

PERSONAL BANKING					
SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	KES
<b>CLASSIC SAVINGS</b>					
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	1,000
<b>REWARD SAVINGS</b>					
Account opening/minimum balance	250,000	100.0	100.0	100.0	10,000
Minimum account balance to earn interest	250,000	100.0	100.0	100.0	10,000
Monthly account management fees	Free	Free	Free	Free	Free
Below minimum balance charge per month	15,000	7.0	5.0	5.0	1,000
<b>BOA ERO</b>					
Account opening/minimum balance	5,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	25,000	n/a	n/a	n/a	n/a
Monthly account management fees	2,000	n/a	n/a	n/a	n/a
<b>GOLDPLUS SAVINGS</b>					
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	Free
Minimum saving period	3 months	3 months	3 months	3 months	3 months
Cash withdrawal - (over the counter) per quarter	1 free	Free	Free	Free	Free
Each additional cash withdrawal - (over the counter)	40,000	15.0	10.0	10.0	1,500
<b>FOREXAVE</b>					
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
<b>TOTS 2 TEENZ</b>					
Account opening/minimum balance	20,000	4.0	3.0	4.0	400
Monthly account management fees	Free	Free	Free	Free	Free
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	Free
Each additional cash withdraw - (over the counter)	7,000	3.0	2.0	2.0	20
<b>YOUNG MULLAH</b>					
Account opening/minimum balance	5,000	1.5	1	1.5	150
Monthly account management fees	Free	Free	Free	Free	Free
Minimum balance to earn interest	20,000	30	20	25	3,000
<b>MOBILE SAVINGS ACCOUNT</b>					
Account opening/minimum balance	1,000	n/a	n/a	n/a	n/a
Monthly account management fees	Nil	n/a	n/a	n/a	n/a
Minimum balance to earn interest	Nil	n/a	n/a	n/a	n/a
Salary processing	1,500	n/a	n/a	n/a	n/a
Cash deposits	Nil	n/a	n/a	n/a	n/a
<b>CURRENT ACCOUNTS</b>					
<b>STANDARD CURRENT</b>	<b>UGX</b>	<b>USD</b>	<b>GBP</b>	<b>EURO</b>	<b>KES</b>
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
<b>EMBASSY STAFF CURRENT</b>					
Account opening balance	50,000	15.0	10.0	15.0	1,500
Monthly account management fees	5,500	1.7	1.3	1.8	170
1st chequebook of 25 leaves	Free	Free	Free	Free	Free
Salary processing	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free

BUSINESS BANKING					
CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KES
<b>STANDARD CURRENT</b>					
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
<b>REMUNERATED CURRENT</b>					
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	3,000,000
Below minimum balance charge per month	45,000	13.0	8.5	13.5	1,350
Monthly ledger fees	Free	Free	Free	Free	Free
<b>SINGLE FEE BUSINESS CURRENT</b>					
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 withdrawal - (over the counter)	Free	Free	Free	Free	Free
<b>SCHOOL FEES COLLECTION</b>					
Account opening balance	100,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	n/a
Monthly account management fees	40,000	n/a	n/a	n/a	n/a
<b>EMBASSY/NGO CURRENT</b>					
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.a
Cash withdrawals	Free	Free	Free	Free	Free
<b>INVESTMENT CLUB REMUNERATED CURRENT</b>					
Account opening balance	50,000	n/a	n/a	n/a	n/a
Monthly account management fees	5,000	n/a	n/a	n/a	n/a
Below minimum balance charge per month	15,000	n/a	n/a	n/a	n/a
Minimum balance to earn interest	100,000	n/a	n/a	n/a	n/a
1st chequebook of 25 leaves	Free	n/a	n/a	n/a	n/a
Withdraw (per month)	3 free	n/a	n/a	n/a	n/a
Each additional withdraw (TT/RTGS/EFT/Counter)	17,000	n/a	n/a	n/a	n/a
<b>SAVINGS ACCOUNTS</b>					
<b>CLASSIC SAVINGS</b>	<b>UGX</b>	<b>USD</b>	<b>GBP</b>	<b>EURO</b>	<b>KES</b>
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	1,000
<b>VSLA CHAMA</b>					
Account opening/minimum balance	50,000	n/a	n/a	n/a	n/a
Monthly account management fees	Free	n/a	n/a	n/a	n/a
Minimum balance to earn interest	50,000	n/a	n/a	n/a	n/a

PRODUCT PACKS			
	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
<b>AMBITIONS SAVINGS ACCOUNT</b>			
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

VISA - DEBIT CARD	UGX CHARGES
Card issuance	15,000
VISA card replacement - lost/damaged	15,000
Withdrawal charge (BOA-U ATMs)	700
Withdrawal charge (other VISA enabled ATMs - domestic)	5,000
Withdrawal charge (other VISA enabled ATMs - International) excluding third party charges	15,000
ATM balance enquiry - BOA network	Free
ATM balance enquiry - VISA ATM	1,200
POS - other VISA enabled point of sale transactions - domestic	Free
POS - other VISA enabled point of sale transactions - International	Free
Internet purchase fees	Free
Mini statement BOA network	Free
Funds transfer	Free
VISA card monthly management fee	2,000
Other card services	Free

MOBILE WALLET	UGX CHARGES
Registration fee	Free
Account balance	Free
Mini statement - last 5 transactions	350
Statement request	350
Request cheque book	300
Check cheque book status	100
ATM card status	100
Stop cheque	500
Block ATM card	500
Send money to BOA-U account	500
Send money to mobile no: unregistered	500
Send money to mobile money (MTN & Airtel)	1,500
Send money to accounts in other banks	500
Send SWIFT/TT	500
BOA ATM cardless withdrawals	550
Get money from mobile money (MTN)	1,500
Airtime purchase on all networks (MTN, Airtel, UTL, Orange)	300
Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Startimes)	1,000

AGENT BANKING	UGX CHARGES
Cash deposits	Free
Cash withdrawals	Free
Bill payments	Free

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)	2%	2%	2%	2%
Temporary limit extension (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

TRADE SERVICES		CHARGES
<b>IMPORT LETTERS OF CREDIT CHARGES</b>		
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		Actual
Letter of credit amendments		UGX 70,000, \$18.5, £15, €16.5
Discrepancy fees		UGX 770,000, \$200, £160,€180
<b>EXPORT LETTERS OF CREDIT CHARGES</b>		
Export letter of credit - advising		UGX 65,000, \$17, £14, €15
Handling fees	0.25% of LC amount, min (UGX 100,000, \$26,£21,€23)	
Letter of credit amendments		UGX 60,000, \$16, €13, €14
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)
<b>IMPORT BILLS FOR COLLECTION CHARGES</b>		
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, €7
Past due commission (in respect of unpaid/unaccepted bills) - 2 months past due		UGX 40,000,\$11, £8.5, €9.5
Past due commission (in respect of unpaid/unaccepted bills) - 3 months past due		UGX 60,000, \$16, €13, €14
<b>EXPORT BILLS FOR COLLECTION CHARGES</b>		
Payment commission		0.2%, min UGX 100,000, \$26,£21,€23
Cancellation charges		UGX 85,000, \$23, £18, €20
Bill discounting - financing of presentations		0.3% of value, min (UGX 120,000, \$32, £25,€28)
<b>FOREIGN BILLS PURCHASED</b>		
Commission on outward foreign cheques sent on collection		0.85% of amount, min (UGX 770,000, \$200, £160,€180)
<b>AVALISED BILLS OF EXCHANGE</b>		
Handling commission (% of value whether against acceptance or payment)		0.75% of value, min (UGX 100,000, \$26,£21,€23)

GENERAL SERVICES					
	UGX	USD	GBP	EUR	KES
<b>CASH TRANSACTIONS - OVER THE COUNTER</b>					
Cash deposit over the counter	Free	0.3%	0.3%	0.3%	0.3%
Cash withdrawal over the counter (savings accounts)	5,000	1.0	1.0	1.0	100
<b>STATEMENTS</b>					
E-statement (email only)	Free	Free	Free	Free	Free
Printed statement (per page)	5,000	2.0	1.0	1.0	130
<b>CHEQUES</b>					
Cheque book issuance (per leaf)	800	0.3	0.2	0.2	25
Counter cheque leaf	30,000	11.4	8.0	11.0	1,250
Unpaid cheques - insufficient funds	155,000	44.0	30.0	44.0	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	1,250
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)	20,000	6.0	4.0	6.0	600
<b>PAYMENTS</b>					
Standing order - within BOA	5,000	2.0	1.3	1.5	150
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	165
Bank cheques/drafts-customers	17,000	6.			