



PERSONAL ACCOUNTS FREQUENTLY ASKED QUESTIONS

1. Which type of accounts can I open at NCBA?

- Savings accounts
- Current Accounts

The account can be in local or in the following foreign currencies – GBP, KES, USD

2. How long will it take to open my account?

Your account will be instantly opened and an NCBA account number provided immediately upon visiting any of our branches for application.

3. What do I need to open an NCBA account?

Below are the documents required to open an account;

- Identification documents: International passport (for foreigners), National ID (Nationals)
- One passport size color photo
- Letter of introduction from a referee who holds a bank account; or Account holder with NCBA for at least the last 6 months or current employment contract from reputable and well known employer; or letter from a practicing advocate; or 6 months' bank Statement from other banker
- Confirmation of residential address: utility bill, tenancy agreement or Letter from Employer or Lawyer Listed in NCBA's panel confirming residential address
- Resident/ work permit for foreigners.
- Letter from Embassy or parent firm and immigration documentation for Non-residents
- Alien ID for refugees
- Completion of internal documentation such as account opening forms, Key Facts Documents among others
- For Children Account – Original Birth Certificate



4. How will I withdraw or Deposit money to my NCBA account?

- Send money from mobile money wallet to a NCBA Account through the mobile telecom networks USSD as below:
- MTN USSD Code *165*
- Airtel USSD code *185# and follow prompts
- Over the counter at the branch
- EX CBA customers can also access their accounts *212# while EX NC customers can access their funds *268#.

5. How long will it take to get an ATM card

Cards are issued instantly unless advised otherwise.

6. Where can I find an ATM for my bank?

NCBA ATM services are available all NCBA Bank ATMs, Visa and Interswitch branded ATMS

7. Will I get multiple cards for my joint account?

Each joint account holder will get a card

8. If my ATM card has been stolen/lost. What should I do?

Report the loss or theft of your ATM card to the card Team through the toll free numbers; **0800222123/ 0800222123/+256 312188400** as quickly as possible for blocking.

To replace the card, it will take 4 working days*****

9. How long will it take to get a cheque book?

It takes 4 working days to get a cheque book.

10. How long will it take to access mobile and internet banking?

Both internet and mobile banking credentials will be received on the same day.

11. Can I set up standing order payments and direct debits?

You can set up standing payments from your account. The best way to do this is to register for Internet or issuing a signed instruction at any of our branches.

Direct debits can only set up by a merchant through their bank.

12. What is the difference between standing order payments and direct debits?

A standing order payment is a recurring payment that you set up to pay a commitment, such as your rent or a loan. It is easy to set up and you can change it as you wish.

A direct debit is a payment established through a particular merchant, where you have authorized them to draw funds from your account. For example, you can arrange a direct debit for your insurance premiums each month.

13. How often will I get my banks statements?

All account statements are delivered on email. For current accounts the statement will be delivered on monthly basis while the savings account statements are delivered on quarterly basis to the email in the bank record.

14. How is interest calculated on my savings account?

Interest is calculated daily and paid quarterly

15. How can I make withdrawals from my savings account? How many withdrawals can I make annually from the account? Will I access the account on both mobile and internet banking?

Account withdrawals can be done through any of our NCBA Uganda branches. There is no limitation to the number of withdrawals however extra withdrawals beyond the stipulated times attract a charge as per the tariff.

You can access your account on both mobile and internet banking on request.