BANK OF AFRICA
BMCE GROUP

KFD

KEY FACTS DOCUMENT – CHANNELS - 2022/2023

BANK OF AFRICA – UGANDA LTD.	**Reference No.:**

THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT

Section	Description	UGX
A	1. Type of Service: Mobile Wallet	

2. Aims and Benefits: A cheap and secure service that provides you with a simple and swift way of transacting 24 hours a day.

Fees and Charges

MOBILE WALLET CHARGES	PRICING
Account Management	
Registration fee	Free
My Account	
Balance Enquiry	Free
View statement: Mini statement (Last 5 transactions)	Free
Request statement (Full statement)	Free
Order cheque book	Free
Stop cheque	Free
Block ATM	Free
Send Money	
To BOA account	Free
Domestic bank	EFT-2,000, RTGS-16,000
MTN Mobile Money	1,650
Airtel Mobile Money	1,650
Bulk Payment: To telcom (per transaction)	1,650
Bulk Payment: To other BOA account (per transaction)	Free
Telegraphic transfers	48,000 - All charges borne by receiver 188,000- All charges borne by sender
Get Money	
From BOA ATM	550
From MTN	1,500
From agent	3,000
Buy Airtime	
Airtime purchase on all networks (MTN, Airtel)	350
Pay Bills	
Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Star times)	1,100

NB 1: Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. Note that while the common fees, charges, and penalties are listed in the Table above, there may be other fees, charges, and penalties – you can find information on these in our tariff guide.

NB 2: Charges are subject to change either on a quarterly, bi-annually, and / or annual basis. The tariffs displayed in the tariff guide may or may not include Government taxes like excise duty. Always ask for the most recent tariff guide and inquire whether taxes are incorporated in displayed charges. You can find information on these on our tariff guide, our website www.boauganda.com and at any of our branches Country-wide.

Bank of Africa – Uganda Ltd. is licensed and supervised by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10 million, Terms and conditions apply.

B

5. Risks

You may not be able to transact using your debit card if you;

a) Do not provide accurate card details such as PIN, card number, card holder name, and CVV number.
b) Exceed your card's daily, weekly, or monthly spending limit.

C

6. Further Points to Consider

a) **How to deposit money into your account:** You can pay money into your account in any of the following ways: - (i) over the counter; (ii) pushing money from your mobile money account into your bank account; (iii) depositing cheques; (iv) any bank agent and (iv) inward transfers using EFT/RTGS.

b) **How to take money out of your account**: You can take money out of your account in any of the following ways: - (i) over the counter; (ii) pulling money from your bank account into your mobile money account; (iii) via ATM; (iv) standing orders; (v) BOA Agent and (v) EFT/RTGS withdrawal instructions.

c) **Inactivity**: Your debit card will become inactive 3 years after the issuance date. You will need to fill in a card issuance form at any of our branches country-wide to acquire a new card.

d) **Deposit protection:** Your deposits are insured up to UGX10million by the Deposit Protection Fund of Uganda (DPFU). Please ask our staff for further details or visit DPFU's website https://dpf.or.ug/

e) **Tax implications:** The current withholding tax / excise duty will be debited from your account.

f) **Account closure:** You may close your account at any time. To close your account send us confirmation of this request in writing. If you close your account, there will be a charge for doing so (see section C in the table above) and the account will be closed after 5 working days. If this is a fixed deposit account, early termination may result in losing interest accrued.

g) **How to complain:** If you are dissatisfied with our services, we welcome you to communicate this to us at feedback@boauganda.com or call our customer care hotline on 0414302001 or toll free on 0800100140. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks. If you are still dissatisfied you may reach out to the Bank of Uganda's Financial Consumer Empowerment Mechanism at +256312392191 or fcem@bou.or.ug or P.O. BOX 7120 Kampala, Uganda.

Further Communications

It is important for us to be able to communicate with you. Below, please tick **at least two** preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone ☐ Email ☐ Post ☐ Over the counter ☐ Other ☐

Phone No.....Postal Address.....Email …….…….

Signature:					
Name:					
Title/Position	Relationship officer	Branch Supervisor	Account Signatory	Account Signatory	Account Signatory

Where to find out more about this product; If you want more information on the terms used in this Key Facts Document or product, please contact us on **0414302001** or visit our website at **www.boauganda.com**

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