10,000

100,000

5,000

5,000

5,000

5,000

5,000

3,000

8,000

5,000

6,000

6,000

1 free per quarter; 45,000 for each additional withdraw



AVINGS ACCOUNTS	UGX	USD	GBP	EUR	KES
ACCOUNT OPENING/MINIMUM BALANCE	UGX	USD	<b>д</b> вР	EUR	KES
CLASSIC	25,000	10	10	10	1,000
EWARD	250,000	100	100	100	10,000
SOA ERO	5,000	n/a	n/a	n/a	n/a
OLD PLUS	100,000	25	25	25	3,000
OREXAVE	n/a	10	10	10	1,000
OTS 2 TEENZ	20,000	5	5	5	600
OUNG MULLAH	5,000	1	1	1	150
MONTHLY MANAGEMENT FEES					
CLASSIC	3,000	1	1	1	100
EWARD	Free	Free	Free	Free	Free
SOA ERO	2,500	n/a	n/a	n/a	n/a
GOLD PLUS	Free	Free	Free	Free	Free
OREXAVE	n/a	3	2	2	150
OTS 2 TEENZ	Free	Free	Free	Free	Free
OUNG MULLAH	Free	Free	Free	Free	Free
MINIMUM BALANCE TO EARN INTEREST					
CLASSIC	25,000	500	500	500	60,000
EWARD	250,000	500	500	500	60,000
OA ERO	25,000	n/a	n/a	n/a	n/a
SOLD PLUS	100,000	1,000	1,000	1,000	120,000
OREXAVE	n/a	500	500	500	60,000
OTS 2 TEENZ	50,000	100	100	100	12,000
OUNG MULLAH	20,000	100	100	100	12,000
SELOW MINIMUM CHARGE PER MONTH	17,000	1	7	4	500
EWARD MINIMUM SAVING PERIOD	17,000	4	3	4	500
GOLD PLUS			3 months		
OLD PLUS IINIMUM BALANACE TO QUALIFY FOR LIFE ASSUR	ANCE		THORETS		
OTS 2 TEENZ	200,000	53	42	50	6,000
ASH WITHDRAW OVER THE COUNTER	200,000	33	44	30	3,000
LASSIC					
EWARD					
OA ERO	6,000	2	1	2	185
OREXAVE	5,555				
OUNG MULLAH					
OLD PLUS					
OTS 2 TEENZ		1 fr	ree per qtr		
DDITIONAL CASH WITHDRAW OVER THE COUNTE	R				
OLD PLUS	45,000	15	15	15	1,500
OTS 2 TEENZ	8,000	2	2	2	240
ASH DEPOSIT	i i i i i i i i i i i i i i i i i i i				
ASH DEPOSIT OVER THE COUNTER	Free		0.3% of deposit amo	ount	
CURRENT ACCOUNTS	UGX	USD	GBP	EUR	KES
CCOUNT OPENING/MINIMUM BALANCE	UGX	บรม	СВР	EUR	KES
MBASSY STAFF	50,000	15	15	15	1,500
IGO/EMBASSY	250,000	60	60	60	7,000
ION-REMUNERATED	50,000	15	15	15	1,500
EMUNERATED	5,000,000	950	950	950	100,000
INGLE FEE BUSINESS	100,000	25	25	25	3,000
CHOOL FEES COLLECTION	100,000	n/a	n/a	n/a	n/a
NVESTMENT CLUB	50,000	n/a	n/a	n/a	n/a
SLA CHAMA	50,000	n/a	n/a	n/a	n/a
ONTHLY MANAGEMENT FEES	30,000	11/4	11/4	11/4	11/4
MBASSY STAFF	7,000	2	2	2	200
GO/EMBASSY	Free	Free	Free	Free	Free
ON-REMUNERATED	15,000	4	3	4	400
EMUNERATED	n/a	n/a	n/a	n/a	n/a
NGLE FEE BUSINESS	55,000	15	12	14	1,700
CHOOL FEES COLLECTION	45,000	n/a	n/a	n/a	n/a
IVESTMENT CLUB	5,000	n/a	n/a	n/a	n/a
SLA CHAMA	Free	n/a	n/a	n/a	n/a
INIMUM BALANCE TO EARN INTEREST					•
EMUNERATED	10,000,000	1,000	1,000	1,000	120,000
CHOOL FEES COLLECTION	5,000,000	n/a	n/a	n/a	n/a
IVESTMENT CLUB	100,000	n/a	n/a	n/a	n/a
SLA CHAMA	50,000	n/a	n/a	n/a	n/a
ELOW MINIMUM CHARGE PER MONTH					
GO/EMBASSY	45,000	10	10	10	1,500
EMUNERATED	50,000	13	10	12	1,500
IVESTMENT CLUB	17000	n/a	n/a	n/a	n/a
SLA CHAMA	n/a	n/a	n/a	n/a	n/a
ASH WITHDRAW OVER THE COUNTER					
MBASSY STAFF					
VIDASST STATE					
			Free		
GO/EMBASSY ON-REMUNERATED					
IGO/EMBASSY ION-REMUNERATED EMUNERATED					
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS					
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION	1 free per month: 17 000 for				
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION	1 free per month; 17,000 for each additional withdraw	Free	Free	Free	Free
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION IVESTMENT CLUB		Free n/a	Free n/a	Free n/a	Free n/a
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION INVESTMENT CLUB	each additional withdraw				
IGO/EMBASSY ION-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION IVESTMENT CLUB ISLA CHAMA ASH DEPOSIT	each additional withdraw		n/a	n/a	
IGO/EMBASSY ION-REMUNERATED	each additional withdraw Free			n/a	
IGO/EMBASSY ION-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION INVESTMENT CLUB ISLA CHAMA IASH DEPOSIT EASH DEPOSIT OVER THE COUNTER	each additional withdraw Free		n/a	n/a	
GO/EMBASSY ON-REMUNERATED EMUNERATED INGLE FEE BUSINESS CHOOL FEES COLLECTION IVESTMENT CLUB SLA CHAMA ASH DEPOSIT ASH DEPOSIT OVER THE COUNTER RANSACTION FEES PER ENTRY	each additional withdraw Free Free	n/a	n/a 0.3% of deposit amo	n/a ount	n/a

**MINIMUM BALANCE - CURRENT ACCOUNT** 

**MINIMUM BALANCE - SAVINGS ACCOUNT** 

PUBLIC SERVANT PACK CURRENT AMBITION SAVINGS PLAN

PUBLIC SERVANT PACK CURRENT

PUBLIC SERVANT PACK CURRENT AMBITION SAVINGS PLAN MONTHLY MANAGEMENT FEES

PUBLIC SERVANT PACK CURRENT

PUBLIC SERVANT PACK CURRENT

CASH WITHDRAW OVER THE COUNTER (PER TRANSACTION)

AMBITION SAVINGS PLAN

AMBITION SAVINGS PLAN

MY BUSINESS PACK

MY BUSINESS PACK

MY BUSINESS PACK SALARY PACK

MY BUSINESS PACK

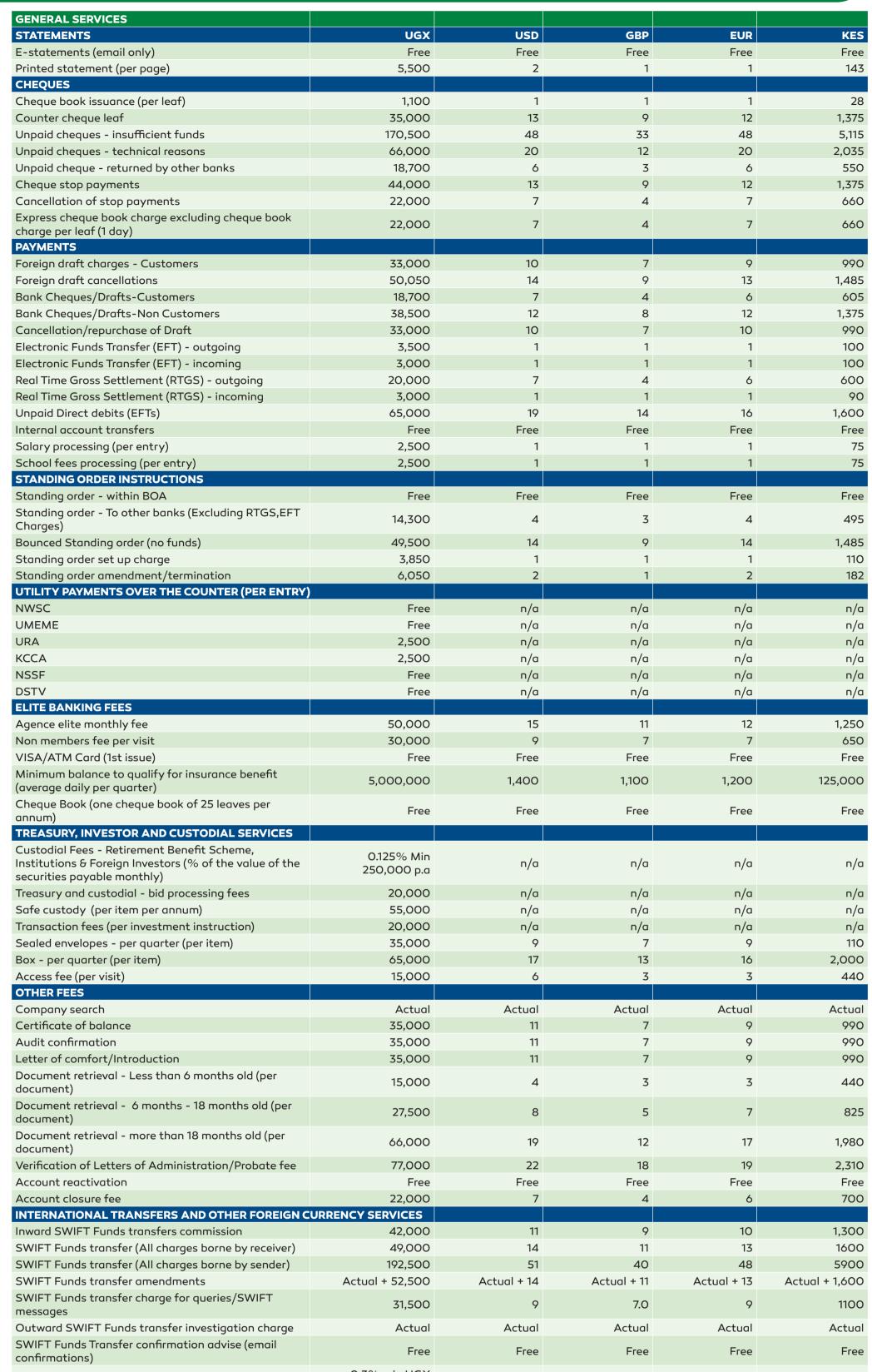
MY BUSINESS PACK

SALARY PACK

SALARY PACK

MINIMUM MONTHLY SAVINGS TO SAVINGS ACCOUNT)						UG
MY BUSINESS PACK						5,000
SALARY PACK						5,000
PUBLIC SERVANT PACK CURRENT						5,000
AMBITION SAVINGS PLAN						20,000
CHANNELS		MOBILE WALLET				UG
VISA DEBIT CARD	UGX	Registration fee				Free
Card issuance	17,000	My Account				
		Balance Enquiry				Fre
VISA card replacement - lost/damaged	17,000		statement (Last 5 trans	actions)		Fre
Withdrawal charge: BOA customer on BOA ATM	1,200	Requet statement (Full	•	dec.01.13)		Fre
Withdrawal charge: BOA customer on another Bank ATM	6,600	Order cheque book	5			Fre
Withdrawal charge: Another Bank customer on BOA ATM	7,000	Stop cheque				Fre
Withdrawal charge: BOA customer on an ATM outside Uganda	17,000	Block ATM				Fre
ATM balance enquiry - BOA network	Free	Send Money				110
ATM balance enquiry - BOA customer on another Bank ATM	1,430	To BOA account				Fre
Point of Sale (POS) - Other VISA enabled POS transactions -	Free	Domestic Bank			EFT-2.00	00, RTGS-16,00
Domestic		MTN Mobile Money				1,65
Point of Sale (POS) - Other VISA enabled POS transactions - International	Free	Airtel Mobile Money				1,65
Internet purchase fees	Free	Bulk Payment: To telco	om (per transaction)			1,65
Mini statement BOA network	Free		er BOA account (per trai	asaction)		Fre
Funds transfer		Daniel ayment. To othe	20. raccount (per tidi	.5000.011)	48 000 -	All charges born
	Free	SWIFT transfer			by receiv	ver, 188,000 - A
VISA Card monthly management fee	2,500	Got Masser			charge	s borne by sende
AGENT BANKING	UGX	Get Money				
Cash deposits	Free	From BOA ATM				150
Cash withdraws	3,000	From MTN				1,50
School fees payment	1,000	From agent				3,00
URA payments	Free	Buy Airtime				
Utility payments (UMEME &NWSC)	1,000	·	ll networks (MTN, Airte	)		35
Transaction limit (Withdraw)	UGX 2M	Pay Bills				
Transaction limit (Deposit)	UGX 5M	Pay bills (E-UMEME, E	-Water, E-Tuition, E-DS	STV, E-Startimes)		1,10
INTERNET BANKING		UGX	USD	GBP	EUR	KE
Internet banking registration and access		Free	Free	Free	Free	Fre
Transfer to BOA account		Free	Free	Free	Free	Fre
Transfer to other Bank (EFT)		2,000	1	1	1	6
Transfer to other Bank (RTGS)		16,000	4	3	4	500
International transfer (SWIFT transfer) - All charges borne by rece	eiver	48,000	13	10	12	1,500
International transfer (SWIFT transfer) - All charges borne by sender		188,000	50	40	46	5,800
Mobile Money transfer (MTN & AIRTEL)		1,650	n/a	n/a	n/a	n/
Bill payments (NWSC, UMEME, NSSF)		Free	n/a	n/a	n/a	n/
Bill payment (URA)		2,500	n/a	n/a	n/a	n/
Bulk payment: To telcom- MTN & Airtel (per transaction)		1,650	n/a	n/a	n/a	n/
Bulk payment: To same Bank account (per transaction)		Free	Free	Free	Free	Fre
Bulk payment: To other Bank account /EFT (per transaction)		2,000	n/a	n/a	n/a	n/
E-Statements (Balance enquiry, mini-statement & full ftatement)		Free	n/a	n/a	n/a	n/
CREDIT CHARGES						
LOAN RELATED CHARGES		UGX	USD		GBP	EUI
Application fees - Individuals (non-business)		65,000	17		14	10
Application fees - business		125,000	33		26	3
Financial card		30,000	8		6	
CRB Credit Enquiry fees		n/a	n/a		n/a	n/
Uncleared effects (% of amount)		1%, min 50,000	1%, min 13	1%, m		1%, min 1
Facility arrangement charge (percentage of facility amount)		2% min 65,000	2%, min 17	2%, m		2%, min 1
Commitment fees (percentage of unutilized amount - excluding over	drafts)	1% per quarter	1% per quarter	1% per qu		1% per quarte
Draw down fee (percentage of facility amount - certificate discounting	·					
invoice discounting, inventory financing limits)		0.25%, min 100,000	0.25%, min 30	0.25%, mi	n 20	0.25%, min 2
		2%	2%		2%	29
Credit protection fee (% of amount) - One off			2		1	
Credit protection fee (% of amount) - One off Credit monitoring fee (monthly)		6,000	2			
		6,000 5,000	1		1	
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce	ntage of repaid		10%		10%	109
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)	ntage of repaid	5,000	10%		10%	
Credit monitoring fee (monthly) Loan statement (per page) Early repayment charge for long term loans exceeding one year (perceamount) Cooling off charge (percentage of outstanding amount)	ntage of repaid	5,000 10% 5%	1 10% 5%		10%	5%
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)	ntage of repaid	5,000 10% 5% 1%	1 10% 5% 1%		10% 5% 1%	59 19
Credit monitoring fee (monthly) Loan statement (per page) Early repayment charge for long term loans exceeding one year (perceamount) Cooling off charge (percentage of outstanding amount) Restructuring fees (percentage of restructured amount) Temporary limit extention (percentage of extended limit)		5,000 10% 5% 1% 0.5%	1 10% 5% 1% 0.5%	(	10% 5% 1% 0.5%	59 19 0.59
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perceamount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)		5,000 10% 5% 1% 0.5% 2%, min 100,000	1 10% 5% 1% 0.5% 2%, min 27	( 2%, m	10% 5% 1% 0.5% in 21	59 19 0.59 2%, min 2
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)		5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a	1 10% 5% 1% 0.5% 2%, min 27 5% p.a	2%, m 59	10% 5% 1% 0.5% in 21 % p.a	59 19 0.59 2%, min 2 5% p.
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5%	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5%	2%, m 5° PLR	10% 5% 1% 0.5% in 21 % p.a +5%	59 19 0.59 2%, min 2 5% p. PLR+59
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perceamount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21	2%, m 59 PLR 0.25%, m	10% 5% 1% 0.5% in 21 % p.a +5% in 17	59 0.59 2%, min 2 5% p. PLR+59 0.25%, min 2
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee processing fee (% of amount) for non-cash covered guarantees	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000 0.5%, min 100,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27	2%, m 5% PLR 0.25%, m 0.5%, m	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21	5% 0.5% 2%, min 2 5% p PLR+5% 0.25%, min 2
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee processing fee (% of amount) for non-cash covered guarantees	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% /	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 -	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be	59 0.59 2%, min 2 5% p PLR+59 0.25%, min 2 0.5%, min 2
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee commission (% of amount) per quarter)	nt)	5,000  10%  5%  1%  0.5%  2%, min 100,000  5% p.a  PLR+5%  0.25%, min 80,000  0.5%, min 100,000  Below 10M - 2% / Above 10M - 1%	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27	2%, m 5% PLR 0.25%, m 0.5%, m	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be - 1%	59 0.59 2%, min 2 5% p PLR+59 0.25%, min 2 0.5%, min 2 elow 2,450 - 2% Above 2,450 - 19
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee commission (% of amount) per quarter)  Guarantee amendment/cancellation	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000 0.5%, min 100,000 Below 10M - 2% / Above 10M - 1% 55,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1%	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 -	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be -1% 12	59 0.59 2%, min 2 5% p. PLR+59 0.25%, min 2 0.5%, min 2 elow 2,450 - 2% Above 2,450 - 19
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee commission (% of amount) per quarter)  Guarantee amendment/cancellation  Offer letter cancellation fees	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000 0.5%, min 100,000 Below 10M - 2% / Above 10M - 1% 55,000 110,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1% 15 29	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 - Above 2,100	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be -1% 12 23	59 0.59 2%, min 2 5% p. PLR+59 0.25%, min 2 0.5%, min 2 elow 2,450 - 2% Above 2,450 - 19
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perceamount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee commission (% of amount) for non-cash covered guarantees  Guarantee amendment/cancellation  Offer letter cancellation fees  Security search fees	nt)	5,000 10% 5% 1% 0.5% 2%, min 100,000 5% p.a PLR+5% 0.25%, min 80,000 0.5%, min 100,000 Below 10M - 2% / Above 10M - 1% 55,000	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1%	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 - Above 2,100	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be -1% 12	5% 19 0.59 2%, min 2 5% p. PLR+59 0.25%, min 2 0.5%, min 2 0.5%, min 2 elow 2,450 - 2% Above 2,450 - 19 1 2
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perceamount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees Guarantee processing fee (% of amount) for non-cash covered guarantee Guarantee commission (% of amount per quarter)  Guarantee amendment/cancellation  Offer letter cancellation fees  Security search fees  Mortgage registration fees	nt)	5,000  10%  5%  1%  0.5%  2%, min 100,000  5% p.a  PLR+5%  0.25%, min 80,000  0.5%, min 100,000  Below 10M - 2% / Above 10M - 1%  55,000  110,000  Actual	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1% 15 29 Actual	2%, m 5% PLR 0.25%, m 0.5%, m Below 2,100 - Above 2,100	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be -1% 12 23 ctual	5% 0.5% 2%, min 2 5% p. PLR+5% 0.25%, min 2 0.5%, min 2 elow 2,450 - 2% Above 2,450 - 19 1 2 Actual
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees Guarantee processing fee (% of amount) for non-cash covered guarantee Guarantee commission (% of amount per quarter)  Guarantee amendment/cancellation	nt)	5,000  10%  5%  1%  0.5%  2%, min 100,000  5% p.a  PLR+5%  0.25%, min 80,000  0.5%, min 100,000  Below 10M - 2% / Above 10M - 1%  55,000  110,000  Actual  Actual	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1% 15 29 Actual Actual	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 - Above 2,100	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be - 1% 12 23 ctual	5% 1% 0.5% 2%, min 2! 5% p.c PLR+5% 0.25%, min 2! 0.5%, min 2! Above 2,450 - 1% 14 20 Actual Actual
Credit monitoring fee (monthly)  Loan statement (per page)  Early repayment charge for long term loans exceeding one year (perce amount)  Cooling off charge (percentage of outstanding amount)  Restructuring fees (percentage of restructured amount)  Temporary limit extention (percentage of extended limit)  Arrangement Fee - Temporary overdraft (percentage of facility amount)  Penalty interest (% over effective rate)  Overdrawn account penalty (Unauthorized limit)  Guarantee processing fee (% of amount) for cash covered guarantees  Guarantee commission (% of amount) for non-cash covered guarantees  Guarantee amendment/cancellation  Offer letter cancellation fees  Security search fees  Mortgage registration fees  Insurance premiums	nt)	5,000  10%  5%  1%  0.5%  2%, min 100,000  5% p.a  PLR+5%  0.25%, min 80,000  0.5%, min 100,000  Below 10M - 2% / Above 10M - 1%  55,000  110,000  Actual  Actual	1 10% 5% 1% 0.5% 2%, min 27 5% p.a PLR+5% 0.25%, min 21 0.5%, min 27 Below 2,600 - 2% / Above 2,600 - 1% 15 29 Actual Actual	2%, m 59 PLR 0.25%, m 0.5%, m Below 2,100 - Above 2,100	10% 5% 1% 0.5% in 21 % p.a +5% in 17 in 21 2% / Be - 1% 12 23 ctual ctual	10% 5% 1% 0.5% 2%, min 25 5% p.c PLR+5% 0.25%, min 25 0.5%, min 25 Above 2,450 - 1% 14 27 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.	55,000	15	12	14		
Replacement of mortgage discharge letter	110,000	29	23	27		
Valuation fees	Actual	Actual	Actual	Actual		
TRADE SERVICES						
IMPORT LETTERS OF CREDIT CHARGES						
100% cash covered or partially cash covered Letter of Credit establishment commission	t 0.5% of LC amount, min.(UGX 150,000,\$40, £32, €37) + (UGX 80,000, \$21, £17, €20) SWIF charge per quarte					
Non cash covered Letter of Credit establishment commission (% of LC Value)	1% of LC amount, min. (UGX 250,000,\$68, £52, €58) + (UGX 80,000, \$21, £17, €20) SWIFT chargest per quarte					
Letter of Credit quarterly commission		0.5% of LC amount, m	in.(UGX 150,000,\$40, £32	2, €37) per quarter		
Confirmation charges by foreign banks	Actua					
Letter of Credit amendments	UGX 70,000, \$19, £15, €17 per letto					
Discrepancy fees	UGX 770,000, \$200, £160,€180 per incider					
EXPORT LETTERS OF CREDIT CHARGES						
Export Letter of Credit - advising	UGX 100,000, \$26,£21,€25 per let					
Document handling fees	0.25% of bill value(min UGX 100,000, \$26,£21,€25) per b					
Letter of credit amendments	UGX 100,000, \$26, £21, €25 per lett					
Confirmation where there is a cash margin - quarterly	0.6% of LC amount, min.(UGX 770,000, \$200, £160,€18					
Confirmation where there is no cash margin - quarterly	0.5% of LC amount, min. (UGX 770,000, \$200, £160,€180					
IMPORT BILLS FOR COLLECTION CHARGES						
$Document\ handling\ commission\ (\%\ of\ value\ whether\ against\ acceptance\ or\ payment)$	0.2% of value, min. (UGX 100,000, \$26, £21,€25) per b					
Past due commission (in respect of unpaid/unaccepted bills) - 1 month past due	UGX 30,000, \$8, £7, €8 per bi					
Past due commission (in respect of unpaid/unaccepted bills) - 2 months past due	UGX 40,000,\$11, £9, €10 per bil					
Past due commission (in respect of unpaid/unaccepted bills) - 3 months past due	UGX 60,000, \$16, £13, €14 per b					
EXPORT BILLS FOR COLLECTION CHARGES						
Payment commission		0.2%	min UGX 100,000, \$26,£2	21,€25 per quarter		
Cancellation charges			UGX 85,000, \$2	3, £18, €20 per bil		
Bill discounting - financing of presentations		0.3% of value min (	UGX 120,000, \$32, £25,€2	28) one-off per bil		
AVALISED BILLS OF EXCHANGE						
Handling commission (% of value whether against acceptance or payment)		0.75% of value. mi	n. (UGX 200,000, \$53,£4)	2,€49) per guarter		





Cross border (% of the receive/send amount)













