RETAIL TARIFF GUIDE

	Hey	uco	CDD	FUD	V.F.C
BUSINESS ACCOUNTS	UGX	USD	GBP	EUR	KES
Opening Balance Current Ad SME	200,000	100	100	100	2,000
Collection Account NGO Account	NIL 200,000	NIL 100	NIL 100	NIL 100	NIL 5,000
Community Account Minimum Operating Balance	50,000 e	NIL	NIL	NIL	NIL
SME Collection Account	50,000 NIL	15 NIL	12 NIL	12 NIL	1,500 NIL
NGO Account Community Account	NIL 50,000	NIL NIL	NIL NIL	NIL NIL	NIL
Community Account breach fee/penalty below minimum balance	10,000	N/A	N/A	N/A	N/A
PERSONAL ACCOUNTS Opening Balance Personal	Current Accounts				
Personal Current Accounts (Pay as You Go & Bundled)	100,000	50	50	50	1,000
Diaspora Current Account	20,000	50	50	50	600
Advantage Gold Account Advantage Platinum Account	100,000	30	N/A N/A	N/A N/A	N/A N/A
Opening Balance Other Personart UGX Only	sonal Accounts 20,000	N/A	N/A	N/A	N/A
UG Bank Simba Savings UGX Only	20,000	50 N/A	50 N/A	50 N/A	600 N/A
Cub Account UGX Only Youth Account	20,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Central Securities Depository(CSD Account)	Free	N/A	N/A	N/A	N/A
Minimum Operating Balance Personal Current	e 20,000	50	50	50	600
Accounts (Pay as You Go & Bundled)	20,000	50	50	50	800
Diaspora Current Account UG Bank	20,000	50	50	50	600
Smart UGX Only Simba Savings UGX Only	20,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
KCBU Cub Account UGX Only	20,000	N/A	N/A	N/A	N/A
Advantage Gold Account Advantage Platinum	50,000	15 30	N/A N/A	N/A N/A	N/A N/A
Account Youth Account	5,000	N/A	N/A	N/A	N/A
Monthly Maintenance Fees SME pay as you go account	N/A	N/A	N/A	N/A	N/A
SME Bundled Personal Bundled	50,000	100	20	20	1,000
Current Account Personal Pay as you go	N/A	N/A	N/A	N/A	N/A
Diaspora Current account	NIL	NIL	NIL	NIL	NIL
Diaspora Savings account Smart Account	2,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A
UG Bank account Simba Account	5,000 NIL	5 N/A	5 N/A	5 N/A	600 N/A
KCB Cub Account Youth Account	NIL N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Advantage Gold Account Advantage Platinum	50,000	15	N/A N/A	N/A N/A	N/A N/A
Account TRANSACTIONAL FEES					
OTC Personal Pay as you	Amount	Amount	Amount	Amount	Amount
go Current account	below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	below 1,000-USD 0.25%; other amount -0.5% of transaction amount max 3,000	below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	100,000 KES 0.25%; other amount -0.5% of transaction amount max 5,000
OTC UG Bank Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1,000- USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC SME Business Pay as you go Current Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	Amount below 1,000- USD 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000-GBP 0.25%; other amount -0.5% of transaction amount max 3,000	Amount below 1,000- EUR 0.25%; other amount -0.5% of transaction amount max 3,000	Amount 100,000 KES 0.25%; other amount -0.5% of transaction amount max 3,000
OTC Diaspora Current Account	20,000	6	5	5	600
OTC Smart Account	Amount below UGX 2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000	N/A	N/A	N/A	N/A
OTC NGO Account OTC Community Account	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Youth Account	Amount below UGX	N1/A		N/A	N/A
	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at	N/A	N/A		ŕ
Access to advantage suite for non-advantage	2m-UGX 12,000 Other amount -0.25% of transaction	28	20	24	300
Access to advantage suite for non-advantage customers Cheques	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000			24	
suite for non-advantage customers Cheques Foreign cheque for collection	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000	28	20	5	300
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds)	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000	28 6 6	20 5 5	5	300 600 600
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000	28 6 6 0.5 8	20 5 5 0.5 7	5 5 0.5 7	300 600 600 40 900
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000	6 6 0.5 8 4% of withdrawal amount:	5 5 0.5 7 4% of withdrawal amount:	5 5 0.5 7 4% of withdrawal amount:	300 600 600 40 900 4% of withdrawal amount:
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8	5 5 0.5 7 4% of withdrawal amount: Min 7 7	5 0.5 7 4% of withdrawal amount: Min 7 7	300 600 600 40 900 4% of withdrawal amount: Min 900 900
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque-	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8	5 5 0.5 7 4% of withdrawal amount: Min 7	5 0.5 7 4% of withdrawal amount: Min 7	300 600 40 900 4% of withdrawal amount: Min 900
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 8	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7	5 5 0.5 7 4% of withdrawal amount: Min 7 7 45	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 Je 20,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque-insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer Draft cancellation/	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 8	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45	5 0.5 7 4% of withdrawal amount: Min 7 7 45	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer Draft issuance-non KCBU customer	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 5	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A	300 600 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque-insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Chequentechnical reasons Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement Interim statement-per	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 5	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A	300 600 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000 10,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 3	20 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Chequentechnical reasons Bank Drafts/Bankers Chequentechnica	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000 10,000 NIL 10,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 55 8 5 3 NIL 3	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5	300 600 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A N/A NIL 300
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Chequents of the customer Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement Interim statement-per page Previous month statement-per page E-statement -IBANK In branch Transactions Cash Deposit - per	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 20,000 De 20,000 10,000 NIL 10,000	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 3 NIL 3 NIL 0-5,000	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL	5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A N/A NIL 2.5	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A NIL 300 300 NIL
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque-insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement Interim statement-per page Previous month statement-per page E-statement -IBANK In branch Transactions Cash Deposit - per transaction	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000 10,000 NIL 10,000 NIL	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 3 NIL 3 NIL	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL	5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL	300 600 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A N/A NIL 300 300 NIL
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque-insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Cheque Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement Interim statement-per page Previous month statement-per page E-statement -IBANK In branch Transactions (i) Cash Transactions Cash Deposit - per transaction Cash Deposit- Cash Deposit-	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 200,000 20,000 10,000 NIL 10,000 NIL NIL	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 8 5 5 3 NIL 3 NIL 0-5,000 ((Free) > 5,000 (0.25% of amount min. USD 10) 0.50% 0.5% Min.	20 5 5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL 0-5,000 ((Free) > 5,000 (0.25% of amount min. GBP 10)	5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL 0-5,000 (Free) > 5,000 (0.25% of amount min. EUR 10)	300 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A NIL 300 300 NIL 0-700,000 (Free) > 700,000 (0.25% of amount min. KES 1,000)
suite for non-advantage customers Cheques Foreign cheque for collection Inward cheque handling fee(insufficient funds) Cheque leaf Counter leaf Withdrawals against uncleared effects Stop payments Unpaid cheque - insufficient funds Unpaid cheque - insufficient funds Unpaid cheque-technical reasons Bank Drafts/Bankers Chequentes of the customer Draft issuance-KCBU customer Draft cancellation/repurchase Account Statement Monthly statement Interim statement-per page Previous month statement-per page E-statement -IBANK In branch Transactions (i) Cash Transactions Cash Deposit - per transaction Cash Deposit Small bills(<20\$)	2m-UGX 12,000 Other amount -0.25% of transaction amount capped at max.UGX 30,000 UGX 100,000 20,000 1,200 30,000 4% of withdrawal amount: Min 30,000 35,000 200,000 30,000 Je 20,000 10,000 NIL 10,000 NIL NIL NIL	28 6 6 0.5 8 4% of withdrawal amount: Min 8 8 55 3 NIL 3 3 NIL 0-5,000 (Free) > 5,000 (0.25% of amount min. USD 10) 0.50%	20 5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL 0-5,000 (Free) > 5,000 (0.25% of amount min. GBP 10) NIL	5 5 0.5 7 4% of withdrawal amount: Min 7 7 45 7 N/A N/A N/A NIL 2.5 2.5 NIL 0-5,000 (Free) > 5,000 (0.25% of amount min. EUR 10) NIL	300 600 600 40 900 4% of withdrawal amount: Min 900 900 5,500 900 N/A N/A N/A NIL 300 300 NIL 0-700,000 (Free) > 700,000 (C25% of amount min. KES 1,000) NIL

(ii) Transfers Account to account transfer KCBU/	1,000	0.3	0.3	0.3	NIL
KCBU					
Intercompany transfer- KCB to KCB Group	25,000	8	7	7	700
Payments to Mobile Money	2,000	N/A	N/A	N/A	N/A
Outward EFT Outward RTGS	5,000 23,000	1.5	1.5	1.5	200 600
Swift/Telegraphic transfers-outward	100,000	28	20	24	3,000
East African Payments Telegraphic transfers-	30,000 255,000	8 75	7 55	7 65	900
amendment Outward TTs Recalled	35,000	10	10	10	1,000
Outwards TT-any other investigation- or tracer	35,000	10	10	10	1,000
(iii) Inward Transfers Inward EFT	3,000	1	1	1	100
Inward RTGS	3,000	1	1	1	100
Swift/Telegraphic transfers-inward	35,000	10	8	8	1,000
Salary Processing - in	3,000	1	1	1	100
branch KCB To Other Banks (EFT)	5,000	1.5	1.5	1.5	200
Other Banks To KCB Account	3,000	1	1	1	100
Set up fee (per entry)	5,000	1.5	1.5	1.5	200
Standing order execution - KCB beneficiary	5,000	1.4	1	1.4	280
Standing order execution - Intercompany	As per transfer mode	As per transfer	As per transfer	As per transfer	As per transfer
Standing order execution	As per transfer	mode As per	mode As per	mode As per	mode As per
- non KCB Beneficiary	mode	transfer mode	transfer mode	transfer mode	transfer mode
amendment/termination	10,000	3	2.5	2.5	300
Failed standing order - Insufficient funds	150,000	35	25	25	5,000
Direct Debits Set up fee (per debtor)	5,000	1.5	1.5	1.5	200
Successful collection per entry- KCB Debtor	4,000	1	1	1	150
Successful collection per entry- non KCB Debtor	10,000	3	2.5	2.5	300
Amendment/termination Unpaid direct debit -	10,000	3 35	2.5	2.5	300 5,000
inward Unpaid direct debit -	5,000	1.5	1.5	1.5	200
Outward School Fees payments -	2,000	1.5	1.5	1.5	70
inbranch Internet Banking Transactio					
Account to account transfer	500	0.2	0.2	0.2	17
(KCBU TO KCBU) Intercompany transfer-	10,000	3	2.5	2.5	300
KCB to KCB Bulk Payments Mobile	2,000	N/A	N/A	N/A	N/A
Money Outward EFTs	3,000	1	1	1	100
Outward RTGS East African	15,000 20,000	4 N/A	4 N/A	4 N/A	500
Payments(EAPS) Salary Processing	As per transfer				
Telegraphic transfers-	mode 50,000	15	15	15	2,000
outward SWIFT Bill payment(UEDCL/	1,000				
NWSC) Cheque book order	500				
URA URA	2000				
Other SWIFT Correspondent OUR, BEN & SHA tiered pricin		d on transfer ar	mount)		
\$50.01 - \$100.00	\$11.00	\$50,000.01 ≥ \$75,000.00	\$41.00		
\$100.01 ≥ \$2,500.00	\$22.00	\$75,000.01 ≥ \$100,000.00	\$43.00		
\$2,500.01 ≥ \$5,000.00	\$28.00	\$100,000.01 ≥	\$45.00		
\$5000.01 ≥ \$20,000.00	\$34.00	\$250,000.00 \$250,000.01	\$46.00		
\$21,000.01 ≥ \$50,000.00	\$38.00	\$500,000.00			
OUR, BEN & SHA tiered pricir	ng (EUR)				
≤€30 ≤€2,500	€ 0.00 € 3.50				
≤ €10,000 ≤ €25,000	€ 7.00 € 10.00				
Above €25,000	0.10% Max €50,Min €25				
OUR, BEN & SHA tiered pricir ≤£30					
≤£2,500	£3.50				
≤ £10,000 ≤ £25,000	£7.00 £10.00				
Above £25,000	0.10% Max £50, Min £25				
MOBILE BANKING Mobi loan	Loan tenure - 30				
	uuys.				
	days. Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding				
	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge				
KCB /Airtel Float financing URA School Fees Payments	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission				
URA School Fees Payments Balance Inquiry	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIIL				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV Standing Order Set up Chequebook Initiation	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIIL NIIL 500				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV Standing Order Set up Chequebook Initiation	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000 2,000				
financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIIL NIIL 500 1,000 2,000 500				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000 2,000 500				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001 -125,000 125,001-250,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIIL NIIL 500 1,000 1,000 2,000 500 Amount 500 1,500 2,000 2,500				
financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000 2,000 500 Amount 500 1,500 2,000 2,500 3,000 4,000				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL S00 1,000 1,000 2,000 500 Amount 500 1,500 2,500 3,000 2,500 3,000				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000 1,000,001-2,000,000 2,000,001-3,000,000 3,000,001-4,000,000	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000 2,000 500 Amount 500 1,500 2,000 2,500 3,000 4,000 5,000 6,000 8,000				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee- Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000 1,000,001-2,000,000 2,000,001-3,000,000 3,000,001-4,000,000 4,000,001-5,000,000 ATM Transactions and Debit	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL S00 1,000 1,000 2,000 500 Amount 500 1,500 2,500 3,000 4,000 5,000 6,000 8,000 9,000 card fees				
URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000 1,000,001-2,000,000 1,000,001-3,000,000 3,000,001-5,000,000 ATM Transactions and Debit Card Issuance/Replacement	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL NIL 500 1,000 2,000 500 Amount 500 1,500 2,000 2,500 3,000 4,000 5,000 6,000 8,000 9,000 card fees	5	N/A	N/A	N/A
financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-1,000,000 1,000,001-2,000,000 2,000,001-3,000,000 3,000,001-4,000,000 4,000,001-5,000,000 ATM Transactions and Debit Debit Card Issuance/	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL S00 1,000 1,000 2,000 500 Amount 500 1,500 2,500 3,000 4,000 5,000 6,000 8,000 9,000 card fees	5 N/A	N/A N/A	N/A N/A	N/A N/A
financing URA School Fees Payments Balance Inquiry Airtime top-up Internal transfers Digital channels Administration fee-Digital lending products Pay TV Standing Order Set up Chequebook Initiation BANK TO WALLET Transaction band 0-5,000 5001-60,000 60,001-125,000 125,001-250,000 250,001-500,000 500,001-3,000,000 1,000,001-2,000,000 3,000,001-3,000,000 4,000,001-5,000,000 ATM Transactions and Debit Card Issuance/ Replacement Cash Deposit	Interest charged: 9%. Loan tenure - 60 days. Interest charged: 16%. Loan tenure - 90 days. Interest charged: 24%. Penalty: 0.5% daily for 30 days on outstanding balance Min. Amount - UGX 10,000 Max. Amount - UGX 5,000,000 Commission charge -300 Penalty fees of 3,000 -Flat fee 2,000 Ugx 2,000 flat fees NIL NIL 500 1,000 2,000 500 Amount 500 1,500 2,000 2,500 3,000 4,000 5,000 6,000 8,000 9,000 card fees 15,000 NIL				-

Balance Inquiry-VISA ATM International Monthly Visa debit card	2,500	1			
fee Debit card withdrawal- nterswitch ATM	1,700				
nterswitch ATM Debit card withdraw - Visa/Mastercard	5,000				
Domestic ATM Debit card withdraw	12,000				
- Visa/Mastercard nternational ATM					
Other bank ATM Access fee - Mastercard/Visa Domestic	10,000				
Other bank ATM Access fee - Mastercard/Visa	15,000				
nternational ATM/Debit Card	1,200				
Withdraw KCB ATM Cardless Withdraw KCB	1,000				
Credit cards					
Card Issuance - Visa Gold/Infinite	UGX 50,000				
Card replacement-Visa Gold/Infinite Annual fee-Visa Gold	25,000				
Annual fee-Infinite	200,000				
Bounced direct debit Delayed payment	30,000 50,000				
Cash Advance	6% of withdrawn amount				
Over limit charge nterest rate-Visa Gold	50,000 3.5% per month				
nterest rate-Visa Infinite	3.5% per month 0.8% of the utilised				
Other services on Mobile b	amount				
NWSC School Fees	1,000	1	1	1	70
URA	2,000	1	I	1	70
City Council Fees JEDCL	2,000 1,000				
NSSF AGENCY BANKING	NIL				
Cardless Withdrawals/UED Transaction band	Amount				
<10,000	1,000				
10,001-60,000 60,001-150,000	1,200 1,500				
150,001-225,000 225,001-300,000	1,800 2,200				
300,001-600,000	2,600				
1,000,001-2,500,000	3,500 4,500				
Above 2,500,000 NWSC/URA	6,000				
Transaction band	Amount 2,300				
10,001-60,000	3,000 3,500				
150,001-225,000	4,000				
225,001-300,000 300,001-600,000	4,500 5,000				
600,001-1,000,000 1,000,001-2,500,000	5,500 6,000				
Above 2,500,000 ABC Deposits to KCB	6,500				
1,000 - 10,000	1,000				
10,001-60,000 60,001-150,000	1,200				
150,001-225,000 225,001-300,000	1,800				
300,001-600,000 500,001-1,000,000	2,300 2,600				
1,000,001-2,500,000	3,300				
2,500,000-5,000,000 Other services	4,000				
KCB Pay	2% Mobile Money, 3% Cards on collection				
Account opening	NIL				
Balance inquiry Mini-statement	1,000				
School fees Merchant Service	2,000	1	1	1	70
Commission LOAN FEES					
Application fees Business Loans	50,000	15	12	12	1,500
Personal Loans Credit Reference Bureau	25,000 15,000	7	5	5	700
Fees(CRB) - Inquiry Facility Fees					
Arrangement Fees	1%-3% Min 100,000 Ugx				
Legal fees	Actual Fees incurred				
Annual Review -Term lending	0.5% of outstanding				
Utilization/Draw down	amount as at review date 0.25%				
Utilization/Draw down fees(Revolving limits) Restructuring fees	0.25% 2% of restructured				
Restructuring fees nvoice /certificate	2% of restructured amount 2% min 120,000				
discounting Short term	3% of Min 50,000				
accommodation (unsecured)					
PO/contract Financing Drawing against	2% min 120,000 3% of advance				
uncleared effects	amount;Min 50,000				
Early repayment-Loan	NIL				
Personal Loans Credit Life	1% Maximum Min. 0.45% - Max.				
Penalty Interest	1.4%				
Penalty Interest-Loans and advances	Effective rate+ 5%				
Penalty Interest-Short term accommodation	Effective rate+ 10%				
Penalty interest- Excesses/unarranged	Effective rate+ 5%				
Penalty Interest- Drawings against uncleared effects	Effective rate+ 10%				
Discharge of Mortgage	20,000	6	5	5	600
Replacement of discharge of mortgage	20,000	6	5	5	600
Replacement of other security documents Other services					330
Audit confirmation Report	30,000	8	7	7	900
Company search fees- business accounts	60,000				
Certificate of balance Account closure	30,000 20,000	8	7 5	7	900
Account closure Internet Banking token issuance/replacement	50,000	15	12	12	1,500
	50,000	15	12	12	1,500
	20,000	6	5	5	600
subscription Letter of	<u></u>	6	5	5	600
Subscription Letter of recommendation Retrieval of old voucher/	20,000				1,500
Letter of recommendation Retrieval of old voucher/cheque Retrieval of CCTV	20,000	15	12	12	1,500
Business club- subscription Letter of recommendation Retrieval of old voucher/ cheque Retrieval of CCTV footage Safe custody-per quarter Confirmation of letter of		15	7	7	900
Subscription Letter of recommendation Retrieval of old voucher/cheque Retrieval of CCTV footage Safe custody-per quarter	50,000	8	7	7	

Issuance fee: cash covered	0.5% min. UGX 100,000
Issuance fee: non cash covered	1% min. UGX 100,000
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000 charged upfront at start of quarter
Quarterly fee: non cash covered	1% per quarter min. UGX 180,000 charged upfront at start of quarter
Confirmation fee SWIFT charges	0.4% per quarter min. US\$ 100 100,000 28 20 24 3,000
Handling fee	0.25% min. UGX 100,000
Amendment fee: Terms and conditions	UGX 100,000
Amendment fee: Amount and tenor	0.5% per quarter min. UGX 100,000
Discrepancy fee	US\$ 100
Reimbursement fee Advance endorsement of airway bill	US\$ 100 US\$ 40
Export letters of credit	0.5% min. UGX 100,000
covered Issuance fee:non cash	1% min. UGX 100,000
covered	
Quarterly fee: cash covered	0.5% per quarter min. UGX 180,000 charged upfront at start of quarter
Quarterly fee:non cash covered	1% per quarter min. UGX 180,000 charged upfront at start of quarter
Confirmation fee Advising fee(Within)	0.4% per quarter min. US\$ 100 US\$ 40
Handling fee	0.4% min. UGX 100,000
SWIFT charges	100,000 28 20 24 3,000
Courier fee Amendment fee: Terms	As per courier charges UGX 100,000
and Conditions Amendment fee:	0.5% Per quarter min. UGX 100,000
Amount and Tenor Reimbursement fee	US\$ 100
Letter of Credit transfer	0.5% min. UGX 100,000
Bonds & Guarantees Secured	
Issuance fee: Cash	0.5% min. UGX 100,000
covered Issuance fee:Non Cash	1% min. UGX 100,000
covered Quarterly fee: Cash	0.5% per quarter min. UGX 180,000 charged upfront at start of quarter
covered Quarterly fee:Non cash	1% per quarter min. UGX 180,000 charged upfront at start of quarter
covered Confirmation fee	UGX 50,000 or FCY equivalent
Letter of Comfort	UGX 100,000 or FCY equivalent
Amendment fee: Term and conditions	UGX 100,000 or FCY equivalent
Amendment fee: Amount/Tenor Stamp duties: Bid bonds	0.5% per quarter min. UGX 100,000 UGX 15,000
Stamp duties: Other Guarantees	UGX 100,000
Unsecured bid bonds Issuance fee	0.5% min. UGX 100,000
Quarterly fee	1% per quarter min. UGX 180,000 charged upfront at start of quarter
Confirmation fee	UGX 50,000
	·
Letter of Comfort	UGX 100,000
Amendment fee: Term and conditions	UGX 100,000
Amendment fee: Amount/Tenor	0.5% per quarter min. UGX 100,000
Stamp duty	UGX 15,000
Bills for collection	
Import Bills Handling fee	0.2% min. UGX 50,000
Amendment fee	UGX 100,000
Bill Avalisation	0.5% min. UGX 150,000 per quarter
Bill Validation	0.5% min. UGX 100,000
Past due bills for collection	UGX 50,000 per month
	100,000 28 20 24 3,000
SWIFT charges	
SWIFT charges Export Bills Handling fee	0.2% min. UGX 50,000
Export Bills Handling fee Amendment fee	UGX 100,000
Export Bills Handling fee Amendment fee Courier fee	1
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans	UGX 100,000 US\$ 50 100,000 28 20 24 3,000
Export Bills Handling fee Amendment fee Courier fee SWIFT charges	UGX 100,000 US\$ 50
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate	UGX 100,000 US\$ 50 100,000 28 20 24 3,000 As per Facility Terms
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing	UGX 100,000 US\$ 50 100,000 28 20 24 3,000 As per Facility Terms As per Facility Terms
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate discounting	UGX 100,000 US\$ 50 100,000 28 20 24 3,000 As per Facility Terms As per Facility Terms
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate discounting INVESTOR SERVICES Transaction fees - per	UGX 100,000 US\$ 50 100,000 28 20 24 3,000 As per Facility Terms As per Facility Terms As per Facility Terms
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate discounting INVESTOR SERVICES Transaction fees - per instruction Custody fees - per on AUM(Assets Under Management)	UGX 100,000 US\$ 50 100,000
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate discounting INVESTOR SERVICES Transaction fees - per instruction Custody fees - per on AUM(Assets Under	UGX 100,000 US\$ 50 100,000
Export Bills Handling fee Amendment fee Courier fee SWIFT charges Trade loans Contract Financing Supplier Financing Invoice/Certificate discounting INVESTOR SERVICES Transaction fees - per instruction Custody fees - per on AUM(Assets Under Management) Monthly minimum fee Trustee charge for Assets	UGX 100,000 US\$ 50 100,000 28 20 24 3,000 As per Facility Terms As per Facility Terms As per Facility Terms 10,000 N/A N/A N/A N/A N/A N/A 0.10% N/A N/A N/A N/A N/A N/A

