

KEY FACTS DOCUMENT – CHANNELS - 2024/2025

DIAMOND TRUST BANK – (U) LTD.

Reference No.: DEP/FIXED DEP

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.

Section	Description
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1.Type of Service: FIXED DEPOSITS FOR MOBILE BANKING.

2.Aims and Benefits: Fixed Deposit is designed for DTB customer only, can earn attractive Interest on MONTHLY/QURTERLY/HALF YEAR& YEARLY BASIS

3.TERMS AND CONDITIONS

a) Interest to be earned: The interest rate is: Fixed Varia Tiered

b) Duration: M/Q/YEARLY End Date: OPEN

c) Account opening balance: 100,000/= (or the equivalent in other currencies)

d) Minimum balance 100,000/= (or the equivalent in other currencies)

4. FEES, CHARGES AND PENALTIES

Description of standard fees	Amount in UGX
Withdrawal fees Over the counter (teller) ATM free withdrawals (fee applies after these)	NOT APPLICABLE
Account statements Statements free of charge (fee applies after these) per month 1	NOT APPLICABLE
Balance enquiry	NOT APPLICABLE
Administrative fees per Monthly	NOT APPLICABLE
Withholding Tax on Interest Earned	15%
Interest payable upon premature closure /termination of FD	
Period	Interest earned on termination
Interest to be earned for premature termination of FD after running for a period 0 _to 3 months	Zero – all interest is forfeited
Interest to be earned for premature termination after running the FD for a period above 3 months	Applicable rate for actual period for the FD Minus 2% (i.e,2% less the applicable rate for the period of investment) N.B Penalty not applicable for premature liquidation after 6 months.

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.

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

Section Description

Inactivity/dormancy: After 6months of inactivity, an account will be considered inactive. You will need to request in writing to reactivate your account. After 2years 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 by25,000. If you close your account, there will be a charge for doing so and the account will be closed after 3working 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 at <https://dtbu.dtbafrica.com/> or write to us via info@dtbuganda.co.ug or call our toll free on 0800242242. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks. If you are still dissatisfied you may reach out to the Bank of Uganda’s Financial Consumer Empowerment Mechanism at +256312392191 or fcem@bou.or.ug or P.O. BOX 7155 Kampala, Uganda.

Further 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 Email Post Over the counter Other

Phone No.....Postal Address.....Email.....

Signature:					
Name:					
Title/Position	Relationship Officer	Branch Supervisor	Account Signatory	Account Signatory	Account Signatory

Where to find out more about this product; If you want more information on the terms used in this Key Facts Document or product, please contact us on **0800242242** or visit our website at www.dtbafrica.com