

KEY FACTS DOCUMENT – DEPOSITS

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

1. **TYPE OF ACCOUNT** DTB VALUE SAVINGS -Target Segment "Low Income Individuals"

2. **AIMS AND BENEFITS** Value Savings is designed to inculcate Savings Culture, can enjoy the ATM Services,attractive Montly Interest on 1M and Above Account Balance.

3. **TERMS AND CONDITIONS**
 - a) **Interest to be earned:** 2% per annum above 5M. **The interest rate is:** Fixed Variable Tiered
 - b) **Duration:** N/A **End date:** N/A
 - c) **Account opening balance** in UGX : 20000
 - d) **Minimum balance** in UGX : 10000

4. **FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in UGX
a)	Withdrawal fees Over the counter (teller) ATM free withdrawals (fee applies after these)	10000 1000
b)	Account statements statements free of charge (fee applies after these) per page>=1yr	5000 -10000
c)	Balance enquiry	10000(counter)
d)	Administrative fees per Month	2000
e)	ATM Card- one time cost	15000
f)	Below Min Bal Charges per Month	5000
g)	Account statement per page > 1Year	10000
Potential additional fees/charges		
h)	System alerts	0
i)	SMS alerts (per SMS alert)	0
j)	Account closure fees	25000
k)	Cheque book upon request per leaf-(25 leaves)	1000
l)	ATM card Replace ment	15000
m)	ATM cash deposits	1000

Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. **NOTE** that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find information on these under Tariff Guide.

5. RISKS

- a) If you terminate the account before the agreed end date, you may lose the interest you have earned.
- b) If you terminate the account before the agreed end date, you may lose the interest you have earned.
- c) If you terminate the account before the agreed end date, you may lose the interest you have earned.
- d) Non maintenance of account balance is subject for force closure after 6months.

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways:
Counter Cash/Remittances via RTGS/EFT or SWIFT

How to take money out of your account: You can take money out of your account in any of the following ways:
Through remittances ex: RTGS/EFT or SWIFT Counter Cheque with draws and through clearing

Inactivity/dormancy: After 34 6months of inactivity, an account will be considered inactive. You will need to request in writing to reactivate your account. After 2 years of account inactivity, the account is considered dormant. To reactivate, a fee may apply. See 4 (fees).

Deposit protection: Your deposits are insured up to UGX 3 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax / excise duty will be debited from your account.

Account closure: You may close your account at any time. To close your account 25,000. If you close your account, there will be a charge for doing so (see 4j) and the account will be closed after 3 working days. If this is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us via E-mail or calling Customer care. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

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	0414 387 387			
# 2	info@dtbuganda.co.ug			
# 3				

Signature Date

Name Date
Relationship Officer Client

Where can I find out more? If you want more information on this deposit product or the terms used in this KFD, please contact us on 031403870387 or visit our website www.dtbafrica.com at