



DIAMOND TRUST BANK OF UGANDA LIMITED
(Licensed and Supervised by Bank of Uganda)

REF NO: Credit card

KEY FACTS DOCUMENT – CREDIT CARD

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

TYPE OF CARD: DTB PLATINUM CREDIT CARD

AIMS AND BENEFITS: TARGET SEGMENT is OPEN FOR ALL- Terms and Conditions Apply. Free Credit period is Max.50 days as per billing cycle

COMMITMENT

a) Applicable Card Limits

b) Validity of the card: 3 YEARS Credit Card

Limit UGX..... (Min UGX 500,000 and Max as per Customer request)

ATM Daily Withdraw Limit UGX..... (Min UGX 1,000,000)

Single Transaction Limit UGX..... (Min UGX 1,000,000)

b) Security: Based on Financial Security OR the tenure of security by way of Fixed Deposit, Amount block or other immovable property.

c) Fees, Charges and Penalties:

S/N	FEE DESCRIPTION	AMOUNT IN UGX
I	Joining Fees (one-time payment)	UGX 100,000
II	Annual Subscription	UGX 100,000
III	Joining Fees - Supplementary Card	UGX 100,000
IV	Annual Subscription - Supplementary Card	UGX 100,000
V	Credit Up-To (Number Of Days)	Based on the date of billing
VI	Interest Rate	3% Per Month
VII	Excess over Card Limit	5% of excess, Min. UGX 20,000
VIII	Late Payments Interest (of Minimum Balance)	5% of amount due, Min UGX 10,000
IX	Unpaid cheque Charges to clear Credit Card outstanding Balance	UGX 100,000
X	Re issue of Card/Replacement/Renewal	UGX 25,000
XI	Minimum Repayment	15%, Min UGX 100,000
XII	Cash Advance/Withdraw	5% of Amount, Min UGX 10,000
XIII	Bonus/Additional Limit	UGX 100,000
XIV	Increase in STL (Single Transaction Limit)	UGX 100,000
XV	Additional Statement	UGX 25,000 Per Page

b) RISKS

- a. If you fail to repay the credit utilized in time, the overdue amount will accrue penalty charges and you can lose your security as it will be redeemed for payment.
- b. Failure to repay can harm your chances of accessing loans in the future. c. In case of default, you will have to meet the costs of recovery.

c) FURTHER POINTS TO CONSIDER

- a. **CVV2 – Card Verification Value** is the 3-digit security code at the back of your Platinum MasterCard that helps confirm the authenticity of the card while making online transactions. It helps verify that the card holder is in possession of the card
- b. **STL – Single Transaction Limit** is the maximum amount that card can transact for a one time transaction. Meaning a customer can transact a number times but not exceeding the card limit. For example If a card has UGX 1,000,000 as the STL, a customer can only purchase goods/services below/equivalent of the same **BUT** this can be done five times per day.
- c. **Credit Card Limit** is the total credit Limit that is given to a particular card by the bank (Issuer)
- d. For security reasons, credit cards will be blocked for countries other Uganda.
- e. Customers are requested to advise the details of their travel outside Uganda to Card Centre, in order to unblock for transactions outside the country.
- f. **Deposit protection:** Your deposits are insured up to UGX 10 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.
- g. **Account closure:** You may close your account at any time however the bank is obliged to recover all outstanding balance and the account will be closed after 3 working days.
**Before travelling a customer must be aware of their card STL and Credit Limit to avoid any inconvenience at the point of transaction*
How to deposit money into your credit card account: you can deposit money in your account through Counter Cash Deposit/ Remittances via RTGS/EFT or SWIFT
How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us through our website. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.
Credit Reference Bureau: Every borrower must be registered and requires a financial card.
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 about this loan product? If you want more information on the terms used in this KFD or Product, please contact us on Toll Free 0800242242/+256-414387194/169/198 or visit our website at www.dtbafrica.com