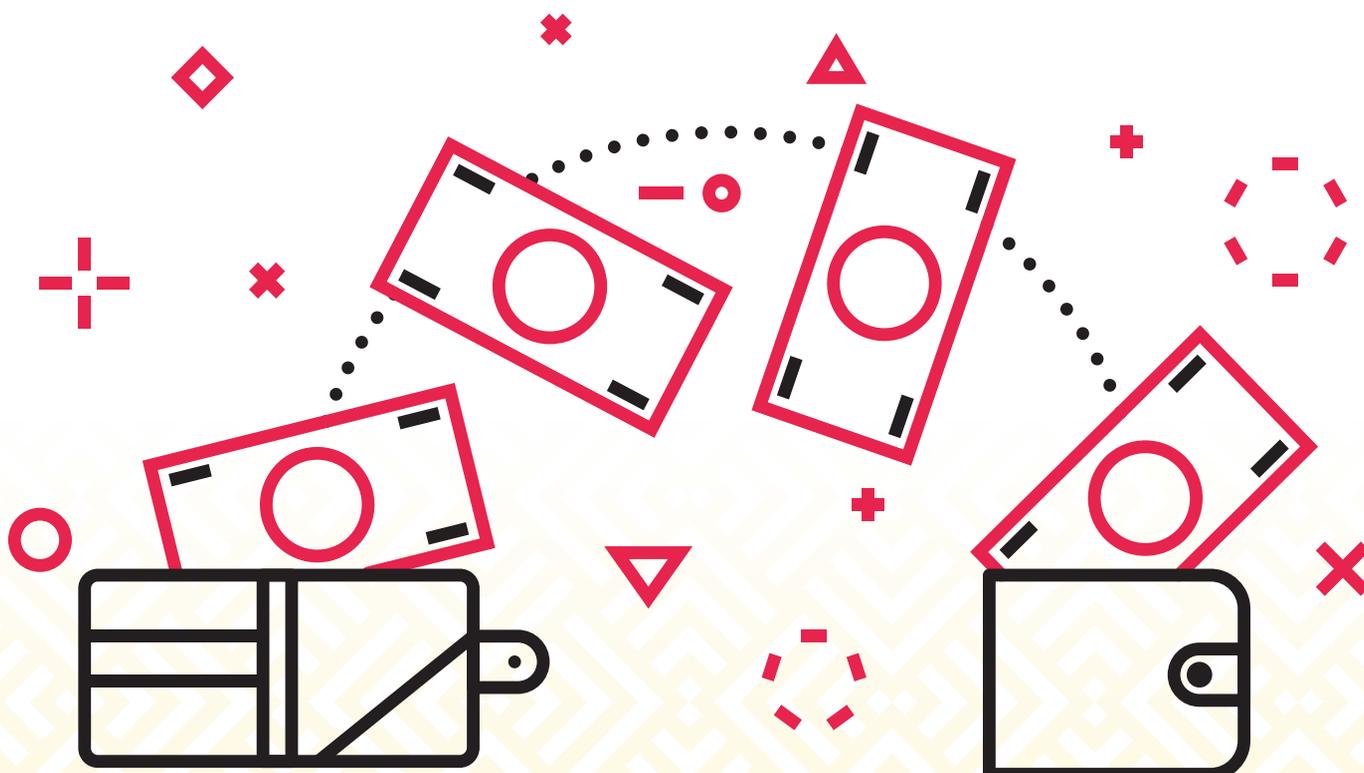
- » Transfer of money from outside the country into Uganda is payable at any DTB branch, sub-agent outlets or received directly into a DTB account outbound (This is applicable to Western Union).
- » Transfer of money from within Uganda at a DTBU branch or its outlets is payable at any agent locations worldwide.

Local:

Transfer of money from one town to another within Uganda payable at a DTB branch or sub-agent outlet.

Benefits

- » Send and receive money worldwide through reliable international money transfer service providers. Funds are available for pick-up within minutes
- » Track your money transfer through a secure website using MoneyGram



Bancassurance (Life Assurance)

Diamond Trust Bank Uganda Limited (DTBU) was licensed by the Insurance Regulatory Authority of Uganda to conduct Bancassurance business until 31st December 2021 (two years) this came after applying a renewal and submitting the regulatory requirements in August 2019. Our license N: BC/0001/2020. Please note that framed copies have been distributed to all branches for display.

DTBU was granted the go-ahead to do Bancassurance business with two life insurance companies (Jubilee Life & ICEA Life) and three non-life insurance companies (JIC, Alliance Africa General Insurance company & MUA Insurance company ltd.)

We welcome you to contact us for the following Life Assurance products:



J Career Life (Child Education Plan)

This helps to secure the education needs of your pre-identified daughter or son for a minimum period of 5 years subject to premium payments either monthly, quarterly, semiannually and annually. A maturity value shall be paid at the end of the policy tenure

J Fanaka

This is an investment plan which covers both protection and investment. Upon consistent premium payments for a period chosen by you, at maturity you will be paid benefits and bonuses accumulated

Jubilee Invest Plan

This is designed to provide you with an opportunity to build a fund as well as protect your loved ones in the event of eventuality. Therefore people who are more keen on return on investment compared to protection are advised to opt for this life assurance cover.

Jubilee Money Back Plan

This is a life assurance plan where the sum assured is paid at certain intervals during the term of the policy, and the balance of the sum assured together with accrued bonuses are paid at maturity of the policy.

Credit Life Assurance

This policy secures redemption of an outstanding loan amount and interest thereon in an event of death, disability and critical ailment of a borrower

Group Life Assurance

This policy secures death in service benefit for the employees. Thus once an employee dies while in service, the insurer has to pay a multiple of annual salary to the beneficiary through the employer.



Bancassurance (General Insurance)

Fire And Allied Perils Insurance

This would cover property owned, rented, and held in trust by you against loss or damage caused by fire and allied perils.

The property covered would include:

- » Furniture, fixtures, and fittings
- » Buildings
- » Tools and spares
- » Stocks
- » Profits, salaries of permanent staff, auditor's fees, interest on loans, rent and other costs which you may incur in case you wish to cover yourselves against loss of income following the fire incident

Burglary Insurance

Values of all movable assets such as stocks, furniture, tools, and spares. (declared value). Some items insured under this policy are such that it is not possible to envisage a total loss. In such a scenario, you can take out a first-loss policy where the sum insured is less than the total value at risk. This is the maximum amount that can be stolen at a single incident. Note that the value selected as the first loss sum will determine the maximum claim payable at a single time.

Electronic Equipment

This covers any accidental loss or damage including losses arising from burglary, floods, earthquake, riot and strikes and electrical damage for all your electronic equipment like computers, printers, graphic machines, fax machines, scanner, etc which are used exclusively within your premises. The values of the items must be given to determine the premium

All Risks Insurance

This covers against accidental loss or damage including losses arising from fire, burglary, theft, flood, earthquake, riot and strikes on all valuable portable office items like laptops, cameras, and mobile phones which are not restricted to any premises.

Money Insurance

The maximum value of money likely to be

- » Banked at any time
- » Withdrawn from the bank at any time.
- » With authorized employees or directors
- » On your premises during working hours
- » In safe after working hours and the estimated annual transits

Workers' Compensation

The new workers' compensation act provides that employers must provide compensation to employees' injuries. The injury or disease must arise out of and in the course of employment. This policy, therefore, covers all employees regardless of position and salary Benefits as per the worker's compensation act 2000, are summarised as below;

- » Death – 60 months' earnings
- » Permanent total disablement - 60 months' earnings
- » Permanent partial disablement - percentages as set out in the act of 60 months' earnings, depending on the level of incapacity
- » Temporary disablement - the actual amount awarded having taken into account the period of disablement and financial loss suffered
- » Medical expenses - actual and reasonably spent but limited to shs1m

With a list of all your employees, permanent and casual, showing their designations and salary, we would be in a position to quote for this risk

Fidelity Guarantee

This covers against pecuniary loss to the insured caused by fraudulent acts of insured employees in connection with their occupation or duties. You are required to provide a list of employees handling money, their occupations, and the amount that each handles to enable us to make a quotation

Motor Insurance

Indemnify against accidental damage, fire, theft and legal liability to third parties arising out of use of the motor vehicles owned and/or operated by the insured

Medical Insurance

Covers all employees for their medical needs as per various limits We hope you will find the above information sufficient, and that you will provide the values for the various items under the classes of insurance that you would wish to take.

Group Personal Accident

Since the workers' compensation policy covers employees only during and in the course of employment, it's recommended that the insured in addition takes a group personal accident cover to cover employees while off duty I.E. During the night. The group personal accident policy indemnifies the insured against accidental bodily injury, resulting in disablement or death. It also provides for reimbursement of medical expenses related to the accident with agreed limits

Medical Insurance

Covers all employees for their medical needs as per various limits We hope you will find the above information sufficient, and that you will provide the values for the various items under the classes of insurance that you would wish to take.

Goods In Transit

All risks' of physical loss and/or damage to the whole or part of the property declared in the course of transit by the means of conveyance declared. Including loading and unloading risks.

Marine Insurance

Indemnity against all risks of physical loss or damage to the insured property as per institute cargo clauses (a) including the risks of strikes, riots and civil commotion, subject to standard exclusions

Machinery Breakdown

To provide compensation in case of any unforeseen and sudden physical damage to the insured Machinery by any cause not specifically excluded under the policy.

Professional Indemnity

To indemnify the insured against legal liability to pay damages for any omission, negligence or error committed by the insured employees of the insured in the course of their professional duties

Group Term Life Insurance

Your employees mean a lot to you. You want to protect them from any mishap whatsoever and show them that you care about their well - being. By investing in our employee protection solutions group term, you can give your employees total cover from accidents and disabilities for life. Provide your employees with security and a feeling of being part of a family - invest in employee protection solutions today!

Corporate Travel Insurance

With the emergence of global markets and increased integration of international resources, frequent global travel has become an integral part for executives of most of the corporate. Higher frequency of such travel also increases exposure to many risks. By means of extensive coverage and benefits, our travel insurance policy for corporate ensures that these perils do not come in the way your business few more policies may be specific to your requirement:

- » Boiler and pressure plant insurance
- » Industrial all-risk insurance
- » Consequential loss (fire) insurance
- » Machinery Loss of profit insurance
- » Professional indemnity insurance
- » Erection all risk/contractor all-risk insurance
- » Contractor Plant and machinery insurance.



TRAVEL



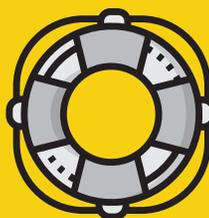
EMPLOYEE



HOME



THEFT



LIFE RING



VEHICLE



MONEY



DOCUMENT



Forex

FX Transactions

Take advantage of our competitive buying and selling rates. We trade in Dollars (USD), Pound sterling (GBP), Euro (EUR), Kenyan Shillings (KES), Japanese Yen (JPY), Australian Dollar (AUD), Indian Rupee (INR), South African Rand (ZAR), Rwandese Francs (RWF), Tanzanian Shillings (TZS) and the Chinese Yuan (CNY).

Benefits

- » Ability to negotiate rates
- » Send or receive money from any country in your preferred currency
- » Unlimited amount can be traded for DTB customers
- » Also open to non-DTB customers

Requirements

Walk into the nearest branch with your national ID or passport

E- Statements

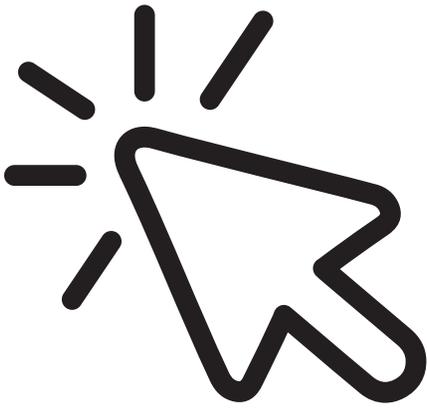
Go paperless with e-Statements from DTB - enhance security, maximise convenience and easily manage all your accounts.

Features

- » Option to receive statements daily, weekly or monthly
- » Security maintained through encryption
- » Unique personal six-digit pin for privacy.

Requirements

- » A copy of your ID
- » Complete the e-Statement application at your nearest branch.



Click the links below for more information about your preferred service

To learn more about our i24/7 Internet Banking, click here onto <https://www.youtube.com/watch?v=uk8LQS6Z7vo>

For more information on how to make a bulk payment on i24/7 internet banking, head over to <https://www.youtube.com/watch?v=Ifg3ns5uf88>

For more information on how to make a single payment on i24/7 internet banking, click here: <https://www.youtube.com/watch?v=CylsVt2s-rc>

Follow https://www.youtube.com/watch?v=1_dM5RjS3VM to learn more about our Agent Banking

Please visit https://www.youtube.com/watch?v=fwTQt6_yte8 to learn more about SI Management

For Information about our Classic Current Accounts, here you go, <https://www.youtube.com/watch?v=PKZhaR7MVwl>

Need more information about the DTB Digital Savings account? Please visit <https://www.youtube.com/watch?v=oqN-OuecDFc>

For information about our m24/7 mobile banking, please click <https://www.youtube.com/watch?v=DYr35RW1ms0>

Would you like to learn more about our Recurring deposit account? Head over to <https://www.youtube.com/watch?v=IfbfvnnPAZY>



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