

INTEREST RATES AND BANK CHARGES

Effective 12th February 2021

Bank charges subject to excise duty from time to time (currently at 15%)

GO DIGITAL AND SAVE ON CHARGES		
Service	Charges	
	Physical/at the 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 1000
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 (SHA)	USD 15	USD 10 (i24/7)
Over USD 50,000 up to USD 300,000 (SHA)	USD 25	USD 15 (i24/7)
Over USD 300,000 (SHA & OUR)	USD 60	USD 35 (i24/7)
SWIFT/TT up to USD 50,000 (OUR) * other currencies eqv of USD.	USD 35	USD 30 (i24/7)
Over USD 50,000 up to USD300,000 (OUR) * other currencies eqv of USD.	USD 45	USD 35 (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 <= 1 year	UGX 5,000	FREE
Account statement per page all currencies > 1 year	UGX 10,000	FREE

DTB KIDS WINNER SAVINGS ACCOUNT	
m24/7 - Mobile Banking service to Parent SVSFLC - Children Up to 18 years	
Initial deposit	Zero
Interest for balance above UGX 1 mn	3% p.a
Minimum Balance	Zero
Monthly charges	Free
More than 1 cash withdraw is charged per transaction	UGX 5,000
Piggy Bank (coin collection box) - After funding the account	Free
Piggy bank coin deposit by customer at branches	Any working day
Quarterly one cash withdraw is allowed	Free
School Fee collection	UGX 2,000
School Fee Drafts charges (any school)	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 - for Women	
Initial deposit	UGX 100,000
Debit card - onetime cost for 3 years	UGX 15,000
Discount Coupons	Free
Initial deposit	UGX 100,000
Interest for balance above UGX 5 mn	2% p.a
Minimum balance	UGX 100,000
Monthly charges	Free
Monthly Charges for below minimum balance	UGX 10,000

DTB SUPER SALARY SAVINGS ACCOUNT	
m24/7 Mobile Banking service available SUSASA - 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
Interest for balance above UGX 5 mn	1% p.a

DTB DIGITAL SAVINGS ACCOUNT	
m24/7 Mobile Banking service available SVGSST - Designed 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
Cash deposit FCY above 5000	0.50%
Charges for below minimum balance	USD/GBP/EURO 20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% pa
Minimum balance USD/GBP/EURO	USD/GBP/EURO 100
Monthly charge on Euro Account	0.04% of end month balance

DTB CLASSIC CURRENT ACCOUNT (UGX-USD Two in one)	
i24/7 Internet Banking service available m24/7 - Mobile Banking Registration (only individuals) CUCLUG & CUCLUS - Ideal for Traders/Businessmen	
Initial deposit	Zero
Cash deposit FCY above 5000	0.50%
Cheque leaf charge	UGX 1,000, USD0.30 - per leaf
Company Search Fees	UGX 25,000
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Debit Card (only individuals) one time cost for 3 years	UGX 15,000
Interest for balance above UGX 25 mn / USD 10,000	UGX 1% pa, USD 5.0%
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
Company Search Fees	UGX 25,000
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
Cash deposit FCY above \$/ £/ € 5000	0.50%
Cheque leaf charge	0.30 cents per leaf
Company Search Fees	UGX 25,000
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Interest for balance above 10,000 (Only USD)	0.50% pa
Minimum balance	USD/GBP/EURO 100
Monthly Service charge on Euro Account	0.04% of end month balance
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 per leaf
Company Search Fees	UGX 25,000
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/PREGP/PREEU	
Initial deposit USD/GBP/EURO	\$/ £/ € 500
Cash deposit FCY above \$/ £/ € 7,500	0.50%
Cash deposit FCY up to \$/ £/ € 7,500 (per day limit)	Free
Charges for below minimum balance	\$/ £/ € 20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Company Search Fees	UGX 25,000
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% p.a
Minimum balance USD/GBP/EURO	\$/ £/ € 500
Monthly charge on Euro Account	0.04% of end month balance

DTB PREMIUM SAVINGS ACCOUNT - LCY	
m24/7 Mobile Banking service available	
Initial deposit	UGX 500,000
Cheque leaf charge	UGX 1,000 per leaf
Debit card - onetime cost for 3 years	UGX 15,000
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 per leaf
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% pa
Minimum balance USD/GBP/EURO	\$/ £/ € 200
Monthly charge on Euro Account	0.04% of end month balance
Monthly charges USD/GBP/EURO	\$/ £/ € 5

DTB PLATINUM CURRENT ACCOUNT	
m24/7 Mobile Banking service available (Individuals) 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
Company Search Fees	UGX 25,000
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
Company Search Fees	UGX 25,000
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Daily cash deposit up to USD / GBP / EURO 15,000	Free
Forex Rate daily alert	Free
Interest for balance above 50,000 (only USD)	0.50% pa
Minimum balance USD/GBP/EURO	\$/ £/ € 3000
Monthly Service charge on Euro Account	0.04% of end month balance
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
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.0% on the amount deposited
Daily \$ cash deposit up to \$ 10,000	Free
Interest for balance above 25,000 (only USD)	0.50% pa
Minimum balance USD/GBP/EURO	\$/ £/ € 1000
Monthly charge on Euro Account	0.04% of end month balance
Monthly charges	Free

VILLAGE SAVING & LOAN ASSOCIATION	
VSLA - Ideal for Village Saving Groups	
Interest for balance above UGX 3 million	3%
Account Statement (Monthly)	Free
Cash Withdraw fees (Counter)	Free
Cheque leaf charge	UGX 1,000 per leaf
Company Search Fees	UGX 25,000
Minimum balance	UGX 10,000

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 - fund transfer from your account to any bank in Uganda Up to UGX 100 million	UGX 20,000
RTGS Above UGX 100 million	UGX 25,000
RTGS Inward	UGX 3,000
SWIFT / TT (any part of the world) above USD 300,000 for both SHA and OUR - Outward	USD 60
SWIFT/TT - Inward	USD 15
SWIFT/TT over USD 50,000 up to USD300,000 - Outward - Charge type OUR	USD 45
SWIFT/TT over USD 50,000 up to USD300,000 - Outward - Charge type SHA	USD 25
SWIFT/TT up to USD 50,000 - Outward - Charge type SHA	USD 15
SWIFT/TT up to USD 50,000 - Outward - Charge type OUR	USD 35
SWIFT/TT-Charge Type "OURS" applicable upto USD300,000 or equivalent. This charge is over and above the SHA charge in respective currency.	USD 20 /GBP 17 / EURO 40

DTB m24/7 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 10000
URA Payment	2000

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 - 30,000	UGX 900
Ugx. 30,001 - 45,000	UGX 1,350
Ugx. 45,001 - 60,000	UGX 1,500
Ugx. 60,001 - 125,000	UGX 2,000
Ugx. 125,001 - 250,000	UGX 2,250
Ugx. 250,001 - 500,000	UGX 6,000
Ugx. 500,001 - 1,000,000	UGX 9,000
Ugx. 1,000,001 - 2,000,000	UGX 13,500
Ugx. 2,000,001 - 5,000,000	UGX 16,500

CREDIT RELATED INTEREST & CHARGES	
Bank Guarantee/Bid security/Advance Payment/ Performance Guarantee	1% per quarter
Bank Guarantee/Bid security/Advance Payment/ Performance Guarantee- Cash backed	0.50% per quarter OR UGX 100,000 whichever is higher
Base Lending rate FCY - Minimum	LCY - BLR - 4%
Base Lending rate LCY - Minimum	FCY - BLR + 4%
Bid/Guarantee cancellation/amendment fee	UGX 25,000
Credit Renewal fee	1.00%
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 UGX30,000; 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%
Prime Lending rate FCY	12% p.a.
Prime Lending rate UGX	16% p.a.
Processing/Administration fee of the facility amount	1.00%
Stamp duty on Loan Documents	UGX 30,000
Term Loan Annual monitoring fee of the facility amount	Nil
*Prime Lending rate is 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 card	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
Account Upgrade Charge on Customer Request - Onetime charge	UGX 25,000 or eqv.
ATM Cash Withdrawal Charge/per day UGX 3 million	UGX 1,000
Audit confirmation/Certificate of balance/Letter of Introduction	UGX 25,000
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
Closing of accounts	LCY/FCY UGX 25,000/USD 5
Company Search Fees (for all eligible account class)	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	