

CLASSIC SAVINGS Account opening/minimum balance Monthly account management fees Minimum account balance to earn interest REWARD SAVINGS Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month BOA ERO	25,000 3,000 25,000 250,000 250,000	10.0 2.0 10.0	10.0 1.0	EURO 10.0	1.0
Account opening/minimum balance Monthly account management fees Minimum account balance to earn interest REWARD SAVINGS Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month	3,000 25,000 250,000	2.0		10.0	1,00
Monthly account management fees Minimum account balance to earn interest REWARD SAVINGS Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month	3,000 25,000 250,000	2.0		10.0	1 0/
Minimum account balance to earn interest REWARD SAVINGS Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month	25,000 250,000		1.0		
REWARD SAVINGS Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month	250,000	10.0		1.0	10
Account opening/minimum balance Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month			10.0	10.0	1,00
Minimum account balance to earn interest Monthly account management fees Below minimum balance charge per month					
Monthly account management fees Below minimum balance charge per month	250,000	100.0	100.0	100.0	10,00
Below minimum balance charge per month		100.0	100.0	100.0	10,00
	Nil	Nil	Nil	Nil	1
BOA ERO	15,000	7.0	5.0	5.0	1,00
Account opening/minimum balance	5,000	n/a	n/a	n/a	n,
Minimum account balance to earn interest	25,000	n/a	n/a	n/a	n,
Monthly account management fees	2,000	n/a	n/a	n/a	n,
GOLDPLUS SAVINGS					
Account opening/minimum balance	100,000	30.0	20.0	25.0	3,00
Minimum account balance to earn interest	100,000	30.0	20.0	25.0	3,00
Monthly account management fees	Free	Free	Free	Free	Fr
Minimum saving period	3 months	3 months	3 months	3 months	3 mont
Cash withdraw - (Over the counter) Per quarter	1 free	Free	Free	Free	Fr
Each additional Cash withdraw - (Over the counter)	40,000	15.0	10.0	10.0	1,50
FOREXAVE					
Account opening/minimum balance	n/a	10.0	10.0	10.0	1,00
Monthly account management fees	n/a	2.0	1.0	1.0	10
Minimum account balance to earn interest	n/a	10.0	10.0	10.0	1,00
TOTS 2 TEENZ					
Account opening/minimum balance	20,000	4.0	3.0	4.0	40
Monthly account management fees	Free	Free	Free	Free	Fr
Minimum balance to earn interest	50,000	15.0	10.0	15.0	1,50
Minimum balance to qualify for life assurance of elected parent/guardian	200,000	60.0	40.0	50.0	6,00
Cash withdraw - (Over the counter) Per quarter	1 free	Free	Free	Free	Fr
Each additional Cash withdraw - (Over the counter)	7,000	3.0	2.0	2.0	2
YOUNG MULLAH					
Account opening/minimum balance	10,000	1.5	1	1.5	13
Monthly account management fees	Free	Free	Free	Free	Fr
Minimum balance to earn interest	20,000	30	20	25	3,00
MOBILE SAVINGS ACCOUNT	·				
Account opening/minimum balance	1,000	n/a	n/a	n/a	n,
Monthly account management fees	Nil	n/a	n/a	n/a	n,
Minimum balance to earn interest	Nil	n/a	n/a	n/a	n,
Salary processing	1,500	n/a	n/a	n/a	n,
Cash deposits	Nil	n/a	n/a	n/a	n,
CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KI
	UGX	030	ОБР	EURO	KI
STANDARD CURRENT	50.000	150	10.0	15.0	
Account opening balance	50,000	15.0	10.0	15.0	1,50
Monthly account management fees	13,000	4.0	3.0	3.5	3
Transaction fees per entry	2,500	0.7	0.6	0.7	(
EMBASSY STAFF CURRENT					
Account opening balance	50,000	15.0	10.0	15.0	1,50
Monthly account management fees	5,500	1.7	1.3	1.8	17
1st chequebook of 25 leaves	Free	Free	Free	Free	Fr
Salary processing	Free	Free Free	Free Free	Free	Fr

CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KI
STANDARD CURRENT					
Account opening balance	50,000	15.0	10.0	15.0	1,5
Monthly account management fees	13,000	4.0	3.0	3.5	3
Transaction fees per entry	2,500	0.7	0.6	0.7	
REMUNERATED CURRENT					
Account opening balance	5,000,000	15,000	10,000	12,500	1,500,0
Minimum account balance to earn interest	10,000,000	30,000	20,000	25,000	3,000,0
Below minimum balance charge per month	45,000	13.0	8.5	13.5	1,3
Monthly ledger fees	Free	Free	Free	Free	F
SINGLE FEE BUSINESS CURRENT					
Account opening balance	100,000	30.0	20.0	30.0	3,0
Monthly account management fees	50,000	15.0	10.0	15.0	1,3
Cash withdraw - (Over the counter)	Free	Free	Free	Free	F
SCHOOL FEES COLLECTION					
Account opening balance	100,000	n/a	n/a	n/a	
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	
Monthly account management fees	40,000	n/a	n/a	n/a	
EMBASSY/NGO CURRENT					
Account opening balance	250,000	75.0	60.0	70.0	3,
Monthly account management fees	Free	Free	Free	Free	
Below minimum balance charge per month	40,000	15.0	10.0	12.0	1,
Chequebook of 25 leaves	1 Free p.a	1 Free p.a	1 Free p.a	1 Free p.a	1 Free
Cash Withdraws	Free	Free	Free	Free	
INVESTMENT CLUB REMUNERATED CURRENT					
Account opening balance	50,000	n/a	n/a	n/a	
Monthly account management fees	5,000	n/a	n/a	n/a	
Below minimum balance charge per month	15,000	n/a	n/a	n/a	
Minimum balance to earn interest	100,000	n/a	n/a	n/a	
1st chequebook of 25 leaves	Free	n/a	n/a	n/a	
Withdraw (Per month)	3 free	n/a	n/a	n/a	
Each additional withdraw (TT/RTGS/EFT/Counter)	17,000	n/a	n/a	n/a	
SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	1
CLASSIC SAVINGS					
Account opening/minimum balance	25,000	10.0	10.0	10.0	1,
Monthly account management fees	3,000	2.0	1.0	1.0	
Minimum account balance to earn interest	25,000	10.0	10.0	10.0	1,
VSLA CHAMA					
Account opening/minimum balance	50,000	n/a	n/a	n/a	
Monthly account management fees	Free	n/a	n/a	n/a	
Minimum balance to earn interest	50,000	n/a	n/a	n/a	

	MY BUSINESS PACK	SALARY PACK	PUBLIC SERVANT PACK
Opening balance	10,000	10,000	5,000
Minimum account balance - Current account	5,000	5,000	5,000
Minimum account balance - Savings account	5,000	5,000	5,000
Minimum monthly savings amount - (To savings account)	1,000	5,000	5,000
Monthly pack management fee	2,000	7,000	4,000
Standing orders from Current Account to Savings Account	Free	Free	Free
AMBITIONS SAVINGS ACCOUNT			
Account opening balance	Free	n/a	n/o
Minimum account balance - Savings account	10,000	n/a	n/o
Ledger fees	Free	n/a	n/a
Over the counter withdraw per quarter	1 free	n/a	n/a
Each additional withdraw	40,000	n/a	n/o
Minimum standing order amount	20,000	n/a	n/a
Standing orders between other BOA accounts and this account	Free	n/a	n/a

VISA - DEBIT CARD	UGX CHARGES	MOBILE WALLET	UGX CH
Card Issuance	15,000	Registration fee	
VISA card replacement - lost/damaged	15,000	Account balance	
Withdrawal charge (BOA-U ATMs)	700	Mini statement - Last 5 transactions	
Withdrawal charge (other VISA enabled ATMs-Domestic)	5,000	Statement request	
Withdrawal charge (other VISA enabled ATMs-International)	15,000	Request cheque book	
excluding third party charges	13,000	Check cheque book status	
ATM balance enquiry BOA network	Free	ATM card status	
ATM balance enquiry - VISA ATM	1,200	Stop cheque	
Mini statement BOA network	Free	Block ATM card	
Funds transfer	Free	Send money to BOA-U Account	
VISA card management annual fee	24,000	Send money to Mobile No: Unregistered	
Other card services	Free	Send money to Mobile Money (MTN & AIRTEL)	
		Send money to accounts in other banks	
AGENT BANKING	UGX CHARGES	Send SWIFT/TT	
Cash Deposits	Free	BOA ATM cardless withdrawals	
Cash Withdraws	3,000	Get money from Mobile Money (MTN)	
Dill Daymonte	Fran	Airtime purchase on all networks (MTN, Airtel, UTL, Orange)	

Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Startimes)

LOAN RELATED CHARGES				
	UGX	USD	GBP	EUR
Application fees - Individuals (non-business)	65,000	20	12	17
Application fees - business	125,000	36	28	32
Financial card	30,000	10	6	8
CRB Credit Enquiry fees	Actual	Actual	Actual	Actual
Uncleared effects (% of amount)	1%, Min 50,000	1%, Min 14	1%, Min 10	1%, Min 12.5
Facility arrangement charge (percentage of facility amount)	2% Min 65,000	2%, Min 20	2%, Min 12	2%, Min 17
Commitment fees (percentage of unutilized amount - excluding ODs)	1% per quarter	1% per quarter	1% per quarter	1% per quarter
Draw down fee (percentage of facility amount - Certificate Discounting, Import Loans, Invoice discounting, Inventory Financing limits)	0.25%	0.25%	0.25%	0.25%
Credit protection fee (% of amount)	2%	2%	2%	2%
Credit monitoring fee (monthly)	5,000	2.0	1	1.5
Loan statement (per page)	5,000	2.0	1	1.5
Early repayment charge (percentage of repaid amount)	10%	10%	10%	10%
Cooling off charge (percentage of outstanding amount)	5%	5%	5%	5%
Restructuring fees (percentage of restructured amount)	2%	2%	2%	2%
Temporary limit extention (percentage of extended limit)	0.5%	0.5%	0.5%	0.5%
Arrangement Fee - Temporary Overdraft (percentage of facility amount)	2%, Min 100,000	2%, Min 30	2%, Min 20	2%, Min 25
Invoice discounting processing fees	0.25%, Min 100,000	0.25%, Min 30	0.25%, Min 20	0.25%, Min 25
Penalty interest (% over effective rate)	5% p.a	5% p.a	5% p.a	5% p.a
Guarantee processing fee (% of amount) for cash covered guarantees	0.25%, Min 80,000	0.25%, Min 25	0.25%, Min 15	0.25%, Min 20
Guarantee processing fee (% of amount) for non-cash covered guarantees	0.5%, Min 100,000	0.5%, Min 30	0.5%, Min 20	0.5%, Min 25
Guarantee commission (% of amount per quarter)	Below 10M - 2% / Above 10M - 1%	Below 2,900 - 2% / Above 2,900 - 1%	Below 1,900 - 2% / Above 1,900 - 1%	Below 2,500 - 2% / Above 2,500 - 1%
Guarantee amendment/cancellation	50,000	15	10	15
Offer letter cancellation fees	100,000	30	20	25
Security search fees	Actual	Actual	Actual	Actual
Mortgage registration fees	Actual	Actual	Actual	Actual
Insurance premiums	Actual	Actual	Actual	Actual
Legal fees	Actual	Actual	Actual	Actual
Unauthorized excess (% of amount per month)	5%	5%	5%	5%
Discharge of mortgages and other security documents.	50,000	15	10	15
Replacement of mortgage discharge letter	100,000	30	20	30

	CHARGE
IMPORT LETTERS OF CREDIT CHARGES	
100% Cash covered or partially cash covered Letter of Credit establishment commission	0.5% of LC amount, min.(UGX 60,000,\$16, £13, €14) + (UGX 80,000, \$21, £17, €19 SWIFT Charg
Non cash covered Letter of Credit establishment commission (% of LC Value)	1.7% of LC amount, min. (UGX 60,000,\$16, £13, €14) + (UGX 80,000, \$21, £17, €19 SWIFT Charg
Letter of Credit quarterly commission	1%, min. (UGX 60,000,\$16, £13, €14
Confirmation charges by foreign banks	Actue
Letter of Credit Amendments	UGX 70,000, \$18.5, £15, €16.
Discrepancy fees	UGX 770,000, \$200, £160,€18
EXPORT LETTERS OF CREDIT CHARGES	
Export Letter of Credit - advising	UGX 65,000, \$17, £14, €1
Handling fees	0.6% of LC amount, min. (UGX 60,000, \$16, £13, €14
Letter of Credit Amendments	UGX 60,000, \$16, £13, €1
Confirmation where there is a cash margin - quarterly	0.6% of LC amount, min.(UGX 770,000, \$200, £160,€186
Confirmation where there is no cash margin - quarterly	1.4% of LC amount, min. (UGX 770,000, \$200, £160,€186
IMPORT BILLS FOR COLLECTION CHARGES	
Handling commission (% of value whether against acceptance or payment)	0.3% of value, min. (UGX 50,000, \$13, £10.5,€1
Past due commission (in respect of unpaid/unaccepted bills) - 1 month past due	UGX 30,000, \$8, £6.5, €
Past due commission (in respect of unpaid/unaccepted bills) - 2 months past due	UGX 40,000,\$11, £8.5, €9.
Past due commission (in respect of unpaid/unaccepted bills) - 3 months past due	UGX 60,000, \$16, £13, €1
EXPORT BILLS FOR COLLECTION CHARGES	
Payment commission	0.3% of amount min. (UGX 60,000, \$16, £13, €1.
Cancellation charges	UGX 85,000, \$23, £18, €2
Bill discounting - financing of presentations	0.3% of Value Min (UGX 120,000, \$32, £25,€2
FOREIGN BILLS PURCHASED	
Commission on outward foreign cheques sent on collection	0.85% of amount min. (UGX 770,000, \$200, £160,€18
AVALISED BILLS OF EXCHANGE	
Handling commission (% of value whether against acceptance or payment)	0.75% of Value. Min. (UGX 100,000, \$26,£21,€23

	UGX	USD	GBP	EUR	KE
CASH TRANSACTIONS - OVER THE COUNTER					
Cash Deposit - Per transaction	Free	0.3%	0.3%	0.3%	0.3
Cash Withdrawal - Per transaction	3,500	1.0	1.0	1.0	10
STATEMENTS					
E-Statement (email only)	Free	Free	Free	Free	Fre
Printed Statement (per page)	5,000	2.0	1.0	1.0	13
CHEQUES					
Cheque book issuance (per leaf)	800	0.3	0.2	0.2	1.05
Counter cheque leaf	40,000 155,000	11.4 44.0	8.0 30.0	11.0 44.0	1,25
Unpaid cheques - insufficient funds Unpaid cheques - technical reasons	60,000	18.0	11.0	18.0	4,65 1,85
Unpaid cheque - returned by other banks	17,000	5.0	3.0	5.0	50
Cheque stop payments	40,000	11.4	8.0	11.0	1,25
Cancellation of stop payments	20,000	6.0	4.0	6.0	60
Express cheque book charge excluding cheque book charge per leaf (1 day)	20,000	6.0	4.0	6.0	60
PAYMENTS	20,000	0.0	-110	0.0	
Standing order - within BOA	5,000	2.0	1.3	1.5	1.5
Standing order - To other banks (Excluding RTGS,EFT Charges)	13,000	3.9	2.8	3.9	45
Bounced standing order (no funds)	45,000	12.7	8.3	12.7	1,35
Standing order set up charge	3,500	1.0	0.8	1.0	10
Standing order amendment/termination	5,500	1.7	1.0	1.7	16
Bank Cheques/Drafts-Customers	17,000	6.0	3.9	5.0	55
Bank Cheques/Drafts-Non Customers	35,000	11.0	7.2	11.0	1,25
Cancellation/repurchase of Draft	30,000	9.0	6.0	9.0	90
Electronic Funds Transfer (EFT) - outgoing	3,500	1.0	8.0	1.0	10
Electronic Funds Transfer (EFT) - incoming	3,000	1.0	0.7	1.0	10
Unpaid Direct debits (EFTs)	65,000	18.6	14.0	15.5	1,60
Real Time Gross Settlement (RTGS) - outgoing	20,000	7.0	4.0	6.0	60
Real Time Gross Settlement (RTGS) - incoming	3,000	1.0	0.5	1.0	9
Internal account transfers (UGX)	Free	Free	Free	Free	Fre
Salary Processing (per entry)	2,500	1.0	0.5	1.0	7
School Fees Processing (per entry) COLLECTIONS	2,500	1.0	0.4	1.0	7
NWSC	Free	n/a	n/a	n/a	n.
UMEME	Free	n/a	n/a	n/a	n/ n/
URA	2,500	n/a	n/a	n/a	n/
KCCA	2,500	n/a	n/a	n/a	n/
NSSF	Free	n/a	n/a	n/a	n/
DSTV	Free	n/a	n/a	n/a	n/
INTERNET BANKING					
Internet Banking registration	Free	Free	Free	Free	Fre
Internet Banking access	Free	Free	Free	Free	Fre
AGENCE ELITE MEMBERSHIP (PRIVATE BANKING)					
Agence Elite fee (monthly)	50,000	15	11	12	1,25
Non members fee per visit	30,000	8.5	6.5	7	65
VISA/ATM Card (1 st issue)	Free	Free	Free	Free	Fre
Mobile Banking	Free	Free	Free	Free	Fre
Minimum balance to qualify for insurance benefit (Average daily per quarter)	5,000,000	1,400	1,100	1,200	125,00
ATM Transactions	Free	Free	Free	Free	Fre
Internet Banking - Registration and Access	Free	Free	Free	Free	Fre
Cheque Book (one cheque book of 25 leaves per annum)	Free	Free	Free	Free	Fre
TREASURY, INVESTOR AND CUSTODIAL SERVICES	0.1050/ 14:				
Custodial Fees - RBS, Institutions & Foreign Investors (% of the value of the securities payable monthly)	0.125% Min 250,000 p.a	n/a	n/a	n/a	n/
Treasury and Custodial - Bid processing fees	20,000	n/a	n/a	n/a	n/
Custodial Fees - Individuals & Investment Clubs (Per investment instruction)	20,000	n/a	n/a	n/a	n/
Safe custody of certificates of not readily determined value (Per certificate per annum)	50,000	n/a	n/a	n/a	n/
Transaction fees (per investment instruction - RBS, Institutions & Foreign Investors)	20,000	n/a	n/a	n/a	n/
SAFE CUSTODY					
Sealed evelopes - per quarter (per item)	30,000	10.0	6.0	8.0	90
Box - per quarter (per item)	60,000	20.0	12.0	15.0	1,80
Access fee (per visit)	13,500	5.0	3.0	3.0	40
OTHER SERVICES					
Company search	Actual	Actual	Actual	Actual	Actu
Certificate of balance	30,000	10.0	6.0	8.0	90
Audit confirmation	30,000	10.0	6.0	8.0	90
Letter of comfort/Introduction	30,000	10.0	6.0	8.0	90
Document retrieval - Less than 6 months old (per document)	12,000	3.5	2.5	3.0	40
Document retrieval - 6 months - 18 months old (per document)	25,000	7.5	4.5	6.5	75
Document retrieval - more than 18 months old (per document)	60,000	17.5	11.0	15.0	1,80
Verification of Letters of Administration/Probate fee	70,000	20.0	16.0	17.5	2,10
	Free	Free	Free	Free	Fre
Account reactivation Account Closure fee	rree	1166	1166	rree	110

FOREIGN TRANSFERS AND OTHER FOREIGN CURRENCY SERVICE	ES				
	UGX	USD	GBP	EUR	KES
Inward SWIFT/TT Funds transfers commission	42,000	12	8	11	1,250
Outward SWIFT/TT Funds transfer (Exclusive of intermediary bank charges)*	52,500	15	10	14	1,600
SWIFT/TT Funds transfer amendments	Actual + 52,500	Actual + 15	Actual + 10	Actual + 14	Actual + 1,600
Foreign draft charges - Customers	30,000	9	6	8	900
Foreign draft cancellations	45,500	13	8.5	12	1,350
SWIFT/TT Funds transfer charge for queries/SWIFT messages	35,000	10	6.5	9	1,100
Outward SWIFT/TT Funds transfer investigation charge	Actual	Actual	Actual	Actual	Actual
SWIFT/TT Funds Transfer confirmation advises (Email Confirmations)	Free	Free	Free	Free	Free
Cross border (% of the receive/send amount)	0.3% Min UGX 20,000	0.3%	0.3%	0.3%	0.3%

*Where all charges are to be borne by the sender, intermediary bank charges will be US \$40















Terms and conditions apply. All taxes and fees required under law are payable by the customer in any transaction. Please note that the above prices will all be accompanied by an additional charge to cover the excise duty payable to URA on bank charges. Other charges in this tariff and telecom charges may apply in some mobile banking transactions. All other Foreign Currency account related charges to be processed at prevailing exchange rates. Please note that third party tariffs are subject to amendments by third parties from time to time. This tariff is also available at **www.boauganda.com** and in our banking halls.

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