

## **KEY FACTS DOCUMENT - LOANS - 2023/2024**

	KETTACIS BOCOME	11 20/11/15	2020/202
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

Des	cription ( <i>Tick where applicable)</i>	UGX	USD	EUR	KES	
1. T	Type of Loan: Overdraft Facility-Business					
		heir accou day to day	nts to a			
3. C	iommitment					
	a) Loan Amount					
E	b) Duration From: To:					
	c) By taking this loan, you commit to make timely repayments (including interest), and paying interest on your loan as well as any additional fees.					
	d) Security: You have to provide					
	e) Grace period					
	f) Loan instalments (Repayments) of (For more of				aymen	
	e(s) per month to be paid at (For more t edule)	Jetulis, pied				
sche	edule)	JGX US			ES	
sche 4. F	edule)	·			ES	
sche	edule)  lees, Charges & Penalties  i) Interest: The payable interest rate is calculated	·				
sche	edule)  i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate	JGX US	D El	JR K		
4. Fo	edule)  ees, Charges & Penalties  i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate  ii) Administrative fees per month	JGX US	D El	JR K	Fre	
sche	i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees per month iii) Insurance premium (Actual)	JGX US	D El	JR K	Fre	
4. Fo	i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees per month iii) Insurance premium (Actual) iv) Security-related charges	JGX US	D El	JR K	Fre	
sche	i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees per month iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum	JGX US	D El	JR K	Fre	
sche	ees, Charges & Penalties  i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate  ii) Administrative fees per month  iii) Insurance premium (Actual)  iv) Security-related charges  v) Legal-fees (Actual)  vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR)  vii) Commitment fee (1% of unutilized amount per	Free N/A	Free N/A	JR K Free N/A	Fre	
sche	ees, Charges & Penalties  i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate  ii) Administrative fees per month  iii) Insurance premium (Actual)  iv) Security-related charges  v) Legal-fees (Actual)  vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR)  vii) Commitment fee (1% of unutilized amount per quarter)	Free N/A N/A 125,00	Free N/A N/A	JR K Free N/A N/A	Free N/A	
sche	ees, Charges & Penalties  i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate  ii) Administrative fees per month  iii) Insurance premium (Actual)  iv) Security-related charges  v) Legal-fees (Actual)  vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR)  vii) Commitment fee (1% of unutilized amount per quarter)  viii) Application fee	Free N/A N/A 125,00	Free N/A N/A	JR K Free N/A N/A	Fre	



						nt / Letter of Of others.	ffer,			
С	at a rate of 5 b) If you fail to c) If you fail to family. d) Failure to pa	Late repayment: If you delay repaying by more than 30 days, you will be charged Penalty Interest at a rate of 5% of the outstanding loan amount.  b) If you fail to pay the loan, legal action may be taken against you.  c) If you fail to pay the loan, you risk losing your reputation in your community and in front of your family.  d) Failure to pay the loan can harm your chances of accessing loans in the future.								
		-			,					
D	<ul> <li>b) In case you default, you will have to meet the costs of loan recovery</li> <li>c) Further Points to Consider</li> <li>a) The right to cool off: You have up to 10 working days from when you sign this contract to "cool off" i.e. to cancel this loan by terminating the contract. To "cool off", you have to provide written notice to the Bank and return all the borrowed money. The right to "cool off" applies only to loans of UGX 3,000,000 or above with a duration of at least one year.</li> <li>b) Early redemption: This loan allows you to pay back the money you borrowed before the agreed date at no cost.</li> <li>c) How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us at feedback@boauganda.com or _www. boauganda.com or call our customer care hotline on 0414 302 001 or toll free on 0800100140 or whatsapp us on +256776400601. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks</li> <li>d) Credit Reference Bureau: Every borrower must be registered and requires a financial card.</li> <li>Also remember to ask about: a) Insurance (risks insured, premiums, and benefits that accrue to the borrower).</li> <li>b) Security concepts (professional valuation, forced sale value, security margin, and cash margin).</li> <li>c) Measures taken in case of failure to repay.</li> <li>d) Guarantor policy (if applicable) and the risks to the guarantor.</li> <li>e) Security liquidation policy/process.</li> <li>f) Security release process and associated costs.</li> <li>Future 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):</li> <li>Mobile Phone □ Email □ Post □ Over the counter □ Other □</li> </ul>									
	Phone No									
	Signature:									
	Name:									
	Title/Position	Relationship officer	Branch Supervisor	Account Signatory	Account Signatory	Account Signatory				
		ument or produ				he terms used in visit our website				