

PERSONAL & BUSINESS BANKING TARIFF GUIDE

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
PRIVATE BANKING					
PLATINUM CURRENT ACCOUNT - PAYT					
Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance	NIL				
Monthly Ledger fee	UGX 1500 per Entry Min 10,000	10.00	10.00	10.00	800
Platinum monthly Service Fee	20,000	5.00	5.00	5.00	600
Features/ Benefits for Platinum Current PAYT Customers					
Waiver of platinum monthly service fee for customers that maintain a balance above 30M					
PLATINUM CURRENT ACCOUNT - BUNDLED / SINGLE					
Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance	NIL				
Monthly Ledger fee	50,000	15.00	15.00	15.00	1,500
Features/ Benefits for Platinum Current Bundled Customers					
1 Free Cheque book per annum					
1 Free Standing order per quarter					
1 Free Bankers cheque (local currency) per quarter					
1 Free Bankers draft (Foreign currency) per quarter					
Sweep facilities across current accounts					
Internet banking					
Free ATM withdrawals on NCBA owned ATMs					
Platinum banking services					
A waived platinum monthly service fee for customers that maintain a balance above 50M					
PROSAVER					
Account Opening Balance	500,000	125	125	125	15,000
Minimum Balance	500,000	125	125	125	15,000
Monthly maintenance fee for bal below UGX 500,000	5,000	1.50	1.50	1.50	150
Below minimum penalty	5,000	1.50	1.50	1.50	150
* Penalty below minimum balance applies at the End Of the Month					
Features/ Benefits for ProSaver Customers					
Waiver of monthly service fee for customers that maintain a balance above UGX 500,000					
PERSONAL BANKING					
GOLD BUNDLED					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance	NIL				
Monthly Ledger fee	25,000	10.00	10.00	5.00	1,000
Benefits for Gold Bundled Customers					
Free Over the counter withdrawal					
1 Free Bankers cheque (local currency) per quarter					
ATM Limit of UGX 5m per day					
Free Visa ATM debit card(first issue)					
Access to Visa credit card**					
Access to account through Online and mobile banking					
Loans to be obtained at prime lending rate					
Access to unsecured loans amounts up to UGX 150m**					
Dedicated Relationship Manager					
* Standard Tariff applied for other transactions					
**Terms and conditions apply					
GOLD PAYT					
Account Opening Balance	100,000	100	100	100	5,000
Monthly Ledger fee	15,000	4.00	4.00	4.00	500
Minimum Balance	NIL				
Below minimum penalty	NIL				
Benefits for Gold PAYT					
A Free Visa Debit card (first issue)					
NCBA SAVER					
Account Opening Balance	50,000	50.00	50.00	50.00	5,000
Minimum Balance	50,000	10.00	10.00	5.00	1,000
Below minimum balance penalty	15,000	10.00	10.00	5.00	500
* Penalty below minimum balance applies at the End Of the Month					
Benefits for NCBA Saver					
No monthly ledger fees					
1 Free monthly OTC Withdrawal, other extra charged as per tariff					
Tiered interest paid monthly					
Access to account through Online and mobile banking					
* Standard Tariff applied for other transactions					
YOUTH (BE MORE)					
Account Opening balance	30,000	10.00	10.00	10.00	1,000
Minimum Balance	30,000	10.00	10.00	10.00	1,000
Monthly Ledger fee	NIL				
Benefits for Youth Be more Customers					
No monthly ledger fees					
NCBA SALARY PLUS ACCOUNT					
Account Opening Balance	50,000	15.00	15.00	15.00	1,500
Minimum Balance	NIL				
Monthly Ledger fee	NIL				
Benefits for NCBA Salary Plus Customers					
No monthly ledger fees					
NCBA CURRENT ACCOUNT (PAYT)					
Account Opening Balance	20,000	50.00	50.00	50.00	5,000
Minimum Balance	NIL				
Monthly Ledger fee	3,000	1.00	1.00	5.00	100
Benefits for NCBA Current Account (PAYT)					
Access to account through Online and mobile banking					
* Standard Tariff applied for other transactions					
NCBA TOTS & TEENS					
Account Opening Balance	10,000	50.00	50.00	50.00	5,000
Minimum Balance	10,000	50.00	50.00	50.00	5,000
Below minimum penalty	10,000	10.00	10.00	5.00	500
* Penalty below minimum balance applies at the End Of the Month					
Benefits for NCBA Tots & Teens Customers					
No monthly ledger fees					
1 Free monthly OTC Withdrawal, other extra charged UGX 10,000					
Tiered interest for balances of UGX 50,000 and above					
One free draft per school term					
Access to account through Online and mobile banking					
* Standard Tariff applied for other transactions					
INVESTMENT CLUB ACCOUNT					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	100,000	50.00	50.00	50.00	1,000
Monthly maintenance fee	5,000	1.50	1.50	1.50	150
Below minimum penalty	15,000	10.00	10.00	10.00	500
* Penalty below minimum balance applies at the End Of the Month					
Benefits for Investment Club Customers					
Access to account through Online					
Loan amounts of up to 100% of the savings after 12 months of consistent savings					
Financial advisory services					
* Standard Tariff applied for other transactions					
BUSINESS BANKING					
NCBA BUSINESS CURRENT ACCOUNT					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	5,000	1.50	1.50	1.50	150
Monthly Ledger fee	15,000	10.00	10.00	10.00	500
Benefits for NCBA Business Current Customers					
No ledger fees & Over The Counter withdraw charges for monthly average balances maintained above UGX 5M					
* Standard Tariff applied for other transactions					
GENERAL SERVICES					
Cash Deposits - Per Transaction	Free	0.5% for amounts above USD 10,000 or equivalent			
Cash Deposits (via NCBA branches)	Free	Free	N/A		
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free	N/A		
Cash Deposits (via Agent Banking outlets)	Free	N/A			
Cash Deposits (for Cross Border transactions)*	35,000	10.00	10.00	10.00	1,000
*FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited					
Coin Deposits	Free	N/A			
Cash Withdrawals - Per Transaction	2,000	*Amounts below USD 1,000 (or equivalent) - Free			
Over-The-Counter (OTC) - NCBAU Account	2,000	*Amounts pf USD 1,000 & above (or equivalent) - 0.25% of value*			
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600
Interest Payable					
Current Accounts - Minimum	0.00%				
Current Accounts - Maximum	3.50%	1.50%			
Savings Accounts - Minimum	0.00%				
Savings Accounts - Maximum	3.50%				
Fixed Deposit Accounts - Minimum	0.00%				
Fixed Deposit Accounts - Maximum	Negotiable				
Lending Rate - Minimum	Negotiable				
Lending Rate - Maximum	Negotiable				
Unauthorized Overdrawn Foreign Currency Account	BLR + 15%				
Unauthorized Overdrawn Local Currency Account	BLR + 15%				
Safe Custody					
Refundable deposit per locker	30,000	N/A			
Annual rental fees ;					
Small boxes	60,000	15.00	15.00	15.00	1,500
Medium boxes	100,000	25.00	25.00	25.00	2,000
Large boxes	200,000	50.00	50.00	50.00	6,000
Safe Custody access per visit	20,000	5.00	5.00	5.00	600

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
Hold Mail	Request to hold mail for collection at the counter				100,000
Visa Debit Card Charges					
Visa Classic Debit Card Issuance/Replacement		15,000			N/A
Visa Gold Debit Card Issuance/Replacement		20,000			N/A
Replacement Faulty Card		Free			N/A
ATM Withdrawal (NCBA)		1,000			N/A
ATM Withdrawal (Interswitch)		1,800			N/A
ATM Withdrawal (Non NCBA)		2,500			N/A
ATM Withdrawal (Non NCBA Bank International Cards)		10,000			N/A
NCBA ATM Deposit Fee		Free			N/A
Debit Card Fee - Classic (Annual)		24,000			N/A
Debit Card Fee - Gold		Free			N/A
Debit Card Fee on International Transactions		4.00%			N/A
Uncollected ATM card destroyed (90 days)		10,000			N/A
Replacement lost ATM card		15,000			N/A
ATM Camera Viewing (Invalid Claims)		50,000			N/A
Visa Classic Credit Card Charges - Personal					
Minimum monthly payment	20%	of the outstanding amount			
SMS alerts	Free				N/A
e-Statement	Free				N/A
Joining fee / Application fee	100,000				N/A
Direct Debit set up fee	5,000				N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000				N/A
Annual membership / Subscription fee	200,000				N/A
Supplementary card Issuance	150,000				N/A
Interest rate (Monthly)	3.50%				N/A
Cash advance fee	6.00%				N/A
Late payment fee	10%	of the minimum due			
Over Limit fee / Excess	5.00%				N/A
Card re-issuance fee	15,000				N/A
Reprint of PIN fee	15,000				N/A
Issuer's Optional fee	2,000				N/A
Hard copy statements (per page)	5,000				N/A
* Issued in Local Currency					
Visa Gold Credit Card Charges - Personal					
Minimum monthly payment	20%	Min; UGX60,000			
SMS alerts	Free				N/A
e-Statement	Free				N/A
Joining fee / Application fee	100,000	40.00			N/A
Direct Debit set up fee	5,000	2.00			N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	150,000	60.00			N/A
Annual membership / Subscription fee	300,000	100			N/A
Supplementary card	90,000	40			N/A
Interest rate (Monthly)	3.50%				N/A
Cash advance fee	5%	Min; 20,000			
Late payment fee	10%	of the minimum due			
Over Limit fee / Excess	5%	Min; 20,000			
Card re-issuance fee	30,000	12.00			N/A
Reprint of PIN fee	20,000	8.00			N/A
Issuer's Optional fee	2%				N/A
Hard copy statements	5,000	2.00			N/A
Visa Gold Credit Card Charges - Business (UGX & USD)					
Minimum monthly payment	20%	of the outstanding amount			
SMS alerts	Free				N/A
e-Statement	Free				N/A
Joining fee / Application fee	100,000	40.00			N/A
Direct Debit set up fee	5,000	2.00			N/A
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000	60.00			N/A
Annual membership / Subscription fee	200,000	100			N/A
Supplementary card Issuance	100,000	40.00			N/A
Interest rate (Monthly)	3.50%				N/A
Cash advance fee	6.00%				N/A
International cash withdrawal (ATM over the counter)	Free				N/A
Late payment fee	10%	of the minimum due			
Over Limit fee / Excess	5%				N/A
Card re-issuance fee	15,000	6.00			N/A
Reprint of PIN fee	15,000	6.00			N/A
Issuer's Optional fee	2%				N/A
Hard copy statements	5,000	2.00			N/A
Statement Charges					N/A
Interim Statement (per page)	5,000	2.00			N/A
Duplicate Statement	5,000	2.00			N/A
SMS transaction alert messages	Free				N/A
CHEQUE CHARGES					
Cheque Deposits (Local Clearing)		Free			
Cheque Deposits (International Clearing)		N/A	50.00	50.00	5,000
50 Leaf Cheque Book		55,000	15.00	15.00	1,500
100 Leaf Cheque Book		110,000	30.00	30.00	3,000
Counter Cheque Leaf		25,000	5.00	5.00	700
Post Dated Cheque		25,000	5.00	5.00	700
Returned Cheque (insufficient funds)		150,000	40.00	40.00	4,500
Returned cheque (effects not cleared)		150,000	40.00	40.00	4,500
Returned cheque (technical)		25,000	5.00	5.00	700
Returned cheque by other banks		Free			
Stop Payment Cheque (per leaf)		30,000	10.00	10.00	1,000
Cheque Collection		Free			
Encashment of Third Party Cheques (notified to us by drawer)		50,000	15.00	15.00	1,500
Drafts Issuance - NCBA Bank Customer		20,000	5.00	5.00	600
Drafts Issuance - Non- NCBA Bank Customer		25,000	5.00	5.00	700
Drafts Replacement/ Re-issuance		60,000	15.00	15.00	1,500
Drafts Cancellation		20,000	5.00	5.00	600
Direct Debits					
Set-Up Fee Debtors (In-Branch)		5,000	1.50	1.50	150
Successful Collection (per entry)		5,000	1.50	1.50	150
Unsuccessful Charge to Debtors (per entry)		50,000	15.00	15.00	1,500
Standing Orders					
Standing Order Set-Up/ Amendment (within NCBA)		5,000	1.50	1.50	150
Standing Order Set-Up/ Amendment (to other banks)		10,000	3.00	3.00	300
Standing Order (within NCBA)		Free			
Standing Order (to other banks)		Dependant on mode of transfer; Refer to outward payments tariff			
Standing Order (unpaid)		100,000	25.00	25.00	300
Statements					
Monthly Statements		Free			
Interim/ Additional/ Duplicate Statement (per account per month)		5,000	1.50	1.50	150
MT 940 Statements (per account per month)		50,000	15.00	15.00	1,500
Domestic Payments - In Branch					
Inward Electronic Funds Transfer (EFT)		3,000	1.00	1.00	100
Inward Real Time Gross Settlement (RTGS)		3,000	1.00	1.00	100
Outward Electronic Funds Transfer (EFT)		5,000	1.50	1.50	150
Outward Real Time Gross Settlement (RTGS)		25,000	5.00	5.00	700
Internal Account Transfers		Free			
Recall of funds (On customer request)		25,000	5.00	5.00	700
Salary Processing (within NCBA per entry)		Free			
Salary Processing (via EFT per entry)		5,000	1.50	1.50	150
Salary Processing (via RTGS per entry)		25			

CORPORATE BANKING TARIFF GUIDE

PRODUCT SERVICE	BANK TARIFF					PRODUCT SERVICE	BANK TARIFF					PRODUCT SERVICE	BANK TARIFF					
	UGX	USD	EUR	GBP	KES		UGX	USD	EUR	GBP	KES		UGX	USD	EUR	GBP	KES	
NCBA BUSINESS & CORPORATE ACCOUNT						Domestic Payments - In Branch						TRADE FINANCE						
Account Opening Balance	500,000	500	500	500	50,000	Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100	Import/Outward/ Local Letters of Credit						
Minimum Balance		NIL				Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100	LC Issuance/Establishment Fee (Cash Covered)	0.75% per establishment, Min UGX 200,000					
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000	Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150	LC Issuance/Establishment Fee (Non Cash Covered)	1.0% per establishment, Min UGX 200,000					
Features/ Benefits for NCBA Business & Corporate Account Holders						Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700	LC Commission (Cash covered) - charged upfront	0.5% per quarter, Min UGX 200,000					
Access to account through online banking						Internal Account Transfers						Free	LC Commission (Non-Cash covered) - charged upfront	1% per quarter, Min UGX200,000				
* Standard Tariff applied for other transactions						Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700	LC Amendment - Terms and Conditions	UGX 100,000 Flat					
NCBA CORPORATE ACCOUNT						Salary Processing (within NCBA per entry)						Free	LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000				
Account Opening Balance	200,000	100	100	100	10,000	Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	150	LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000					
Minimum Balance		NIL				Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700	LC Swift charges	USD 30 USD 100 Flat					
Monthly Ledger fee	15,000	5.00	5.00	5.00	500	Mobile Transactions (Single & Bulk) per entry	3,000				N/A	Discrepant fee per set of documents presented						
Features/ Benefits for NCBA Corporate Account Holders						School Fees Processing	2,500	1.00	1.00	1.00	100	Cancellation Fee	N/A					
Access to account through online banking						URA Payment Fee	3,000	1.00	1.00	1.00	100	Transferable LC Charge (of transfer amount)	0.5% Min UGX 100,000					
* Standard Tariff applied for other transactions						Cross Border Payments - In Branch						LC Payment/Reimbursement Fee	0.25% Min UGX 100,000					
NOT FOR PROFIT ACCOUNT						Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000	Export/Inward/ Local Letters of Credit						
Account Opening Balance	100,000	100	100	100	5,000	East African Payments (Regional) RTGS	30,000	10.00	10.00	10.00	1,000	Export LC/LC Amendment Advising Charges - NCBA Bank Clients	UGX 100,000 Flat					
Minimum Balance		NIL				Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00	30.00	3,500	Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	USD 100 Plus Swift Charges					
Monthly Ledger fee		NIL				Amendment of Instructions	30,000	10.00	10.00	10.00	1,000	Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000					
Features/ Benefits for Not For Profit Account Holders						Tracers & Chasers	60,000	15.00	15.00	15.00	2,000	Discrepancy fee per set of documents presented	N/A					
Free cheque books						Returned Funds (to other banks)	30,000	10.00	10.00	10.00	1,000	LC Transfer (based on Amount transferred)	0.5% Min UGX 100,000					
No ledger fees						Recalling Funds (from other banks)	30,000	10.00	10.00	10.00	1,000	Export LC Document Handling Fee	0.3% Min UGX 100,000					
Free OTC withdrawals						Inter Account Transfer (NCBA Group)						Free	Export LC Payment	N/A				
Access to account through Online banking						Online Payments						Export LC Discounting/Negotiation Fee	0.5% Min UGX 100,000					
Free transfers						Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100	Export LC Discounting/Negotiation interest	As Per Banking Facility Letter					
Dedicated Relationship Manager						Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500	Courier Fees (Within Kampala)	UGX 30,000 Flat					
No charge per entry						Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000	Courier Fees (Outside Uganda)	USD 65 Flat					
* Standard Tariff applied for other transactions						Internal Account Transfers						Free	Trade Loans					
INTEREST BEARING ACCOUNT						Salary Processing (via EFT per entry)	3,000	1.00	1.00	1.00	100	Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter					
Account Opening Balance	20,000,000	10,000	10,000	10,000	500,000	Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500	Invoice Discounting Interest rate	As Per Banking Facility Letter					
Minimum Balance		NIL				Petty Cash (Known Agent)						Free	Short Term Loans Interest rate	As Per Banking Facility Letter				
Minimum Balance To Earn Interest	100,000,000	25,000	25,000	25,000	2,500,000	Petty Cash (Third Party Encashment)	30,000	10.00	10.00	10.00	1,000	Supplier Finance/Reverse Factoring	As Per Banking Facility Letter					
Monthly Ledger fee	25,000	10.00	10.00	10.00	1,000	Mobile Transactions - Single pay out per entry	2,000				N/A	Trade Loans Handling /Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter					
Over The Counter withdraw per transaction						Mobile Transactions - Bulk payment per entry	1,500				N/A	Bills for Collection						
Features/ Benefits for Interest Bearing Account Holders						URA Payment	2,000				N/A	Import Bills for Collection Handling Fees	0.25% Min UGX 100,000					
No monthly ledger fees for balances above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000 KES 2,500,000						Search Fees						Swift Charges	USD 30					
Tiered credit interest for UGX balances of 100M and above						Company Search						As Per Service Provider	Acceptance commission if usance	UGX 60,000				
Access to account through Online banking						Account Sweeping						Extension Request	UGX 100,000 Flat					
* Standard Tariff applied for other transactions						Sweep Set up/ Amendment Charge	20,000	5.00	5.00	5.00	600	If discharged unpaid (closing fee)	UGX 60,000					
Cash Deposits - Per Transaction						Sweeping Charge (within NCBA)						Free	Delivery and release of goods	UGX 60,000 + revenue stamp				
Cash Deposits (via NCBA branches)	Free	0.5% for amounts above USD 10,000 or equivalent				Sweeping Charge (other bank)	0.5% of the amount; Min UGX15000 or equivalent					Free	Holding charges	UGX 100,000 + notary charge				
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free	N/A			Certificates						Bonded goods per consignment	UGX 80,000 + actual warehouse charges					
Cash Deposits (via Agent Banking outlets)	Free	N/A				Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1,500	Past Due Import Bills for Collection	UGX 50,000 per month					
Cash Deposits (for Cross Border transactions)*	35,000	10.00	10.00	10.00	1,000	Certificate Of Balance (per request)	50,000	15.00	15.00	15.00	1,500	Bill AVALISATION per quarter - charged upfront	0.5% Min UGX 100,000					
*FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited						Banker's Opinion(per request)	50,000	15.00	15.00	15.00	1,500	Export Bills for Collection - Handling Charges	0.25% Min UGX 100,000					
Coin Deposits	Free	N/A				Letters of Reference/ Introduction/ Recommendation(per request)	50,000	15.00	15.00	15.00	1,500	Export Bills for Collection - Amendment	UGX 100,000 Flat					
Cash Withdrawals - Per Transaction						Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00	30.00	30.00	3,000	Tracers	USD 35 Flat					
Over-The-Counter (OTC) - NCBAU Account	2,000	*Amounts below USD 1,000 (or equivalent) - Free				General Services						Export Bills Courier Fees (Outside Uganda)	USD 65 Flat					
Over-The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600	Account Opening						Free	Bonds and Guarantees					
Amounts of USD 1,000 & above (or equivalent) - 0.25% of value "						Account Closure						Free	Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% Min UGX 100,000				
CHEQUES						E-mail Indemnity						Free	Guarantee Issuance/Establishment Fee (No Cash Cover)	1% Min UGX 100,000				
Cheque Deposits (Local Clearing)						Free	Voucher Retrieval (per item)	10,000	3.00	3.00	3.00	300	Commission per quarter (Cash Cover) - charged upfront	0.5% Min UGX 200,000				
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000	Verification of Letters of Administration						As Per Service Provider	Commission per quarter (No Cash Cover) - charged upfront	1% Min UGX 200,000				
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500	CCTV Viewing (per session)	50,000	15.00	15.00	15.00	1,500	Guarantee Amendment - Terms and Conditions	UGX 100,000 Flat					
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000	Bid Application Fee (Government Securities)	20,000				N/A	Guarantee Amendment - Amount & Tenor (Cash Cover)	0.5% per quarter Min UGX 100,000					
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700	Interest Payable						Guarantee Amendment - Amount & Tenor (No Cash Cover)	1% Min UGX 200,000					
Post Dated Cheque	25,000	5.00	5.00	5.00	700	Fixed Deposits Accounts						Negotiable	Unsecured bid bonds - Issuance/ establishment fee	1% Min UGX 100,000				
Returned Cheque (insufficient funds)	150,000	40.00	40.00	40.00	4,500	Call Deposit Accounts						Negotiable	Unsecured bid bonds - Commission per quarter	0.5% Min UGX 200,000				
Returned cheque (effects not cleared)	150,000	40.00	40.00	40.00	4,500	Lending Rates						Negotiable	Comfort Letter or Line of Credit Letter	UGX 50,000				
Returned cheque (technical)	25,000	5.00	5.00	5.00	700	Unauthorized Overdrawn Account						BLR + 15%	Guarantee Amendment (other banks)	USD 100 Plus Swift Charges				
Returned cheque by other banks						Free	MTN Mobile Money Super Agency Charges						Swift Charges	USD 30				
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000	Cash Withdrawal (Per entry)	3,000				N/A	Inward/Foreign Guarantee Against Counter Indemnity	0.5% per quarter Min USD 100					
Cheque Collection						Free	Cash Withdrawal NCBA Customer (Per entry)	Free				N/A	Inward Guarantee Advising	0.025% Min USD 200				
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500	Cash Deposit	2,000				N/A	Inward Guarantee Advising - other banks	UGX 200,000 + Swift Charges					
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600	Loan Related Charges						Guarantee Cancellation Before Expiry	UGX 6,000					
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700	Loan/Advance Application Fee	Free				N/A	Guarantee Sealing Fee	UGX 35,000					
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500	Loan/Advance Annual Management Fee (annual)	1% -3% of the Loan value				N/A	NB:						
Drafts Cancellation	20,000	5.00	5.00	5.00	600	Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance: Min UGX 60,000				N/A	• All charges for unsecured bid bonds to be picked upfront for entire Guarantee tenor						
Direct Debits						Loan/Advance /Commitment Fee	Free				N/A	• All charges are exclusive of Government Excise Duty						
Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150	Loan/Advance Arrangement Fee	1% - 3% of the Loan value				N/A	Effective date - 1st January 2021						
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150	Loan/Advance Renewal Fee	1% -3% of the outstanding facilities				N/A							
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500	Loan/Advance Processing/Admin Fee	Free				N/A							
Standing Orders						Loan Restructuring Fee	1-3% of outstanding facilities				N/A							
Standing Order Set-Up/ Amendment (within NCBA)	5,000	1.50	1.50	1.50	150	Loan Statement per page	5,000	1.50			N/A							
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)						Free	Insurance Fee	As Per Service Provider			N/A							
Standing Order (to other banks)	Dependent on mode of transfer; Refer to outward payments tariff						Legal Fee	As Per Service Provider			N/A							
Standing Order (unpaid)	100,000	25.00	25.00	25.00	300	Loan Default Penalty Interest	BLR + 15%				N/A							
Statements						Valuation Fee	As Per Service Provider			N/A								
Monthly Statement						Free	CRB Inquiry Fees	20,000	5.00			N/A						
Interim/ Additional/ Duplicate Statement (per page)	5,000	1.50	1.50	1.50	150	CRB Statement per page	5,000	1.50			N/A							
MT 940 Statements (per account per month)	50,000	15.00	15.00	15.00	1,500	Early Repayment Fee	10% of outstanding amount			N/A								
						Other Loan Related Charges	As Per Agreement			N/A								



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Licence Number A1.026
Customer deposits are protected by the Deposit Protection Fund of Uganda