

SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	KE
CLASSIC SAVINGS					
Account opening/minimum balance	25,000	10.0	10.0	10.0	1,000
Nonthly account management fees	3,000	2.0	1.0	1.0	100
Ainimum account balance to earn interest	25,000	10.0	10.0	10.0	1,000
REWARD SAVINGS					
Account opening/minimum balance	250,000	100.0	100.0	100.0	10,000
Ainimum account balance to earn interest	250,000	100.0	100.0	100.0	10,000
Nonthly account management fees	Free	Free	Free	Free	Free
elow minimum balance charge per month	15,000	7.0	5.0	5.0	1,000
SOA ERO					
Account opening/minimum balance	5,000	n/a	n/a	n/a	n/c
Ainimum account balance to earn interest	25,000	n/a	n/a	n/a	n/c
Nonthly account management fees	2,000	n/a	n/a	n/a	n/c
GOLDPLUS SAVINGS					
Account opening/minimum balance	100,000	30.0	20.0	25.0	3,000
Ainimum account balance to earn interest	100,000	30.0	20.0	25.0	3,000
Aonthly account management fees	Free	Free	Free	Free	Free
Ainimum saving period	3 months	3 months	3 months	3 months	3 months
Cash withdraw - (over the counter) per quarter	1 free	Free	Free	Free	Free
ach additional cash withdraw - (over the counter)	40,000	15.0	10.0	10.0	1,500
OREXAVE	40,000			. 0.0	.,000
Account opening/minimum balance	n/a	10.0	10.0	10.0	1,000
Aonthly account management fees	n/a	2.0	1.0	1.0	100
Ainimum account balance to earn interest	n/a	10.0	10.0	10.0	1,000
OTS 2 TEENZ	11/ 0	10.0	10.0	10.0	1,000
Account opening/minimum balance	20,000	4.0	3.0	4.0	400
Aonthly account management fees	Free	Free	Free	Free	Free
Ainimum balance to earn interest	50,000	15.0	10.0	15.0	1,500
Ainimum balance to earn interest Ainimum 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	200,000 1 free				
ach additional cash withdraw - (over the counter)		Free	Free	Free 2.0	Free
COUNG MULLAH	7,000	3.0	2.0	2.0	20
	5.000	1.5	1	1.5	1.50
Account opening/minimum balance	5,000	1.5	1	1.5	150
Aonthly account management fees	Free	Free	Free	Free	Free
Ainimum 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/c
Aonthly account management fees	Nil	n/a	n/a	n/a	n/c
Ainimum balance to earn interest	Nil	n/a	n/a	n/a	n/c
alary processing	1,500	n/a	n/a	n/a	n/c
Cash deposits	Nil	n/a	n/a	n/a	n/c
CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KES
STANDARD CURRENT					
Account opening balance	50,000	15.0	10.0	15.0	1,500
Nonthly account management fees	13,000	4.0	3.0	3.5	350
ransaction fees per entry	2,500	0.7	0.6	0.7	60
MBASSY STAFF CURRENT					
Account opening balance	50,000	15.0	10.0	15.0	1,500
Nonthly account management fees	5,500	1.7	1.3	1.8	170
st chequebook of 25 leaves	Free	Free	Free	Free	Free
alary processing	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free

Counter transactions	Free	ггее	rree	Free	гг
BUSINESS BANKING					
CURRENT ACCOUNTS	UGX	USD	GBP	EURO	KI
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	3
Transaction fees per entry	2,500	0.7	0.6	0.7	
REMUNERATED CURRENT					
Account opening balance	5,000,000	15,000	10,000	12,500	1,500,0
Minimum account balance to earn interest	10,000,000	30,000	20,000	25,000	3,000,0
Below minimum balance charge per month	45,000	13.0	8.5	13.5	1,3
Monthly ledger fees	Free	Free	Free	Free	F
SINGLE FEE BUSINESS CURRENT					
Account opening balance	100,000	30.0	20.0	30.0	3,0
Monthly account management fees	50,000	15.0	10.0	15.0	1,5
Cash withdraw - (over the counter)	Free	Free	Free	Free	F
SCHOOL FEES COLLECTION					
Account opening balance	100,000	n/a	n/a	n/a	
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	
Monthly account management fees	40,000	n/a	n/a	n/a	
EMBASSY/NGO CURRENT					
Account opening balance	250,000	75.0	60.0	70.0	3,
Monthly account management fees	Free	Free	Free	Free	1
Below minimum balance charge per month	40,000	15.0	10.0	12.0	1,
Chequebook of 25 leaves	1 Free p.a	1 Free p.a	1 Free p.a	1 Free p.a	1 Free
Cash withdraws	Free	Free	Free	Free	1
INVESTMENT CLUB REMUNERATED CURRENT					
Account opening balance	50,000	n/a	n/a	n/a	
Monthly account management fees	5,000	n/a	n/a	n/a	
Below minimum balance charge per month	15,000	n/a	n/a	n/a	
Minimum balance to earn interest	100,000	n/a	n/a	n/a	
1st chequebook of 25 leaves	Free	n/a	n/a	n/a	
Withdraw (per month)	3 free	n/a	n/a	n/a	
Each additional withdraw (TT/RTGS/EFT/Counter)	17,000	n/a	n/a	n/a	
SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	ŀ
CLASSIC SAVINGS					
Account opening/minimum balance	25,000	10.0	10.0	10.0	1,0
Monthly account management fees	3,000	2.0	1.0	1.0	
Minimum account balance to earn interest	25,000	10.0	10.0	10.0	1,0
VSLA CHAMA					
Account opening/minimum balance	50,000	n/a	n/a	n/a	
Monthly account management fees	Free	n/a	n/a	n/a	
Minimum balance to earn interest	50,000	n/a	n/a	n/a	1

	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

namy orders between other box accounts and this account		1166
SA - DEBIT CARD	UGX CHARGES	MOBILE WALLET
rd issuance	15,000	Registration fee
SA card replacement - lost/damaged	15,000	Account balance
ithdrawal charge (BOA-U ATMs)	700	Mini statement - last 5 transactions
ithdrawal charge (other VISA enabled ATMs - domestic)	5,000	Statement request
ithdrawal charge (other VISA enabled ATMs - International)	15,000	Request cheque book
cluding third party charges	Evan	Check cheque book status
M balance enquiry BOA network	Free	ATM card status
M balance enquiry - VISA ATM	1,200	Stop cheque
S - other VISA enabled point of sale transactions - domestic	Free	Block ATM card
S - other VISA enabled point of sale transactions - Internation	al Free	Send money to BOA-U account
ernet purchase fees	Free	Send money to mobile no: unregistered
ni statement BOA network	Free	Send money to mobile money (MTN & Airte
nds transfer	Free	Send money to accounts in other banks
SA card monthly management fee	2,000	Send SWIFT/TT
ner card services	Free	BOA ATM cardless withdrawals
GENT BANKING	UGX CHARGES	Get money from mobile money (MTN)
sh deposits	Free	Airtime purchase on all networks (MTN, Air
sh withdraws	3,000	Pay bills (E-UMEME, E-Water, E-Tuition, E-D
payments	Free	
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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 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

	CHARGES
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, €16.5
Discrepancy fees	UGX 770,000, \$200, £160,€180
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	0.3% of value, min (UGX 120,000, \$32, £25,€28
FOREIGN BILLS PURCHASED	
Commission on outward foreign cheques sent on collection	0.85% of amount, min (UGX 770,000, \$200, £160,€180
AVALISED BILLS OF EXCHANGE	
Handling commission (% of value whether against acceptance or payment)	0.75% of value, min (ugx 100,000, \$26,£21,€23

			Group	e BMCE B	ANK
GENERAL SERVICES					
	UGX	USD	GBP	EUR	K
CASH TRANSACTIONS - OVER THE COUNTER					
Cash deposit over the counter	Free	0.3%	0.3%	0.3%	0.3
Cash withdraw over the counter (savings accounts)	5,000	1.0	1.0	1.0	1
STATEMENTS	-	г	F	r.	г
E-statement (email only) Printed statement (per page)	Free 5,000	Free 2.0	Free 1.0	Free 1.0	Fr 1
CHEQUES	3,000	2.0	1.0	1.0	'
Cheque book issuance (per leaf)	800	0.3	0.2	0.2	
Counter cheque leaf	30,000	11.4	8.0	11.0	1,2
Unpaid cheques - insufficient funds	155,000	44.0	30.0	44.0	4,6
Unpaid cheques - technical reasons	60,000	18.0	11.0	18.0	1,8
Unpaid cheque - returned by other banks	17,000	5.0	3.0	5.0	5
Cheque stop payments	40,000	11.4	8.0	11.0	1,2
Cancellation of stop payments Express cheque book charge excluding cheque book charge per leaf (1 day)	20,000 20,000	6.0 6.0	4.0 4.0	6.0	6
PAYMENTS	20,000	0.0	4.0	8.0	O
Standing order - within BOA	5,000	2.0	1.3	1.5	1
Standing order - to other banks (excluding RTGS,EFT charges)	13,000	3.9	2.8	3.9	4
Bounced standing order (no funds)	45,000	12.7	8.3	12.7	1,3
Standing order set up charge	3,500	1.0	0.8	1.0	1
Standing order amendment/termination	5,500	1.7	1.0	1.7	1
Bank cheques/drafts-customers	17,000	6.0	3.9	5.0	5
Bank cheques/drafts-non customers	35,000	11.0	7.2	11.0	1,2
Cancellation/repurchase of draft	30,000	9.0	6.0	9.0	9
Electronic Funds Transfer (EFT) - outgoing	3,500	1.0	0.8	1.0	1
Electronic Funds Transfer (EFT) - incoming Unpaid Direct debits (EFTs)	3,000 65,000	1.0 18.6	0.7 14.0	1.0 15.5	1,6
Real Time Gross Settlement (RTGS) - outgoing	20,000	7.0	4.0	6.0	6
Real Time Gross Settlement (RTGS) - incoming	3,000	1.0	0.5	1.0	
Internal account transfers (UGX)	Free	Free	Free	Free	Fi
Salary processing (per entry)	2,500	1.0	0.5	1.0	
School fees processing (per entry)	2,500	1.0	0.4	1.0	
COLLECTIONS					
NWSC	Free	n/a	n/a	n/a	n
UMEME	Free	n/a	n/a	n/a	n
URA KCCA	2,500 2,500	n/a n/a	n/a n/a	n/a n/a	n
NSSF	Free	n/a	n/a	n/a	n n
DSTV	Free	n/a	n/a	n/a	n
INTERNET BANKING		,	,	,	
Internet banking registration	Free	Free	Free	Free	F
Internet banking access	Free	Free	Free	Free	F
AGENCE ELITE MEMBERSHIP (PRIVATE BANKING)					
Agence elite fee (monthly)	50,000	15	11	12	1,2
Non members fee (per visit)	30,000	8.5	6.5	7	6
VISA/ATM card (1st issue) Mobile banking	Free Free	Free Free	Free Free	Free Free	Fı Fı
Minimum balance to qualify for insurance benefit (average daily per quarter)	5,000,000	1,400	1,100	1,200	125,0
ATM transactions	Free	Free	Free	Free	Fi
Internet banking - registration and access	Free	Free	Free	Free	Fi
Cheque book (one cheque book of 25 leaves per annum)	Free	Free	Free	Free	Fi
TREASURY, INVESTOR AND CUSTODIAL SERVICES					
Custodial fees - RBS, institutions and foreign investors (percentage of the value of securities)	0.125% per annum min 250,000	n/a	n/a	n/a	n
Treasury and custodial - bid processing fees	20,000	n/a	n/a	n/a	n
Custodial fees - individuals and investment clubs (per investment instruction)	20,000	n/a	n/a	n/a	n
Safe custody of certificates of not readily determined value (per certificate per annum)		n/a	n/a	n/a	n
Transaction fees (per investment instruction - RBS, institutions and foreign investors)	20,000	n/a	n/a	n/a	n
SAFE CUSTODY					
Sealed evelopes - per quarter (per item)	30,000	10.0	6.0	8.0	9
Box - per quarter (per item)	60,000	20.0	12.0	15.0	1,8
Access fee (per visit)	13,500	5.0	3.0	3.0	4
OTHER SERVICES	A I	A . 1	A . 1	A I	
Company search Certificate of balance	Actual 30,000	Actual 10.0	Actual 6.0	Actual 8.0	Act
Audit confirmation	30,000	10.0	6.0	8.0	9
Letter of comfort/introduction	30,000	10.0	6.0	8.0	9
Document retrieval - less than 6 months old (per document)	12,000	3.5	2.5	3.0	4
Document retrieval - 6 months - 18 months old (per document)	25,000	7.5	4.5	6.5	7
Document retrieval - more than 18 months old (per document)	60,000	17.5	11.0	15.0	1,8
Verification of letters of administration/probate fee	70,000	20.0	16.0	17.5	2,1
Account reactivation					
Account closure fee	Free 21,000	Free 7.0	Free 4.0	Free 6.0	Fr 7

FOREIGN TRANSFERS AND OTHER FOREIGN CURRENCY 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%		











