

INTEREST RATES AND BANK CHARGES

Effective 15th December 2021



GO DIGITAL AND SAVE ON CHARGES

Bank charges are subject to 15% excise duty

Service	Charges	
	Physical/At Counter	Digital (m24/7; i24/7 or ATM)
Balance Enquiry	UGX 5,000	FREE
Account to Account Transfer (IFT)	UGX 5,000	FREE
Electronic Funds Transfer Outward (EFT)	UGX 5,000	UGX 1,000
ATM Cash Withdrawal/per day UGX 5 million	UGX 10,000	UGX 1000 (per withdrawal)
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 20,000	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)	USD 30	USD 15 (i24/7)
SWIFT/TT up to USD 50,000 (OUR)	USD 35	USD 30 (i24/7)
Over USD 50,000 up to USD 300,000 (OUR)	USD 45	USD 30 (i24/7)
Swift Outwards above USD 300,000 (OUR)	USD 50	USD 30 (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

INTEREST RATES AND BANK CHARGES**Effective from 15th December 2021*****Bank charges subject to excise duty from time to time
(currently at 15%)****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	UGX 25,000
Monthly charges	Free
Piggy Bank (coin collection box) - After funding the account	Free
Piggy bank coin deposit by customer at branches	Any working day
Mobile Banking registration for Parent/s	Free
More than 1 cash withdraw in a quarter 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 Service Charges	UGX 2,000
Monthly Charges for below minimum balance	UGX 5,000

DTB SUPER VALUE SAVINGS ACCOUNT**m24/7 Mobile Banking service available****SUVASA**

Initial deposit	UGX 100,000
Debit card - onetime cost for 3 years	UGX 15,000
Discount Coupons	Free
Interest for balance above UGX 10 mn	3% 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
Interest for balance above UGX 1 mn	1% p.a
Minimum balance	Zero
Monthly charges	Zero
Salary Processing and same day credit	Free

DTB DIGITAL SAVINGS ACCOUNT (Coporate staff)**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	USD 100
Currency deposit above USD 5000	0.50%
Charges for below minimum balance	USD 20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Currency Deposit - GBP/EURO any value	1.50%

Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% pa
Minimum balance USD	USD100
Minimum balance GBP/EURO	Zero
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 above USD 5000	0.50%
Cheque leaf charge	UGX 1,000, USD 0.30 - per leaf
Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Debit Card (only individuals) one time cost for 3 years for UGX accounts	UGX 15,000
Interest for balance above UGX 25 mn / USD 10,000	UGX 2% pa, USD 0.50%
Minimum balance	Zero
Monthly charges	UGX 10,000/ USD 5

DTB UGX CURRENT ACCOUNT

i24/7 Internet Banking service available

Mobile Banking (only individuals)

CURLCY - Ideal for SME Business

Initial deposit	UGX 50,000
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 50,000
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
Cash deposit charges above USD 5000	0.50%
Charges for below minimum balance	USD 20
Cheque leaf charge - USD/GBP/EUR	0.30 cents per leaf
Currency Deposit - GBP/EURO any value	1.50%
Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Interest for balance above 10,000 (Only USD)	0.50% pa
Minimum balance	USD 100
Monthly charges	USD 5
"Monthly Service charge on Euro Account"	0.04% of end month balance

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
Interest for balance above UGX 10 mn	2% pa
Minimum balance	UGX 500,,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
Minimum balance USD	\$ 500
Cash deposit up to USD 7,500 (per day limit)	Free
Cash deposit above USD 7,500	0.50%
Charges for below minimum balance	USD 20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Currency Deposit - GBP/EURO any value	1.50%

Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Interest for balance above 25,000 (only USD)	0.50% p.a
Monthly charge on Euro Account	0.04% of end month balance

DTB PREMIUM SAVINGS ACCOUNT - LCY

m24/7 Mobile Banking service available

i24/7 Internet 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

m24/7 Mobile Banking service available

Initial deposit USD/GBP/EURO	\$ 200
Cash deposit upto USD 10,000	Free
Cash deposit above daily limit USD 10,000	0.50%
Charges for below minimum balance USD	USD 20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Currency Deposit - GBP/EURO any value	1.50%
Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% pa
Minimum balance USD	\$ 200
Monthly charge on Euro Account	0.04% of end month balance
Monthly charges USD	\$ 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
Minimum balance	UGX 5 Million
Charges for below minimum balance	UGX 100,000
Access to Premium lounge	Free
Cheque book	Free
Forex Rate daily alert	Free
Monthly charges	Free
UGX cash deposit / withdrawal	Free
Company Search Fees	Free
Interest for balance above UGX 25,000,000	1%

DTB PLATINUM FOREIGN CURRENCY CURRENT ACCOUNT

i24/7 Internet Banking service available

PR\$USD/PR\$GBP/PR\$EUR Distributors/Corporates

Initial deposit USD/GBP/EURO	\$/£/€/5000
Minimum balance USD	\$3,000
Monthly charges	Free
Charges for below minimum balance USD	\$ 50
Access to Premium lounge	Free
Cash deposit daily limit USD 10,000	Free
Cash deposit above daily limit USD 10,000	0.50 per above the limit
Cheque book	Free
Company Search Fees	Free
Currency Deposit - GBP/EURO any value	1.50%
Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Forex Rate daily alert	Free
Interest for balance above 50,000 (only USD)	0.50% pa
"Monthly Service charge on Euro Account"	0.04% of end month balance

DTB PLATINUM SAVINGS ACCOUNT (UGX)

m24/7 Mobile Banking service available

i24/7 Internet Banking service available

PREMSA - Ideal for High Net worth Individuals

Initial deposit	UGX 5,000,000
Minimum balance	UGX 3,000,000

Monthly charges	Free
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	2% per annum
DTB PLATINUM SAVINGS ACCOUNT (\$/£/€)	
m24/7 Mobile Banking service available	
i24/7 Internet Banking service available	
PRSUSD/PRSGBP/PRSEUR	
Initial deposit USD/GBP/EURO	\$/£/€/ 2000
Minimum balance USD	\$ 1,000
Charges for below minimum balance-USD	\$ 50
Access to Premium lounge	Free
Cheque book-USD/GBP/EURO	Free
Currency Deposit - GBP/EURO any value	1.50%
Currency Deposit - Small value bills/notes (for USD 20 and below bills).	1.5% on the amount deposited
Daily \$ cash deposit up to \$ 10,000	Zero
Interest for balance above 25,000 (only USD)	0.50% pa
Monthly charge on Euro Account	0.04% of end month balance
Monthly charges	Free
VILLAGE SAVING & LOAN ASSOCIATION	
VSLA - Ideal for Village Saving Groups	
i24/7 Internet Banking service available-VIEW FACILITY	
Initial deposit	Zero
Account Statement (Monthly)	Free
Cash Withdraw fees (Counter)	Free
Cheque leaf charge	UGX 1,000 per leaf
Interest for balance above UGX 3 million	3%
Minimum balance	UGX 10,000
Charges for below minimum balance	UGX 5,000

DTB CURRENT ACCOUNT AGENT BANKING	
i24/7 Internet Banking service available	
Mobile Banking (For Sole Proprietors only)	
CURAGB - FOR AGENT BANKING ONLY	
Minimum balance	Zero
Monthly charges	Zero
Counter cash deposit	Zero
Cash withdrawal	Zero
Cheque leaf charge	Free
Initial Deposit	UGX 3,000,000
Agent Set up fees	UGX 1,000,000
COLLECTION SERVICES All segments of customers	
UMEME/ NWSC /NSSF at DTB counters	Free
URA /SCHOOL FEE at DTB counters	UGX 2000
REMITTANCE SERVICES (Also refer Page 1 - Digital options)	
Bankers Cheque/Draft - other than School Fees.	UGX 10,000
Bankers Cheque/Draft - School Fees	UGX 5,000
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
RTGS - Outward	UGX 20,000
RTGS Above UGX 100 million	UGX 20,000
SWIFT - Outward up to USD 50,000 - Charge type SHA	USD 15 or equivalent
SWIFT - Outward up to USD 50,000 - Charge type OUR	USD 35
SWIFT - Outward above USD 50,000 upto USD300,000 - Charge type SHA	USD 25 or equivalent
SWIFT - Outward above USD 50,000 upto USD300,000 - Charge type OUR	USD 45

SWIFT Outward above USD 300,000 SHA	USD 30 or equivalent
SWIFT Outward above USD 300,000 OUR	USD 50
EURO and GBP Outward SWIFT charge type - OUR	Euro 40/ GBP 17
SWIFT/T.T - Inward	USD 15 or equivalent
DTB 24/7 MOBILE BANKING	
Air time Top up (MTN/Airtel)	UGX 200
DTB Account to Mobile Wallet (MTN/Airtel)	UGX
5000- 50,000	1000
50,001 - 125,000	1500
125,001 - 250,000	2000
250,001 - 500,000	2500
500,001 - 1,000,000	3500
1,000,001 - 3,000,000	5000
3,000,001 - 5,000,000	8000
Mini Statement	Free
Mobile Banking -DTB Account to DTB Account transfer	Free
RTGS - any bank branch in Uganda	UGX 10000
URA Payment	2000
CREDIT RELATED INTEREST & CHARGES	
Bank Guarantee/Bid security/Advance Payment/ Performance Guarantee	1% per quarter
Bank Guarantee/Bid security/Advance Payment/ Performance Guarantee	1% per quarter OR UGX 100,000 whichever is higher
Bank Guarantee/Bid security/Advance Payment/ Performance Guarantee- Cash backed	0.50% per quarter OR UGX 100,000 whichever is higher
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	FCY - BLR - 4%
Base Lending rate LCY - Minimum	LCY- BLR + 4%

Bid security - Unsecured	1.5% per quarter or UGX 200,000 whichever is higher
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	17% 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	UGX
Company Search Fee (for all eligible account class except Platium)	25,000
Premium longue access (where applicable)	25,000
Account statement per page all currencies <= 1 year	5,000
Account statement per page all currencies > 1 year	10,000
Account Upgrade Charge on Customer Request - Onetime charge	25,000 or eqv.
ATM Cash Withdrawal Charge per day limit UGX 3,000,000	1,000 per withdrawal
Audit confirmation/Certificate of balance/Letter of Introduction	25,000
Bulk Cash Deposit at Up-country locations over UGX 50 million - non domicile branch	1% over UGX 50 million
Cancellation of Bankers cheque/Drafts	20,000
CCTV Footage retrieval up to one month old	50,000
CCTV Footage retrieval Over one month - max 3 months	100,000
Closing of accounts	LCY/ FCY 25,000/ 5
Counter cash withdraw by slip upto UGX 5 million - Savings Account	Free
Counter Cheque Leaf - FCY - Current Account FCY 5.00	USD 5\$
Counter Cheque Leaf - FCY - Savings Account FCY 5.00	USD 5\$
Counter Cheque per Leaf savings above UGX. 5 Million.	10,000
Counter cheque per leaf current account	10,000
CRB Report	25,000
Debit Card Replacement Charge	15,000
Direct Debit Authority	10,000
Document retrieval up to last 3 months - per Document	25,000
Document retrieval Over 3 months - per Document	50,000
EFT/Standing Order unpaid	150,000
E-statement - Daily by email	10,000 per month

E-statement - Weekly by email	5,000 per month
E-Statement - Monthly by email	Free
Inward Cheque Return Charges - Insufficient funds/Un cleared funds	200,000
Inward Cheque Return Charges - Insufficient funds/Un cleared funds - FCY	\$ 60
Outward cheque return charges - UGX	25,000
Outward cheque return charges - FCY	\$ 20
Processing charges - Government Securities - Purchase and Sale	50,000
Reactivation of dormant accounts	Free
Returned Cheque Technical	20,000
Standing Order - Internal (Failure of 3 SO's continuously, will lead to termination)	Free
Standing Order - External (Failure of 3 SO's continuously, will lead to termination)	10,000
Stop Payments	25,000
Verification of Letter of Administration for Kampala Branches	50,000
Verification of Letter of Administration for Up-country Branches	150,000
Dormant account reactivation charge-UGX	10,000
TRADE SERVICES	
Bill / cheque Discounting	0.30%
Courier charges /Postages (Cross Boarder / Local)	UGX 200,000/ UGX 50,000
Document discrepancy charges to beneficiary	\$ 100
Export Bills for collection	0.30%
Import Bills for Collection	0.30%
Import Bills Validation	0.25%
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
LC SWIFT Charge (issuance)	UGX 100,000
Postage (issuance)	UGX 25,000
Stamp duty	Actuals
SWIFT	\$25
POS (Merchant Acquiring) Charges	
POS Machine Acquiring cost	Free
Agent Banking Charges	
Float commencement Deposit	UGX 3,000,000
POS Machine -Agent Set- up fees (Non-refundable).	UGX 1,000,000
URA Collection fees at Agent Locations	UGX 2,000
CASH WITHDRAWAL - Agent Location	
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
CASH DEPOSIT CHARGE - Agent Location	
Transaction Amount	Charge
5000 - 20,000	1,000
20,001- 75,000	1,300
75,001 - 150,000	1,600
150,001 - 300,000	1,900
300,001 - 500,000	2,200
500,001 - 1,000,000	3,000

1,000,001 - 3,000,000	4,000
3,000,000 - 5,000,000	5,000
Other Charges in UGX - Agent Location	
Balance Inquiry	300
Mini Statement	1,000
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
Nakivubo	0314 387 021
Namanve**	0314 387 036
Nansana	0314 387 030
Ndeebe	0314 387 011
Ntinda	0314 387 007
Oasis Mall	0314 387 014
Old Kampala	0314 387 003

Parliament Avenue (IPS)	0314 387 034
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

* Upcountry

** Digital Teller Branches Accessible 24/7

For business hours of the branch visit, www.dtbu.dtbafrica.com

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



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DTBUganda



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DTBuganda

www.dtbafrica.com



DPF

**Deposit
Protection
Fund of Uganda**
YOUR DEPOSITS ARE PROTECTED

1st December 2021

* Terms and conditions apply.

DTB is Regulated by Bank of Uganda.

Deposits are protected by Deposit Protection Fund of Uganda.