



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

REF NO: Credit card

**KEY FACTS DOCUMENT – CREDIT CARD**

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

- 1. **TYPE OF CARD** DTB CLASSIC CREDIT CARD
- 2. **AIMS AND BENEFITS** TARGET SEGMENT is OPEN FOR ALL- Terms and Conditions Apply. Free Credit period is Max.50 days as per Billing cycle

3. **COMMITMENT**

- a) **Applicable Card Limits** b) **Validity of the card:** 3 YEARS

Credit Card Limit UGX..... (Min Ugx 500,000 and Max Ugx 20,000,000)

ATM Daily Withdraw Limit UGX..... (Min Ugx 1,000,000)

Single Transaction Limit UGX..... (Min Ugx 1,000,000)

**b) Security:** Based on Financial Security OR the tenure of security by way of Fixed Deposit, Amount block or other immovable property

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

FEE DESCRIPTION		AMOUNT IN UGX
i.	Joining Fees (one-time payment)	UGX 100,000
ii.	Annual Subscription	UGX 50,000
iii.	Joining Fees - Supplementary Card	UGX 50,000
iv.	Annual Subscription - Supplementary Card	UGX 25,000
v.	Credit Up-To (Number Of Days)	Based on the date of billing
vi.	Interest Rate	3% Per Month
vii.	Excess over Card Limit	5% of excess, Min. UGX 20,000
viii.	Late Payments Interest ( of Minimum Balance)	5% of amount due, Min UGX 10,000
ix.	Unpaid Cheque	UGX 200,000
x.	Card Replacement Fee	UGX 25,000
xi.	Minimum Repayment	15%, Min UGX 100,000
xii.	Cash Advance/Withdraw	5% of Amount, Min UGX 10,000
xiii.	Bonus/Additional Limit	UGX 100,000

xiv.	Increase in STL ( Single Transaction Limit )	UGX 100,000
xv.	Additional Statement	UGX 25,000 Per Page

b) **RISKS**

- If you fail to repay the credit utilized in time, the overdue amount will accrue penalty charges and you can lose your security as it will be redeemed for payment.
- Failure to repay can harm your chances of accessing loans in the future.
- In case of default, you will have to meet the costs of recovery.

c) **FURTHER POINTS TO CONSIDER**

- CVV2 – Card Verification Value** is the 3-digit security code at the back of your Visa card that helps confirm the authenticity of the card while making online transactions. It helps verify that the card holder is in possession of the card
- STL – Single Transaction Limit** is the maximum amount that card can transact for a one time transaction. Meaning a customer can transact a number times but not exceeding the card limit. For example If a card has UGX 500,000 as the STL, a customer can only purchase goods/services below/equivalent of the same **BUT** this can be done five times per day.
- Credit Card Limit** is the total credit Limit that is given to a particular card by the bank (Issuer)
- For security reasons, credit cards will be blocked for countries other Uganda.
- Customers are requested to advise the details of their travel outside Uganda to CardCentre, inorder to unblock for transactions outside the country.
- Deposit protection:** Your deposits are insured up to UGX 3 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.
- Account closure:** You may close your account at any time however the bank is obliged to recover all outstanding balance and the account will be closed after 3 working days.

*\*Before travelling a customer must be aware of their card STL and Credit Limit to avoid any inconvenience at the point of transaction*

**How to deposit money into your credit card account:** you can deposit money in your account or the WALK-IN A/C - 0024444001 in any of the following ways: Counter cash/ Remittances via RTGS/EFT or SWIFT

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

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

**Future communications**

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

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

Signature ..... Date .....

Name ..... Date

Relationship Officer

Client

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