

KEY FACTS DOCUMENT –FIXED 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** FIXED DEPOSITS IN ALL CURRENCYS

2. **AIMS AND BENEFITS** Fixed Deposit is designed for DTB customer only, can earn attractive Interest on MONTHLY/QUARTERLY/HALF YEAR& YEARLY BASIS

3. **TERMS AND CONDITIONS**

- a) **Interest to be earned:** _____% per annum . **The interest rate is:** Fixed Variable Tiered
- b) **Duration:** M/Q/YEARLY **End date:** OPEN
- c) **Account opening balance** in ALL CURRENCYS: 5,000,000/= (or the equivalent in other currencies)
- d) **Minimum balance** in ALL CURRENCYS: 5,000,000/= (or the equivalent in other currencies)

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)	0 0
b)	Account statements statements free of charge (fee applies after these) per month 1	0
c)	Balance enquiry	0
d)	Administrative fees per Monthly	0
e)	Subject to W/ Tax 15% on Interest earned	–
f)	Automatic Roll overs	0
Percentage of interest payable upon premature closure of FD		

		Interest receivable	% chargeable on accrued int.
i)	Interest to be earned for period 0 ____to____ 30days	Nil	100
j)	Interest to be earned for period 31 ____to____ 90days	_	92
k)	Interest to be earned for period 91 ____to____ 180days	_	90
l)	Interest to be earned for above 180days	Negotiable	Negotiable

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 from our Treasury Department.

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) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change.
- c) If your balance falls below the minimum balance allowed, you will have to pay penalty charges.

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 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.

Deposit protection: Your deposits are insured up to UGX 10 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 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 38 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 0800242242 or visit our website at www.dtbafrica.com