## PERSONAL & BUSINESS BANKING TARIFF GUIDE

PRODUCT SERVICE	BAN	K TARIFF	PRODUCT SERVICE	BAI	NK TARIFF			PRODUCT SERVICE	BA	NK TARIFF	
	UGX	USD EUR GBP KES	Hold Mail	UGX	USD	EUR GB	BP KES		UGX	USD EUR	GBP KES
PRIVATE BANKING PLATINUM CURRENT ACCOUNT - PAYT			Request to hold mail for collection at the counter	100,000		N/A		Account Sweeping Sweep Set up/ Amendment Charge	20,000	5.00 5.00	5.00 600
Account Opening Balance Minimum Balance Monthly Ledger fee	200,000 UGX 1500 per Entry Min	500 500 500 10,000 NIL 10.00 10.00 10.00 800	Visa Debit Card Charges Visa Classic Debit Card Issuance/Replacement Visa Gold Debit Card Issuance/Replacement	15,000 20,000		N/A N/A		Sweeping Charge (within NCBA) Sweeping Charge (other bank)	0.5% of the amount; Min UGX15000 or equivalent	Free	
Platinum monthly Service Fee	10,000 20,000	5.00 5.00 5.00 600	Replacement Faulty Card ATM Withdrawal (NCBA)	Free 1,000		N/A N/A		Certificates Audit Confirmation (per request)	50,000	15.00 15.00	15.00 1,500
Features/ Benefits for Platinum Current PAYT Customers Waiver of platinum monthly service fee for customers that maintain a balance above 30M			ATM Withdrawal (Interswitch) ATM Withdrawal (Non NCBA) ATM Withdrawal (Non NCBA Bank International Cards)	1,800 2,500 10,000		N/A N/A N/A		Certificate Of Balance (per request) Banker's Opinion	50,000 50,000 50,000	15.00 15.00 15.00 15.00 15.00 15.00	15.00 1,500 15.00 1,500 15.00 1,500
PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE Account Opening Balance	200,000	500 500 500 10,000	NCBA ATM Deposit Fee Debit Card Fee - Classic (Annual)	Free 24,000		N/A N/A		Letters of Reference/ Introduction/ Recommendation Garnishee, Per Appearance In Court By Bank Staff	50,000 100,000	15.0015.0030.0030.00	15.00 1,500 30.00 3,000
Minimum Balance Monthly Ledger fee Features/ Benefits for Platinum Current Bundled Customers	50,000	NIL 15.00 15.00 15.00 1,500	Debit Card Fee - Gold Debit Card Fee on International Transactions Uncollected ATM card destroyed (90 days)	Free 4.00% 10,000		N/A N/A N/A		Other Services Account Opening		Free	
1 Free Cheque book per annum 1 Free Standing order per quarter			Replacement lost ATM card ATM Camera Viewing (Invalid Claims)	15,000 50,000		N/A N/A		Account Closure E-mail Indemnity		Free Free	
1 Free Bankers cheque (local currency) per quarter 1 Free Bankers draft (Foreign currency) per quarter Sweep facilities across current accounts			Visa Classic Credit Card Charges - Personal Minimum monthly payment	20% of the outstanding amount				Voucher Retrieval (per item) Verification of Letters of Administration CCTV viewing (per session)	10,000 As Per Service Provider 50,000	3.00 3.00 15.00 15.00	3.00 300 15.00 1,500
Internet banking Free ATM withdrawals on NCBA owned ATMs			SMS alerts e-Statement	Free Free		N/A N/A		Bid Application Fee (Government Securities)	20,000	N/A	13.00 1,300
Platinum banking services A waived platinum monthly service fee for customers that maintain a balance above 50M			Joining fee / Application fee Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	100,000 5,000 120,000		N/A N/A N/A		Interest Payable Fixed Deposits Accounts Call Deposit Accounts	Negotiable Negotiable		
<b>PROSAVER</b> Account Opening Balance	500,000	125 125 125 15,000	Annual membership / Subscription fee Supplementary card Issuance	200,000 150,000		N/A N/A		Lending Rates Unauthorized Overdrawn Account	Negotiable BLR + 15%		
Minimum Balance Monthly maintenance fee for bal below UGX 500,000 Below minimum penalty	500,000 5,000 5,000	12512512515,0001.501.501.501.501501.501.501.501.50150	Interest rate (Monthly) Cash advance fee	3.50% 6.00% 10% of the minimum due		N/A N/A		MTN Mobile Money Super Agency Charges	2000	N1/A	
* Penalty below minimum balance applies at the End Of the Month	3,000	1.50 1.50 1.50 1.50	Late payment fee Over Limit fee / Excess Card re-issuance fee	5.00% 15,000		N/A N/A N/A		Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer (Per entry) Cash Deposit	3,000 Free 2,000	N/A N/A N/A	
Features/ Benefits for ProSaver Customers Waiver of monthly service fee for customers that maintain a balance above UGX 500,000			Reprint of PIN fee Issuer's Optional fee	15,000 2.00%		N/A N/A		Loan Related Charges	Fue	N1/A	
PERSONAL BANKING GOLD BUNDLED			Hard copy statements (per page) * Issued in Local Currency Visa Gold Credit Card Charges - Personal	5,000		N/A		Loan/Advance Application Fee Loan/Advance Annual Management Fee (annual) Loan Monitoring Fee (annual)	Free 1% -3% of the Loan value 1% of Outstanding Loan	N/A N/A N/A	
Account Opening Balance Minimum Balance	100,000	100 100 100 5,000 NIL	Minimum monthly payment	20% Min; UGX60,000 USD 30			I/A	Loan/Advance /Commitment Fee	Balance: Min UGX 60,000 Free 1% - 3% of the Loan value	N/A	
Monthly Ledger fee Benefits for Gold Bundled Customers Free Over the counter withdrawal	25,000	10.00 10.00 5.00 1,000	e-Statement Joining fee / Application fee	Free Free 100,000	40.00	N	I/A I/A I/A	Loan/Advance Arrangement Fee Loan/Advance Renewal Fee	1% - 3% of the Loan value 1% -3% of the outstanding facilities	N/A N/A	
1 Free Bankers cheque (local currency) per quarter ATM Limit of UGX 5m per day			Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	5,000 150,000	2.00 60.00	N	I/A I/A	Loan/Advance Processing/Admin Fee Loan Restructuring Fee	Free 1-3% of outstanding facilities	N/A N/A	Free Free
Free Visa ATM debit card(first issue) Access to Visa credit card** Access to account through Online and mobile banking			Annual membership / Subscription fee Supplementary card Interest rate (Monthly)	300,000 90,000 3.50%	100 40	N	I/A I/A I/A	Loan Statement per page Financial Card - Enrolment & Re-issue	5,000 30,000	1.50 N/A 10.00 N/A	
Loans to be obtained at prime lending rate Access to unsecured loans amounts up to UGX 150m**			Cash advance fee Late payment fee	5% Min; 20,000 10% of the minimum due	8.00	N N	I/A I/A	Insurance Fee Legal Fee Loan Default Penalty Interest	As Per Service Provider As Per Service Provider BLR + 15%	N/A N/A N/A	
Dedicated Relationship Manager * Standard Tariff applied for other transactions			Over Limit fee / Excess Card re-issuance fee Reprint of PIN fee	5% Min; 20,000 30,000 20,000	8.00 12.00 8.00	N	I/A I/A I/A	Valuation Fee CRB Inquiry Fees	As Per Service Provider 20,000	N/A 5.00 N/A	
**Terms and conditions apply GOLD PAYT Account Opening Balance	100,000	100 100 100 5,000	Issuer's Optional fee Hard copy statements	20,000 2% 5,000	2.00	N	1/A 1/A 1/A	CRB Statement per page Early Repayment Fee	5,000 10% of outstanding amount	1.50 N/A N/A	
Monthly Ledger fee Minimum Balance	15,000	4.00 4.00 4.00 500 NIL	Visa Gold Credit Card Charges - Business (UGX & USD) Minimum monthly payment	20% of the outstanding amount		Ν	I/A	Other Loan Related Charges	As Per Agreement	N/A	
Below minimum penalty <mark>Benefits for Gold PAYT</mark> A Free Visa Debit card (first issue)		NIL	SMS alerts e-Statement	Free Free		N	J/A J/A	Trade Finance Import/Outward/ Local Letters of Credit LC Issuance/Establishment Fee (Cash Covered)	0760/	shment, Min UGX 200,	000
A Free Visa Debit Cara (Irist Issue) NCBA SAVER Account Opening Balance	50,000	50.00 50.00 50.00 5,000	Joining fee / Application fee Direct Debit set up fee Declined Direct Debit/Out of order fee / Unpaid cheque	100,000 5,000	40.00 2.00 60.00	N	J/A J/A J/A	LC Issuance/Establishment Fee (Cash Coverea) LC Issuance/Establishment Fee (Non Cash Covered) LC Commission (Cash covered) - charged upfront	1.0% per establis	hment, Min UGX 200, hment, Min UGX 200,0 ter, Min UGX 200,000	000
Minimum Balance Below minimum balance penalty	50,000 15,000	10.0010.005.001,00010.0010.005.00500	Annual membership / Subscription fee Supplementary card Issuance	120,000 200,000 100,000	100.00 40.00	N	I/A I/A	LC Commission (Non-Cash covered) - charged upfront LC Amendment - Terms and Conditions	UGX	ter, Min UGX200,000 100,000 Flat	
* Penalty below minimum balance applies at the End Of the Month Benefits for NCBA Saver			Interest rate (Monthly) Cash advance fee	3.50% 6.00%		N	I/A I/A	LC Amendment - Amount & Tenor (Cash Covered) LC Amendment - Amount & Tenor (Non Cash Covered) LC Swift charges	1% per quart	rter, Min UGX 100,000 ter, Min UGX 100,000 USD 30	
No monthly ledger fees 1 Free monthly OTC Withdrawal, other extra charged as per tariff			International cash withdrawal (ATM over the counter) Late payment fee Over Limit fee / Excess	Free 10% of the minimum due 5%		Ν	I/A I/A I/A	Discrepant fee per set of documents presented Cancellation Fee	US	SD 100 Flat N/A	
Tiered interest paid monthly Access to account through Online and mobile banking			Card re-issuance fee Reprint of PIN fee	15,000 15,000	6.00 6.00	N N	I/A I/A	Transferrable LC Charge (of transfer amount) LC Payment/Reimbursement Fee		lin UGX 100,000 1in UGX 100,000	
* Standard Tariff applied for other transactions YOUTH (BE MORE) Account Opening balance	30,000	10.00 10.00 10.00 1,000	Issuer's Optional fee Hard copy statements Statement Charges	2% 5,000	2.00		I/A I/A	Export/Inward/ Local Letters of Credit Export LC/LC Amendment Advising Charges - NCBA Bank	UGX	100,000 Flat	
Minimum Balance Monthly Ledger fee	30,000	10.00 10.00 10.00 1,000 10.00 10.00 10.00 1,000 NIL	Interim Statement (per page) Duplicate Statement	5,000 5,000	2.00 2.00		I/A I/A	Clients Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 I	Plus Swift Charges	
Benefits for Youth Be more Customers No monthly ledger fees			SMS transaction alert messages CHEQUE CHARGES Cheque Deposits (Local Clearing)	Free	Free	Ν	J/A	Export LC Confirmation Fee Discrepancy fee per set of documents presented		rter Min UGX 100,000 N/A	
NCBA SALARY PLUS ACCOUNT Account Opening Balance Minimum Balance	50,000	15.00 15.00 15.00 1,500 NIL	Cheque Deposits (Local Clearing) Cheque Deposits (International Clearing) 50 Leaf Cheque Book	N/A 55,000	50.00	50.00 50.0 15.00 15.0	00 5,000 00 1,500	LC Transfer (based on Amount transferred) Export LC Document Handling Fee Export LC Payment		lin UGX 100,000 in UGX 100,000 N/A	
Monthly Ledger fee Benefits for NCBA Salary Plus Customers		NIL	100 Leaf Cheque Book Counter Cheque Leaf	110,000 25,000	30.00 5.00	5.00 5.0	00 3,000 00 700	Export LC Discounting/Negotiation Fee Export LC Discounting/Negotiation interest	As Per Ban	in UGX 100,000 king Facility Letter	
No monthly ledger fees <b>NCBA CURRENT ACCOUNT (PAYT)</b> Account Opening Balance	20,000	50.00 50.00 50.00 50.00	Post Dated Cheque Returned Cheque (insufficient funds) Returned cheque (effects not cleared)	25,000 150,000 150,000		5.00 5.0 40.00 40.0 40.00 40.0		Courier Fees (Within Kampala) Courier Fees (Outside Uganda)		( 30,000 Flat SD 65 Flat	
Minimum Balance Monthly Ledger fee	NIL 3,000	1.00 1.00 5.00 100	Returned cheque (technical) Returned cheque by other banks	25,000 Free	5.00	5.00 5.0	00 700	Trade Loans Import Loans/LC Refinance Interest rate	As Per Bar	king Facility Letter	
Benefits for NCBA Current Account (PAYT) Access to account through Online and mobile banking * Standard Tariff applied for other transactions			Stop Payment Cheque (per leaf) Cheque Collection Encashment of Third Party Cheques (notified to us by	30,000 Free 50,000			00 1,000	Invoice Discounting Interest rate Short Term Loans Interest rate Supplier Finance/Reverse Factoring	As Per Ban	ıking Facility Letter ıking Facility Letter ıking Facility Letter	
NCBA TOTS & TEENS Account Opening Balance	10,000	50.00 50.00 50.00 5,000	drawer) Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00 5.0	00 600	Trade Loans Handling /Draw Down Fees/ Factoring Commission		iking Facility Letter	
Minimum Balance Below minimum penalty * Departur balance significant the End Of	10,000 10,000	50.0050.0050.005,00010.0010.005.00500	Drafts Issuance - Non- NCBA Bank Customer Drafts Replacement/ Re-issuance Drafts Cancellation	25,000 60,000 20,000	5.00 15.00 5.00	15.00 15.0	00 700 00 1,500 00 600	Bills for Collection Import Bills for Collection Handling Fees	0.25% 1	1in UGX 100,000	
* Penalty below minimum balance applies at the End Of the Month Benefits for NCBA Tots & Teens Customers			Direct Debits					Swift Charges Acceptance commission if usance	U	USD 30 GX 60,000	
No monthly ledger fees 1 Free monthly OTC Withdrawal, other extra charged UGX 10,000			Set-Up Fee Debtors (In-Branch) Successful Collection (per entry) Unsuccessful Charge to Debtors (per entry)	5,000 5,000 50,000	1.50 1.50 15.00		50 150 50 150 00 1.500	Extension Request If discharged unpaid (closing fee) Delivery and release of goods	U	100,000 Flat GX 60,000 10 + revenue stamp	
Tiered interest for balances of UGX 50,000 and above One free draft per school term			Standing Orders					Holding charges Noting or protesting fee	UGX 80	),000 per month 00 + notary charge	
Access to account through Online and mobile banking * Standard Tariff applied for other transactions INVESTMENT CLUB ACCOUNT			Standing Order Set-Up/ Amendment (within NCBA) Standing Order Set-Up/ Amendment (to other banks) Standing Order (within NCBA)	5,000 10,000 Free	1.50 3.00		50 150 00 300	Bonded goods per consignment Past Due Import Bills for Collection Bill Avaliation per guarter - charged unfront	UGX 50	ctual warehouse char <u>c</u> ),000 per month Iin UGX 100,000	jes
Account Opening Balance Minimum Balance	100,000 100,000	50.00 50.00 50.00 1,000 50.00 50.00 50.00 1,000	Standing Order (to other banks)	Dependant on mode of transfer; Refer to outward payments tariff				Bill Avalisation per quarter - charged upfront Export Bills for Collection - Handling Charges Export Bills for Collection - Amendment	0.25% M	1in UGX 100,000 1in UGX 100,000 100,000 Flat	
Monthly maintenance fee Below minimum penalty * Penalty below minimum balance applies at the End Of	5,000 15,000	1.501.501.5015010.0010.0010.00500	Standing Order (unpaid)	100,000	25.00	25.00 25.0	00 300	Tracers Export Bills Courier Fees (Outside Uganda)		SD 35 Flat SD 65 Flat	
the Month Benefits for Investment Club Customers			Statements Monthly Statements	5000	Free	150 11	50 450	Bonds and Guarantees Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% 1	/in UGX 100,000	
Access to account through Online Loan amounts of up to 100% of the savings after 12 months of consistent savings			Interim/ Additional/ Duplicate Statement (per account per month) MT 940 Statements (per account per month)	5,000 50,000	1.50 15.00		50 150 00 1,500	Guarantee Issuance/Establishment Fee (No Cash Cover) Commission per quarter (Cash Cover) - charged upfront	0.5% M	n UGX 100,000 in UGX 200,000	
Financial advisory services * Standard Tariff applied for other transactions			Domestic Payments - In Branch Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00 1.0	00 100	Commission per quarter (No Cash Cover) - charged upfront Guarantee Amendment - Terms and Conditions		n UGX 200,000 100,000 Flat	
BUSINESS BANKING NCBA BUSINESS CURRENT ACCOUNT			Inward Real Time Gross Settlement (RTGS) Outward Electronic Funds Transfer (EFT)	3,000 5,000	1.00 1.50	1.00 1.0 1.50 1.5	00 100 50 150	Guarantee Amendment - Amount & Tenor (Cash Cover) Guarantee Amendment - Amount & Tenor (No Cash Cover) Unsecured bid bonds - Issuance/establishment fee	) 1% Mir	rter Min UGX 100,000 1 UGX 200,000 n UGX 100,000	
Account Opening Balance Minimum Balance	100,000 5,000	50.00         50.00         50.00         1,000           1.50         1.50         1.50         150	Outward Real Time Gross Settlement (RTGS) Internal Account Transfers Recall of funds (On customer request)	25,000 25,000	5.00 Free 5.00		00 700 00 700	Unsecured bid bonds - Commission per quarter Comfort Letter or Line of Credit Letter	0.5% M	in UGX 200,000 GX 50,000	
Monthly Ledger fee <b>Benefits for NCBA Business Current Customers</b> No ledger fees & Over The Counter withdraw charges for	15,000	10.00 10.00 10.00 500	Salary Processing (within NCBA per entry) Salary Processing (via EFT per entry)	5,000	5.00 Free 1.50		50 150	Guarantee Amendment (other banks) Swift Charges		Plus Swift Charges USD 30	
monthly average balances maintained above UGX 5M * Standard Tariff applied for other transactions			Salary Processing (via RTGS per entry) Mobile Transactions (Single & Bulk) per entry	25,000 3,000	5.00	N/A	00 700	Inward/Foreign Guarantee Against Counter Indemnity Inward Guarantee Advising Inward Guarantee Advising - other banks	0.025%	uarter Min USD 100 6 Min USD 200 00 + Swift Charges	
GENERAL SERVICES Cash Deposits - Per Transaction	Free 0	.5% for amounts above USD 10,000	School Fees Processing URA Payment Fee	2,500 3,000	1.00 1.00		00 100 00 100	Guarantee Cancellation Before Expiry Guarantee Sealing Fee	U	GX 6,000 GX 35,000	
Cash Deposits (via NCBA branches) Cash Deposits (via Centenary Bank & Post Bank branches)	Free 0. Free	or equivalent Free N/A	Cross Border Payments - In Branch Inward Telegraphic Transfer (ITT's)	30,000		10.00 10.0		NB: • All charges for unsecured bid bonds to be picked	unfront for entire Guarantee (	apor	
Cash Deposits (via Agent Banking outlets) Cash Deposits (for Cross Border transactions)*	Free 35,000 *FCY cross border	N/A 10.00 10.00 10.00 1,000	East African Payments (Regional) RTGS Outward Telegraphic Transfer (OTT's) Amendment of Instructions	30,000 120,000 30,000	30.00	10.00 10.0 30.00 30.0 10.00 10.0		All charges are exclusive of Government Excise D			
	transactions will be subject to 0.5% cash handling fee of amount		Tracers & Chasers Returned Funds (to other banks)	60,000 30,000	15.00	15.00 15.0 10.00 10.0	00 2,000	Effective date – 1st January 2021			
Coin Deposits	deposited Free	N/A	Recalling Funds (from other banks) Inter Account Transfer (NCBA Group)	30,000	10.00 Free	10.00 10.0	00 1,000				
Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCBAU Account		"Amounts below USD	Online Payments Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00 1.0	00 100				
		1,000 (or quivalent) - Free	Outward Real Time Gross Settlement (RTGS) Outward Telegraphic Transfer (OTT's)	15,000 100,000		5.00 5.0 25.00 25.0	00 500 00 3,000				
	l	mounts pf USD 1,000 above (or	Internal Account Transfers Salary Processing (via EFT per entry) Salary Processing (via RTGS per entry)	3,000 15,000	Free 1.00 5.00		00 100 00 500				
	e -	quivalent) - 0.25% of value "	Petty Cash (Known Agent) Petty Cash (Third Party Encashment)	30,000	Free 10.00	10.00 10.0	00 1,000				
Over-The-Counter (OTC) - Cross Border transactions Interest Payable Current Accounts - Minimum	20,000	5.00 5.00 5.00 600	Mobile Transactions - Single pay out Mobile Transactions - Bulk payment URA Payment	2,000 1,500 2,000		N/A N/A N/A			7747		
Current Accounts - Minimum Current Accounts - Maximum Savings Accounts - Minimum	0.00% 3.50% 0.00%	1.50%	Digital Banking Charges-Mobile	2,000	Ero -					ICE	H
Savings Accounts - Maximum Fixed Deposit Accounts - Minimum	3.50% 0.00%		Internet/Mobile Banking Set-up Balance Inquiry Registration fee	500	Free Free	N/A		L	lead Office: Rwenzori	Towers. Nakase	ero Road
Fixed Deposit Accounts - Maximum Lending Rate - Minimum Lending Rate - Maximum	Negotiable Negotiable Negotiable		Mini statement Forex queries	500	Free	N/A		·	P O Box 2	28707, Kampala 312188400; Fax:	, Uganda
Unauthorized Overdrawn Foreign Currency Account Unauthorized Overdrawn Local Currency Account	BL	R + 15% R + 15%	Stop Cheque Cheque Book Request SMS Alerts	10,000 500	Free	N/A N/A				www.ncbagi	oup.com
<mark>Safe Custody</mark> Refundable deposit per locker Annual rental fees ;	30,000	N/A	Airtime top up Utilities	Free 1,500		N/A N/A				Licence Numb r deposits are p	protected
Small boxes Medium boxes	60,000 100,000	15.00 15.00 15.00 1,500 25.00 25.00 25.00 2,000	Internal transfer RTGS Outward Mobile Bank to Mobile Wallet Transactions (Pull Transactions)	10,000 2,000	Free	N/A N/A			by the Deposit Pro	otection Fund of	Uganda
Large boxes Safe Custody access per visit	200,000 20,000	50.0050.0050.006,0005.005.005.00600	Search Fees Company Search	As Per Service Provider							

## CORPORATE BANKING TARIFF GUIDE

PRODUCT SERVICE	UGX	BANK TARIFF USD EUR GBP	KES	PRODUCT SERVICE	UGX	BANK TA USD	EUR GBP	KES	PRODUCT SERVICE	BANK TARIFF UGX USD EUR GBP KES
NCBA BUSINESS & CORPORATE				Domestic Payments - In Branch					TRADE FINANCE	
ACCOUNT				Inward Electronic Funds Transfer	3,000	1.00	1.00 1.00	100	Import/Outward/ Local Letters of	
Account Opening Balance Minimum Balance	500,000	500 500 500 NIL	50,000	(EFT) Inward Real Time Gross Settlement	3,000	1.00	1.00 1.00	100	Credit LC Issuance/Establishment Fee	0.75% per establishment, Min UGX 200,000
Monthly Ledger fee	25,000	10.00 10.00 10.00	1,000	(RTGS) Outward Electronic Funds Transfer	5,000	1.50	1.50 1.50	150	(Cash Covered) LC Issuance/Establishment Fee	1.0% per establishment, Min UGX 200,000
Features/ Benefits for NCBA Business & Corporate Account				(EFT) Outward Real Time Gross	25,000	5.00	5.00 5.00	700	(Non Cash Covered) LC Commission (Cash covered) -	0.5% per quarter, Min UGX 200,000
Holders Access to account through online				Settlement (RTGS) Internal Account Transfers		Free	9		charged upfront	
banking * Standard Tariff applied for other				Recall of funds (On customer	25,000		5.00 5.00	700	5 1	1% per quarter, Min UGX200,000
transactions				request) Salary Processing (within NCBA per		Free	e		LC Amendment - Terms and Conditions	UGX 100,000 Flat
NCBA CORPORATE ACCOUNT				entry) Salary Processing (via EFT per entry)	5,000	1.50	1.50 1.50	150	LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000
Account Opening Balance Minimum Balance	200,000	100 100 100 NIL	10,000	Salary Processing (via RTGS per entry)	25,000	5.00	5.00 5.00	700	LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000
Monthly Ledger fee	15,000	5.00 5.00 5.00	500	Mobile Transactions (Single & Bulk) per entry	3,000		N/A		LC Swift charges	USD 30
Features/ Benefits for NCBA Corporate Account Holders				School Fees Processing	2,500		1.00 1.00	100	Discrepant fee per set of documents presented	USD 100 Flat
Access to account through online banking				URA Payment Fee	3,000	1.00	1.00 1.00	100	Cancellation Fee Transferable LC Charge (of transfer	N/A 0.5% Min UGX 100,000
* Standard Tariff applied for other transactions				Cross Border Payments - In Branch Inward Telegraphic Transfer (ITT's)	30,000	10.00 1	0.00 10.00	1,000	amount) LC Payment/Reimbursement Fee	0.25% Min UGX 100,000
NOT FOR PROFIT ACCOUNT				East African Payments (Regional) RTGS	30,000		0.00 10.00	1,000	Export/Inward/ Local Letters of	
Account Opening Balance	100,000	100 100 100	5,000	Outward Telegraphic Transfer	120,000	30.00 3	0.00 30.00	3,500	Credit	
Minimum Balance Monthly Ledger fee		NIL NIL		(OTT's)					Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat
Features/ Benefits for Not For Profit				Amendment of Instructions	30,000		0.00 10.00	1,000	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges
Account Holders Free cheque books				Tracers & Chasers Returned Funds (to other banks)	60,000 30,000		5.00 15.00 0.00 10.00	2,000 1,000	Export LC Confirmation Fee Discrepancy fee per set of	0.5% per quarter Min UGX 100,000 N/A
No ledger fees Free OTC withdrawals				Recalling Funds (from other banks) Inter Account Transfer (NCBA	30,000	10.00 1 Free	0.00 10.00	1,000	documents presented LC Transfer (based on Amount	0.5% Min UGX 100,000
Access to account through Online				Group)			~		transferred)	
banking Free transfers				Online Payments					Export LC Document Handling Fee Export LC Payment	0.3% Min UGX 100,000 N/A
Dedicated Relationship Manager No charge per entry				Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00 1.00	100	Export LC Discounting/Negotiation	0.5% Min UGX 100,000
* Standard Tariff applied for other transactions				Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00 5.00	500		As Per Banking Facility Letter
				Outward Telegraphic Transfer (OTT's)	100,000	25.00 2	5.00 25.00	3,000	Courier Fees (Within Kampala)	UGX 30,000 Flat
INTEREST BEARING ACCOUNT Account Opening Balance	20,000,000	10,000 10,000 10,000	500,000	Internal Account Transfers	-	Free			Courier Fees (Outside Uganda)	USD 65 Flat
Minimum Balance		NIL		Salary Processing (via EFT per entry) Salary Processing (via RTGS per	3,000 15,000		1.001.005.005.00	100 500	Trade Loans	
Minimum Balance To Earn Interest Monthly Ledger fee	100,000,000 25,000	25,000 25,000 25,000 2, 10.00 10.00 10.00	500,000 1,000	entry) Petty Cash (Known Agent)		Free			Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter
Over The Counter withdraw per transaction		NIL		Petty Cash (Third Party Encashment)	30,000		0.00 10.00	1,000	Invoice Discounting Interest rate Short Term Loans Interest rate	As Per Banking Facility Letter As Per Banking Facility Letter
Features/ Benefits for Interest				Mobile Transactions - Single pay out	2,000		N/A		Supplier Finance/Reverse Factoring	As Per Banking Facility Letter
Bearing Account Holders No monthly ledger fees for balances				per entry Mobile Transactions - Bulk payment	1,500		N/A		Trade Loans Handling /Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter
above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000				per entry URA Payment	2,000		N/A		Bills for Collection	
KES 2,500,000 Tiered credit interest for UGX				Search Fees					Import Bills for Collection Handling Fees	0.25% Min UGX 100,000
balances of 100M and above Access to account through Online				Company Search	Δ	s Per Servic	e Provider		Swift Charges	USD 30
banking * Standard Tariff applied for other				Account Sweeping					Acceptance commission if usance Extension Request	UGX 60,000 UGX 100,000 Flat
transactions				Sweep Set up/ Amendment Charge	20,000		5.00 5.00	600	If discharged unpaid (closing fee) Delivery and release of goods	UGX 60,000 UGX 60,000 + revenue stamp
Cash Deposits - Per Transaction Cash Deposits (via NCBA branches)		0.5% for amounts above USE	0 10,000	Sweeping Charge (within NCBA) Sweeping Charge (other bank)	0.5% of the ar	Free nount; Min L	e JGX15000 or eq	uivalent	Holding charges	UGX 80,000 per month
Cash Deposits (via Centenary Bank	Free	or equivalent Free N/A		Certificates					Noting or protesting fee Bonded goods per consignment	UGX 100,000 + notary charge UGX 80,000 + actual warehouse charges
& Post Bank branches) Cash Deposits (via Agent Banking	Free	N/A		Audit Confirmation (per request)	50,000		5.00 15.00	1,500	Past Due Import Bills for Collection Bill Avalisation per quarter -	UGX 50,000 per month 0.5% Min UGX 100,000
outlets) Cash Deposits (for Cross Border	35,000	10.00 10.00 10.00	1,000	Certificate Of Balance (per request) Banker's Opinion(per request)	50,000 50,000		5.00 15.00 5.00 15.00	1,500 1,500	charged upfront	
transactions)*		rder transactions will be subj	·	Letters of Reference/ Introduction/ Recommendation(per request)	50,000	15.00 1	5.00 15.00	1,500	Export Bills for Collection - Handling Charges	0.25% Min UGX 100,000
	0.5% cash har	ndling fee of amount deposit		Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00 3	0.00 30.00	3,000	Export Bills for Collection - Amendment	UGX 100,000 Flat
Coin Deposits	Free	N/A							Tracers Export Bills Courier Fees (Outside	USD 35 Flat USD 65 Flat
Cash Withdrawals - Per Transaction Over-The-Counter (OTC) - NCBAU	2,000	"Amounts below USD 1,00	0 (or	General Services Account Opening		Free	9		Uganda)	
Account	·	equivalent) - Free Amounts of USD 1,000 & ab	ove (or	Account Closure E-mail Indemnity		Free Free			Bonds and Guarantees	
		equivalent) - 0.25% of va	lue "	Voucher Retrieval (per item)	10,000	3.00	3.00 3.00	300	Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% Min UGX 100,000
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00 5.00 5.00	600	Verification of Letters of Administration		As Per Servic			Guarantee Issuance/Establishment Fee (No Cash Cover)	1% Min UGX 100,000
CHEQUES				CCTV Viewing (per session) Bid Application Fee (Government	50,000 20,000	15.00 1	5.00 15.00 N/A	1,500	Commission per quarter (Cash Cover) - charged upfront	0.5% Min UGX 200,000
Cheque Deposits (Local Clearing) Cheque Deposits (International	N/A	Free 50.00 50.00 50.00	5,000	Securities)					Commission per quarter (No Cash Cover) - charged upfront	1% Min UGX 200,000
Clearing)				Interest Payable		<b>k</b> 1 -	able		Guarantee Amendment - Terms and Conditions	UGX 100,000 Flat
50 Leaf Cheque Book 100 Leaf Cheque Book	55,000 110,000	15.00 15.00 15.00 30.00 30.00 30.00		Fixed Deposits Accounts Call Deposit Accounts		Negotio Negotio			Guarantee Amendment - Amount &	0.5% per quarter Min UGX 100,000
Counter Cheque Leaf Post Dated Cheque	25,000 25,000	5.00 5.00 5.00 5.00 5.00 5.00	700	Lending Rates Unauthorized Overdrawn Account		Negotio BLR + 1	able		Tenor (Cash Cover) Guarantee Amendment - Amount &	1% Min UGX 200,000
Returned Cheque (insufficient funds)	150,000	40.00 40.00 40.00	4,500						Tenor (No Cash Cover) Unsecured bid bonds - Issuance/	1% Min UGX 100,000
Returned cheque (effects not cleared)	150,000	40.00 40.00 40.00		MTN Mobile Money Super Agency Charges					establishment fee Unsecured bid bonds - Commission	0.5% Min UGX 200,000
Returned cheque (technical) Returned cheque by other banks	25,000	5.00 5.00 5.00 Free	700	Cash Withdrawal (Per entry) Cash Withdrawal NCBA Customer	3,000 Free		N/A N/A		per quarter Comfort Letter or Line of Credit	UGX 50,000
Stop Payment Cheque (per leaf) Cheque Collection	30,000	10.00 10.00 10.00 Free	1,000	(Per entry) Cash Deposit	2,000		N/A		Letter	
Encashment of Third Party Cheques	50,000	Free 15.00 15.00 15.00	1,500	·	2,000				Guarantee Amendment (other banks)	USD 100 Plus Swift Charges
(notified to us by drawer) Drafts Issuance - NCBA Bank	20,000	5.00 5.00 5.00	600	Loan Related Charges Loan/Advance Application Fee	Free		N/A		Swift Charges Inward/Foreign Guarantee Against	USD 30 0.5% per quarter Min USD 100
Customer Drafts Issuance - Non- NCBA Bank	25,000	5.00 5.00 5.00		Loan/Advance Annual Management Fee (annual)	1% -3% of tl	he Loan value	N/A		Counter Indemnity Inward Guarantee Advising	0.025% Min USD 200
Customer Drafts Replacement/ Re-issuance	60,000	15.00 15.00 15.00	1,500	Loan Monitoring Fee (annual)	1% of Outs Loan Balar	tanding	N/A		Inward Guarantee Advising - other banks	UGX 200,000 + Swift Charges
Drafts Replacement/ Re-issuance Drafts Cancellation	20,000	5.00 5.00 5.00	1,500 600	Loop/Advance / Commission - E	UGX	60,000	K1 /4		Guarantee Cancellation Before	UGX 6,000
Direct Debits				Loan/Advance /Commitment Fee Loan/Advance Arrangement Fee	Free 1% - 3% of tl		N/A N/A		Expiry Guarantee Sealing Fee	UGX 35,000
Set-Up Fee Debtors (In-Branch) Successful Collection (per entry)	5,000 5,000	1.50 1.50 1.50 1.50 1.50 1.50	150 150	Loan/Advance Renewal Fee		value % of the	N/A			
Unsuccessful Charge to Debtors (per		1.50 1.50 1.50 15.00 15.00 15.00	1,500	Loan/Advance Processing/Admin	outstanding f	facilities Free	N/A		NB: • All charges for unsecured bid b	oonds to be picked upfront for entire Guarantee
entry)				Fee Loan Restructuring Fee	1-3% of		N/A		<ul> <li>All charges for unsecured bid to tenor</li> <li>All charges are exclusive of Go</li> </ul>	
<b>Standing Orders</b> Standing Order Set-Up/	5,000	1.50 1.50 1.50	150		outstanding facilities		IN/A		An energes are exclusive of GO	Letter Enclose Bury
Amendment (within NCBA)	·			Loan Statement per page	5,000	1.50	N/A		Effective date – 1st January 2021	
Standing Order Set-Up/ Amendment (to other banks)	10,000	3.00 3.00 3.00	300	Financial Card - Enrolment & Re- issue	30,000	10.00	N/A			
Standing Order (within NCBA) Standing Order (to other banks)	Dependent or	Free n mode of transfer; Refer to c	outward	Insurance Fee	As Per Ser Provide		N/A			
Standing Order (unpaid)	100,000	payments tariff 25.00 25.00 25.00	300	Legal Fee	As Per Ser Provide	vice	N/A			
			200	Loan Default Penalty Interest	BLR + 159	%	N/A			
<b>Statements</b> Monthly Statement		Free		Valuation Fee	As Per Ser Provide	r	N/A			Head Office: Rwenzori Towers, Nakasero Road, P O Box 28707, Kampala, Uganda
Interim/ Additional/ Duplicate Statement (per page)	5,000	1.50 1.50 1.50	150	CRB Inquiry Fees CRB Statement per page	20,000 5,000	5.00 1.50	N/A N/A			Telephone: 0312188400; Fax: 2734635,
MT 940 Statements (per account per month)	50,000	15.00 15.00 15.00	1,500	Early Repayment Fee	10% of outsto amount	anding	N/A			www.ncbagroup.com Licence Number A1.026
· · ·····,				Other Loan Related Charges	As Per Agree		N/A			Customer deposits are protected by the Deposit Protection Fund of Uganda

