

**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**      **UGX. CURRENT ACCOUNT AGENT BANKING-** for all the segments to access and operate Agent Banking, No Monthly Charges on account, providing opportunity to promote Agent Banking.

**2. AIMS AND BENEFITS**

Free E Statements/Mobile App/ Free DTBi24/7 View Facility

**3. TERMS AND CONDITIONS**

a) **Interest to be earned: N/A.**

c) **Account opening balance in UGX :3,000,000** (Float)

b) **Duration: N/A**

d) **Minimum balance in UGX : N /A**

**The interest rate is:** Fixed  Variable  Tiered

**End date:** N/A

**4. FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in UGX
a)	<b>Fees</b> Over the counter, ATM and Mobile Banking/:	
	Cash Deposit	Free
	Cash Withdrawal	Free
b)	Account statements statements free of charge (fee applies after these) per page	N/A
c)	Point Of Sale Acquiring Cost for each Machine	1,000,000
d)	Administrative fees per month/Ledger fee	NIL
e)	Cheque book charges per leaf- NO CHEQUE BOOK FACILITY	N/A
f)	NO Debit/Credit Interest	NIL
<i>Potential additional fees/charges</i>		
h)	Below Minim balance charge- This is a Float Account	N/A
i)	URA Collection charge at Agent Location	3,000+15%(Excise duty)
j)	ATM Card one time charge	N/A
k)	Over draw of the account	Not allowed

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 as per our 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) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change.
- d) Non-maintenance of Account balances over 6 months is subject for closure.

**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. If you close your account, there will be a charge of 25,000 /= 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 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 type="checkbox"/>	Email <input 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 Toll free no: 0800242242 or visit our website at www.dtbafrica.com