

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** PREMIUM CURRENT ACCOUNT- Target Segment- Distributors/ Corporates
2. **AIMS AND BENEFITS** Attractive Monthly Interest on Balances above UGX: 10M many other FREE Services include Mobile banking/Statements/I bank/Forex Alerts/Access to Premium lounge.
3. **TERMS AND CONDITIONS**
 - c) **Initial / Minimum balance** in UGX: 1,000,000
 - a) **Interest to be earned:** Bal. above 10M @2%p.a.
 - b) **Duration:** 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)	Administrative fees per Month	0
b)	Below Min Balance Charge per Month	50,000
c)	Cheque Book per leaf	1,000
d)	Bulk Cash Deposit over 50 M UGX-upcountry-(Non domicile)	1%
e)	Coin Deposit up to 1M UGX / for every one million or fraction each	n/a
f)	Mobile App/Monthly E-statement	FREE
g)	CRB Report	25,000
<i>Potential additional fees/charges</i>		
h)	Company search fees. (one time charge)	25,000
i)	SMS alerts (per SMS alert)	0
j)	Account closure fees	25,000
k)	CMS I Bank token one time charge	150,000
l)	CRB New Card-Company/Individual	30,000
m)	CRB Report	25,000
o)	Statement current month free. Previous month per page	5,000 UGX
i)	Statement after 1 year per page	10,000 UGX

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 on 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) 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) 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) Prior notice to bank in advance is required for closing account.

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: through our Cash Counters/Clearing cheques/Inward remittances

How to take money out of your account: You can take money out of your account in any of the following ways: Counter With draws through Cheques/ can remit funds in RTGS/EFT or SWIFT

Inactivity/dormancy: After 6 months of inactivity, an account will be considered inactive. You will need to request the bank 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 written request to be given at the branch. If you close your account, there will be a charge for doing so (see 4j) and the account will be closed after 3 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 by sending Mail or SMS. 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 0414 387 387/ 100 Toll Free: 0800242242 Or visit our website at www.dtbafrica.com