

INTEREST RATES AND BANK CHARGES

Effective 17th August 2023

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 2,000
Cash Withdrawal/per day	Below 5M- UGX 15,000. Above 5M-UGX 20,000	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
Salary processing	UGX 1,500	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**

	UGX	USD
Initial deposit	Zero	Zero
Interest for balance above UGX 1 mn and above USD 25,000	UGX 3% p.a	USD 0.5%
Minimum Balance	UGX 25,000	USD 10
Monthly charges	Free	Free
More than 1 cash withdraw is charged per transaction	UGX 10,000	equiv to UGX 10,000
Piggy Bank (coin collection box) - After funding the account	Free	Free
Piggy bank coin deposit by customer at branches	Any working day	Any working day
Quarterly one cash withdraw is allowed	Free	Free
School Fee collection	UGX 2,000	equiv to UGX 2,000
School Fee Drafts charges (any school)	UGX 5,000	equiv to 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 DIGITAL SAVINGS ACCOUNT**m24/7 Mobile Banking service available**

Initial deposit	Zero
Debit card - onetime cost for 3 years	UGX 15,000
Interest for balance above UGX 5 mn	N/A
Minimum balance	Zero
Monthly Service Charges	Zero

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
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

	UGX	USD
Initial deposit	Zero	Zero
Debit card - onetime cost for 3 years	UGX 15,000	NA
Minimum balance	Zero	Zero
Monthly charges	Zero	Zero
Salary Processing and same day credit	UGX 1,500	equiv to UGX 1,500

DTB PRIME FOREIGN CURRENCY SAVINGS ACCOUNT

i24/7 Internet Banking service available
SVPRUS/SVPRGB/SVPREU - USD/GBP/Euro - Individuals

	USD, GBP, EUR
Initial deposit USD/GBP/EURO	100
Charges for below minimum balance	20
Cheque leaf charge USD/GBP/EURO	0.30 cents per leaf
Currency Deposit - Small value bills/notes (for eg USD 20 and below).	1.5% on the amount deposited
Interest for balance above 20,000 (only USD)	0.50% pa
Minimum balance USD/GBP/EURO	100
Monthly charge on Euro Account	0.04% of end month balance

DTB VALUE SAVINGS ACCOUNT (FOR EXISTING CUSTOMERS)

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 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

	UGX	USD
Initial deposit	Zero	Zero
Cheque leaf charge	1,000 per leaf	0.30 per leaf
Company Search Fees	40,000	equiv to UGX 40,000
Currency Deposit - Small value bills/ notes (for eg USD 20 and below).	1.5% on the amount deposited	1.5% on the amount deposited
Debit Card (only individuals) one time cost for 3 years	15,000	NA
Interest for balance above UGX 25m / USD 10,000	2% pa	USD 0.5% pa
Minimum balance	Zero	Zero
Monthly charges	10,000	USD 5

DTB CURRENT ACCOUNT (UGX,USD, GBP,EUR)

i24/7 Internet Banking service available
Mobile Banking (only individuals)
CURLCY - Ideal for SME Business

	UGX	USD, GBP, EUR
Initial deposit	50,000	250
Charges for below minimum balance	5,000	USD 20
Cheque leaf charge	1,000 per leaf	equiv to UGX 1,000 per leaf
Company Search Fees	40,000	equiv to UGX 40,000
Interest for balance above UGX 10m	1% pa	

Minimum balance	50,000	100
Monthly charges	10,000	USD 5
"Monthly Service charge on Euro Account"	-	0.04% of end month balance

DTB PREMIUM CURRENT ACCOUNT (UGX,USD, GBP,EUR)

i24/7 Internet Banking service available

	UGX	USD,GBP,EUR
Initial deposit	1,000,000	500
Cheque leaf charge	1,000 per leaf	0.30 cents per leaf
Company Search Fees	40,000	equiv to UGX 40,000
Interest for balance above UGX 10m/10,000 (only USD)	1% pa	0.50% p a
Minimum balance	500,000	500
Monthly charges	Free	0.04% of end month balance
Monthly Charges for below minimum balance	50,000	20

DTB PREMIUM SAVINGS ACCOUNT (UGX,USD, GBP,EUR)

m24/7 Mobile Banking service available

	UGX	USD,GBP,EUR
Initial deposit	500,000	200
Cheque leaf charge	1,000 per leaf	0.30 cents per leaf
Interest for balance above UGX 10m/20,000 (only USD)	1 % pa	0.50% pa
Minimum balance	500,000	200
Monthly charges	Free	USD 5
Monthly charges Euro Account	-	0.04% of end month balance
Monthly Charges for below minimum balance	25,000	20
Debit card - onetime cost for 3 years	15,000	NA
Currency Deposit - Small value bills/ notes (for eg USD 20 and below).	-	1.0% on the amount deposited

GROUP INVESTMENT SAVINGS ACCOUNT

Ideal for Village Saving Groups, SACCOS, Investment clubs

	UGX
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	40,000
Minimum balance	10,000

COLLECTION SERVICES

All segments of customers

UMEME/ NWSC /NSSF at DTB counters	Free
URA /SCHOOL FEE at DTB counters	UGX 2,000

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
Cheque status enquiry	Free
DTB Account to Mobile Wallet (MTN/Airtel) UGX	UGX
5000 - 50,000	1,000
50,001 - 125,000	1,500
125,001 - 250,000	2,000
250,001 - 500,000	2,500
500,001 - 1,000,000	3,500
1,000,001 - 3,000,000	5,000
3,000,001 - 5,000,000	8,000
Mini Statement	Free
Mobile Banking - DTB Account to DTB Account transfer	Free
RTGS - any bank branch in Uganda	10,000
URA Payment	2,000
CREDIT RELATED INTEREST & CHARGES	
Base Lending rate FCY - Minimum	FCY - BLR - 4%
Base Lending rate LCY - Minimum	LCY- BLR + 4%
Prime Lending rate FCY	12% p.a.
Prime Lending rate UGX	19% p.a.
Loan Application fees - Individual (non-business)	UGX 20,000
Credit Renewal fee	1.00%
Discharge of security documents	UGX 50,000
Early loan settlement	1% or 3 months interest (whichever is higher)
Loan buy off	5% of outstanding loan amount
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%
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
Interest on balance after making part payment of minimum 10%	3% per month
Joining fee for 3 years	UGX 100,000
Annual Subscription	UGX 100,000
Supplementary card charges for 3 years	UGX 50,000
Temporary limit enhancements during travel etc	UGX 100,000
Excess over card limit	5% of excess, Min UGX 20,000
Unpaid cheque charges to clear credit card outstanding balance	UGX 100,000
Re-issue of card/replacement/renewal	UGX 50,000
Minimum repayment	15%, Min UGX 100,000
Single transaction limit increment	UGX 100,000

PLATINUM MASTERCARD (Debit Card)

Card issuance	15,000
Replacement - lost/damaged	15,000
Card monthly management fee	N/A
Online/e - commerce	Free
ATM withdraw - on Us	1,000
ATM withdraw - domestic	5,000
ATM withdraw - international	N/A
Annual card maintenance fees	10,000

OTHER SERVICE CHARGES	UGX
Company Search Fee (for all eligible account class except Platinum)	40,000
ATM Cash Withdrawal Charge per day limit UGX 5,000,000	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/ USD 5
Counter cash withdraw > UGX 10m	3,000
Counter Cheque per Leaf savings	UGX 20,000, or its equivalent in FCY
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 - Monthly by email	Free
Inward Cheque Return Charges - Insufficient funds/ Un cleared funds	200,000
Inward Cheque Return Charges - due to technical reasons	25,000 / USD 10
Inward Cheque Return Charges - Insufficient funds/ Un cleared funds - FCY	USD 60
Outward cheque return charges - UGX	25,000
Outward cheque return charges - FCY	USD 20
Processing charges - Government Securities - Purchase and Sale	50,000
Reactivation of Inoperative 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	Free
MTN Mobile Money Float purchase	Free
TRADE SERVICES	
Bill / cheque Discounting	0.30%
Courier charges /Postages (Cross Boarder / Local)	UGX 200,000 /UGX 50,000
Document discrepancy charges to beneficiary	USD 100
Export Bills for collection	0.30%
Import Bills for Collection	0.30%
Import Bills avalisation	0.25%
LC Advising charges	USD 100
LC Amendment charges	USD 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	USD 25
Bid security - Unsecured	1.5% per quarter or UGX 200,000 whichever is higher

Bid/Guarantee cancellation/amendment fee	UGX 25,000
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 which ever is higher
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	
Transaction Bracket	Charges in UGX
5,000 - 5,000,000	2,000
5,000,001 - 10,000,000	5,000
10,000,001 - 20,000,000	10,000
Cash Withdrawal - Agent Location	
Transaction Bracket	Charges 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 (UGX)	Charges in UGX
5,000 - 150,000	600
150,001 - 300,000	800
300,001 - 500,000	1,000

500,001 - 1,000,000	1,200
1,000,001 - 1,500,000	1,400
1,500,001 - 2,000,000	1,600
2,000,001 - 3,000,000	1,800
3,000,001 - 4,000,000	2,000
4,000,001 - 5,000,000	2,200
5,000,001 - 7,000,000	2,400
7,000,001 - 10,000,000	3,000
10,000,001 - 15,000,000	4,000
15,000,001 - 20,000,000	5,000

Other Charges in UGX - Agent Location

Balance Inquiry	1,000
Mini Statement	1,500
School Fees	2,000

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
Hoima	0314 387 043
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
Kapeeka	0314 387 042
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
Ndeeba	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

17th July 2023

* Terms and conditions apply.

DTB is Regulated by Bank of Uganda.

Deposits are protected by Deposit Protection Fund of Uganda.