SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	KE
CLASSIC SAVINGS			<b>02</b> .	20110	
Account opening/minimum balance	25,000	10.0	10.0	10.0	1,00
Monthly account management fees	3,000	2.0	1.0	1.0	10
Minimum account balance to earn interest	25,000	10.0	10.0	10.0	1,00
REWARD SAVINGS	25,000	10.0	10.0	10.0	1,00
Account opening/minimum balance	250,000	100.0	100.0	100.0	10,00
Minimum account balance to earn interest	250,000	100.0	100.0	100.0	10,000
Monthly account management fees	Free	Free	Free	Free	Fre
Below minimum balance charge per month	15,000	7.0	5.0	5.0	1,000
BOA ERO	15,000	7.0	5.0	5.0	1,000
	5,000	,	,	,	,
Account opening/minimum balance	5,000	n/a	n/a	n/a	n/o
Minimum account balance to earn interest	25,000	n/a	n/a	n/a	n/e
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	3,000
Minimum account balance to earn interest	100,000	30.0	20.0	25.0	3,000
Monthly account management fees	Free	Free	Free	Free	Fre
Minimum saving period	3 months	3 months	3 months	3 months	3 month
Cash withdraw - (over the counter) per quarter	1 free	Free	Free	Free	Fre
Each additional cash withdraw - (over the counter)	40,000	15.0	10.0	10.0	1,500
FOREXAVE					
Account opening/minimum balance	n/a	10.0	10.0	10.0	1,000
Monthly account management fees	n/a	2.0	1.0	1.0	100
Minimum account balance to earn interest	n/a	10.0	10.0	10.0	1,000
TOTS 2 TEENZ					
Account opening/minimum balance	20,000	4.0	3.0	4.0	400
Monthly account management fees	Free	Free	Free	Free	Fre
Minimum balance to earn interest	50,000	15.0	10.0	15.0	1,500
Minimum balance to qualify for life assurance of elected parent/guardian	200,000	60.0	40.0	50.0	6,000
Cash withdraw - (over the counter) per quarter	1 free	Free	Free	Free	Fre
Each additional cash withdraw - (over the counter)	7,000	3.0	2.0	2.0	20
YOUNG MULLAH					
Account opening/minimum balance	5,000	1.5	1	1.5	150
Monthly account management fees	Free	Free	Free	Free	Fre
Minimum balance to earn interest	20,000	30	20	25	3,000
MOBILE SAVINGS ACCOUNT	·				
Account opening/minimum balance	1,000	n/a	n/a	n/a	n/e
Monthly account management fees	Nil	n/a	n/a	n/a	n/e
Minimum balance to earn interest	Nil	n/a	n/a	n/a	n/e
Salary processing	1,500	n/a	n/a	n/a	n/e
Cash deposits	Nil	n/a	n/a	n/a	n/c
CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KE
	00%	030	ОВР	EURO	KE.
STANDARD CURRENT					
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	35
Transaction fees per entry	2,500	0.7	0.6	0.7	6
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	170
1st chequebook of 25 leaves	Free	Free	Free	Free	Fre
Salary processing	Free	Free	Free	Free	Fre
Counter transactions	Free	Free	Free	Free	Fre

CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KE
STANDARD CURRENT		000	05.	1000	142.
Account opening balance	50,000	15.0	10.0	15.0	1,500
Monthly account management fees	13,000	4.0	3.0	3.5	350
Transaction fees per entry	2,500	0.7	0.6	0.7	60
REMUNERATED CURRENT	,				
Account opening balance	5,000,000	15,000	10,000	12,500	1,500,000
Minimum account balance to earn interest	10,000,000	30,000	20,000	25,000	3,000,00
Below minimum balance charge per month	45,000	13.0	8.5	13.5	1,350
Monthly ledger fees	Free	Free	Free	Free	Fre
SINGLE FEE BUSINESS CURRENT					
Account opening balance	100,000	30.0	20.0	30.0	3,000
Monthly account management fees	50,000	15.0	10.0	15.0	1,500
Cash withdraw - (over the counter)	Free	Free	Free	Free	Fre
SCHOOL FEES COLLECTION					
Account opening balance	100,000	n/a	n/a	n/a	n/e
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	n/e
Monthly account management fees	40,000	n/a	n/a	n/a	n/e
EMBASSY/NGO CURRENT					
Account opening balance	250,000	75.0	60.0	70.0	3,000
Monthly account management fees	Free	Free	Free	Free	Free
Below minimum balance charge per month	40,000	15.0	10.0	12.0	1,350
Chequebook of 25 leaves	1 Free p.a	1 Free p.a	1 Free p.a	1 Free p.a	1 Free p.o
Cash withdraws	Free	Free	Free	Free	Fre
INVESTMENT CLUB REMUNERATED CURRENT					
Account opening balance	50,000	n/a	n/a	n/a	n/o
Monthly account management fees	5,000	n/a	n/a	n/a	n/o
Below minimum balance charge per month	15,000	n/a	n/a	n/a	n/o
Minimum balance to earn interest	100,000	n/a	n/a	n/a	n/o
1st chequebook of 25 leaves	Free	n/a	n/a	n/a	n/e
Withdraw (per month)	3 free	n/a	n/a	n/a	n/e
Each additional withdraw (TT/RTGS/EFT/Counter)	17,000	n/a	n/a	n/a	n/e
SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	KE
CLASSIC SAVINGS					
Account opening/minimum balance	25,000	10.0	10.0	10.0	1,000
Monthly account management fees	3,000	2.0	1.0	1.0	100
Minimum account balance to earn interest	25,000	10.0	10.0	10.0	1,00
VSLA CHAMA					
Account opening/minimum balance	50,000	n/a	n/a	n/a	n/o
Monthly account management fees	Free	n/a	n/a	n/a	n/d
Minimum balance to earn interest	50,000	n/a	n/a	n/a	n/

	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
Counter cash withdrawal - per transaction	5,000	5,000	5,000
Standing orders from current account to savings account	Free	Free	Free
AMBITIONS SAVINGS ACCOUNT			
Account opening balance	Free	n/a	n/a
Minimum account balance - savings account	10,000	n/a	n/a
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/a
Minimum standing order amount	20,000	n/a	n/a
Standing orders between other BOA accounts and this account	Free	n/a	n/a

bidnaing orders between other box accounts and this account		Tree II/ d	
VISA - DEBIT CARD	UGX CHARGES	MOBILE WALLET	UGX
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 (BOA-U ATMs - non BOA customers)	5,000	Statement request	
Withdrawal charge (other VISA enabled ATMs - domestic)	4,000	Request cheque book	
Withdrawal charge (other VISA enabled ATMs - International)	15,000	Check cheque book status	
excluding third party charges		ATM card status	
ATM balance enquiry BOA network	Free	Stop cheque	
ATM balance enquiry - VISA ATM	1,200	Block ATM card	
POS - other VISA enabled point of sale transactions - domestic	Free	Send money to BOA-U account	
POS - other VISA enabled point of sale transactions - Internation	al Free	Send money to mobile no: unregistered	
nternet purchase fees	Free	Send money to mobile money (MTN & Airtel)	
Mini statement BOA network	Free	Send money to accounts in other banks	
Funds transfer	Free	Send SWIFT/TT	
VISA card monthly management fee	2,000	BOA ATM cardless withdrawals	
Other card services	Free	Get money from mobile money (MTN)	
AGENT BANKING	<b>UGX CHARGES</b>	Airtime purchase on all networks (MTN, Airtel, UTL, O	range)
Cash deposits	Free	Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Start	imes)
Cash withdraws	3,000		
Bill payments	Free		

Transaction Limit (Withdraw)	2,000,000			
Transaction Limit (Deposit)	5,000,000			
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 (percentage 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 (percentage 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)	1%	1%	1%	1%
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 (percentage over effective rate)	5% p.a	5% p.a	5% p.a	5% p.a
Overdrawn account penalty (unauthorized limit)	PLR+5%	PLR+5%	PLR+5%	PLR+5%
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
Discharge of mortgages and other security documents.	50,000	15	10	15
Replacement of mortgage discharge letter	100,000	30	20	30

1 0 0	•
TRADE SERVICES	
	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 charge
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 charge
Letter of credit quarterly commission (% of LC value)	1%, min (UGX 60,000,\$16, £13, €14
Confirmation charges by foreign banks	Actua
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	0.25% of LC amount, min (UGX 100,000, \$26,£21,€2
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,€180
Confirmation where there is no cash margin - quarterly	1.4% of LC amount, min (UGX 770,000, \$200, £160,€180
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,€12
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	0.2%, min UGX 100,000, \$26,£21,€2
Cancellation charges	UGX 85,000, \$23, £18, €2

Bill discounting - financing of presentations

Commission on outward foreign cheques sent on collection

FOREIGN BILLS PURCHASED

AVALISED BILLS OF EXCHANGE

			Groupe	ВМСЕ	BANK 🧖
GENERAL SERVICES					
	UGX	USD	GBP	EUR	KE
Cash Transactions - OVER THE COUNTER  Cash deposit over the counter	Free	0.3%	0.3%	0.3%	0.39
Cash withdraw over the counter (savings accounts)	5,000	1.0	1.0	1.0	100
STATEMENTS	3,000	1.0	1.0	1.0	10
E-statement (email only)	Free	Free	Free	Free	Fre
Printed statement (per page)	5,000	2.0	1.0	1.0	130
CHEQUES					
Cheque book issuance (per leaf)	1,000 30,000	0.3	0.2	0.2	31
Counter cheque leaf Unpaid cheques - insufficient funds	155,000	11.4 44.0	8.0 30.0	11.0 44.0	1,250 4,650
Unpaid cheques - technical reasons	60,000	18.0	11.0	18.0	1,850
Unpaid cheque - returned by other banks	17,000	5.0	3.0	5.0	500
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	600
Express cheque book charge excluding cheque book charge per leaf (1 day)  PAYMENTS	20,000	6.0	4.0	6.0	600
Standing order - within BOA	Free	Free	Free	Free	Free
Standing order - to other banks (excluding RTGS,EFT charges)	13,000	3.9	2.8	3.9	450
Bounced standing order (no funds)	45,000	12.7	8.3	12.7	1,350
Standing order set up charge	3,500	1.0	0.8	1.0	100
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	550
Bank cheques/drafts-non customers	35,000	11.0	7.2	11.0	1,250
Cancellation/repurchase of draft Electronic Funds Transfer (EFT) - outgoing	30,000 3,500	9.0 1.0	6.0 0.8	9.0 1.0	900
Electronic Funds Transfer (EFT) - outgoing  Electronic Funds Transfer (EFT) - incoming	3,000	1.0	0.7	1.0	100
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	600
Real Time Gross Settlement (RTGS) - incoming	3,000	1.0	0.5	1.0	90
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)	2,500	1.0	0.4	1.0	7.
COLLECTIONS NWSC	Evan	n/a	n/a	n /n	- /-
UMEME	Free Free	n/a n/a	n/a n/a	n/a n/a	n/o n/o
URA	2,500	n/a	n/a	n/a	n/e
KCCA	2,500	n/a	n/a	n/a	n/o
NSSF	Free	n/a	n/a	n/a	n/e
DSTV	Free	n/a	n/a	n/a	n/e
INTERNET BANKING	-	_	-	_	_
Internet banking registration and access	Free	Free	Free	Free	Fre
Electronic Funds Transfer (EFT) - outgoing  Real Time Gross Settlement (RTGS) - outgoing	2,000 16,000	1.0 5.0	0.5 3.5	1.0 5.0	550.0
SWIFT/TT Funds transfer (All charges born by receiver)	48,000	14.0	9.0	13.0	1,500.0
SWIFT/TT Funds transfer (All charges born by sender)	188,000	54.0	34.0	48.0	5,600.0
Send to Mobile Money (MTN & AIRTEL)	1,500	n/a	n/a	n/a	n/o
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	650
VISA/ATM card (1st issue)  Minimum balance to qualify for insurance benefit (average daily per quarter)	Free 5,000,000	Free 1,400	Free 1,100	Free 1,200	Fre 125,000
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					
Custodial fees - RBS, institutions and foreign investors (percentage of the value	0.125% per annum	n/a	n/a	n/a	n/o
of securities) Treasury and custodial - bid processing fees	min 250,000 20,000	n/a	n/a	n/a	n/e
Custodial fees - individuals and investment clubs (per investment instruction)	20,000	n/a n/a	n/a	n/a n/a	n/o
Safe custody of certificates of not readily determined value (per certificate per annum)	50,000	n/a	n/a	n/a	n/e
Transaction fees (per investment instruction - RBS, institutions and foreign investors)	20,000	n/a	n/a	n/a	n/o
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	400
OTHER SERVICES	A -t l	A -4I	Actual	Actual	A -t
Company search Certificate of balance	Actual 30,000	Actual 10.0	6.0	8.0	Actua 90
Audit confirmation	30,000	10.0	6.0	8.0	900
Letter of comfort/introduction	30,000	10.0	6.0	8.0	900
Document retrieval - less than 6 months old (per document)	12,000	3.5	2.5	3.0	400
Document retrieval - 6 months - 18 months old (per document)	25,000	7.5	4.5	6.5	750
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
Account reactivation	Free	Free	Free	Free	Fre
Account closure fee	21,000	7.0	4.0	6.0	700
FOREIGN TRANSFERS AND OTHER FOREIGN CURRENCY SERVICE	ES				
THE TOTAL CORRESPONDENCE SERVICE		HCD	CDD	FUD	1/5
LOWET/TT ( )	UGX	USD	GBP	EUR	KE
Inward SWIFT/TT funds transfers commission	42,000	12	8	11	1,25
SWIFT/TT funds transfer (all charges born by receiver)	52,500	15	10	14	1,600

FOREIGN TRANSFERS AND OTHER FOREIGN CURRENCT SERVICES							
	ugx	USD	GBP	EUR	KES		
Inward SWIFT/TT funds transfers commission	42,000	12	8	11	1,250		
SWIFT/TT funds transfer (all charges born by receiver)	52,500	15	10	14	1,600		
SWIFT/TT funds transfer (all charges born by sender)	192,500	55	35	49	5,700		
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 20,000	0.3%	0.3%	0.3%	0.3%		



0.3% of value, min (UGX 120,000, \$32, £25,€28)

0.75% of value, min (ugx 100,000, \$26,£21,€23)

0.85% of amount, min (UGX 770,000, \$200, £160,€180)









