



**5. RISKS**

- a) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change.
- 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) Kid can only operate the account once they attain the age of 18 years.

**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				
# 2				
# 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 0314387387 Toll Free No: 0800242242 or visit our website www.dtbafrica.com at