



CATEGORY	FEES AND CHARGES (UGX)				
SAVINGS ACCOUNTS					
Minimum Balance	Junior Savings Account (JSA) -10,000 Group Save Account (GSA) -10,000 Institutional Savings Account (ISA) -50,000 Ordinary Savings Account (OSA) -5,000 Smart Save Account (SSA) -10,000 Target Savings Account (TSA)- 10,000 VSLA Savings Account (VSLA) -50,000 Min Bal for account to earn interest Target Savings Account (TSA)- 200,000 Min Bal for account to earn interest Fixed Deposit Account (FDA) -100,000 Min Bal for account to earn interest -Smart Save Account (SSA)-100,000 Min Bal for account to earn interest -VSLA Savings Account (VSLA)-1,000,000				
Minimum Initial Deposit	Junior Savings Account (JSA) – NIL Ordinary Saving accounts (OSA) – NIL Group Save Account (GSA) – NIL VSLA Savings Account (VSLA) – NIL Target Savings Account (TSA)- NIL Smart Save Account (SSA)- NIL Institutional Savings Account (ISA) - NIL Fixed Deposit Account (FDA)- NIL				
Penalty Below Min	NIL for all accounts				
Ledger Fees Per Entry	NIL				
Account Management/Service Fee	NIL for Group save (GSA), Junior savings Account (JSA), SMART Save (SSA) Target Savings Account (TSA) , Fixed Deposit Account (FDA), VSLA Savings Account (VSLA),and 1,150 per month for other products inclusive of 15% excise duty				
Monthly Statement	1 Free monthly				
Duplicate Statement	1,150 per page (inclusive of 15% excise duty)				
Withdrawals Over the Counter	Institutional Savings Account (ISA)- 1free withdrawal per month- thereafter 575/= per withdrawal (inclusive of 15% excise duty) Junior Savings Account (JSA)- 1free withdrawal per month- thereafter 575/= per withdrawal inclusive of 15% excise duty Target Savings Account (TSA)- 1free withdrawal per Quarter- thereafter 5,575/= per extra withdrawal inclusive of 15% excise duty Other Accounts [GSA, VSLA,SSA, FDA]-NIL. For OSA, charges apply as per transaction bands below. <table border="1" data-bbox="1531 1125 2783 1251"> <thead> <tr> <th data-bbox="1531 1125 2172 1188">Transaction band</th> <th data-bbox="2172 1125 2783 1188">Counter Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1531 1188 2172 1251">500-500,000</td> <td data-bbox="2172 1188 2783 1251">500 + 75 tax</td> </tr> </tbody> </table>	Transaction band	Counter Charges	500-500,000	500 + 75 tax
Transaction band	Counter Charges				
500-500,000	500 + 75 tax				

	500,001-1,000,000	1,000 + 150tax	
	1,000,001-5,000,000	1,500 + 225 tax	
	5,000,001-10,000,000	2,000 + 300 tax	
	>10,000,000	10,000 + 1500 tax	
Cash Deposit Charge Over the Counter			NIL
Mobile Banking (UGAFODE MOBILE) Withdrawals (Tiered)	Transaction Amounts		Fees on Withdrawals Per Transaction
	5000-500,000		805 (inclusive of 15% excise duty)
Mobile Banking (UGAFODE MOBILE) Deposits	500,001-1,000,000		1725 (inclusive of 15% Excise duty)
Mini statements			NIL
Balance Inquiry			230(inclusive of 15% excise duty)
			230 inclusive of 15% excise duty)
AGENT BANKING: Withdrawals from Agents (Tiered)			Range from 1000 to 10,000 plus Excise duty of 15%
Deposits from Agents (Tiered)			Range from 600 to 7,300 plus Excise duty of 15%
Transactional SMS Alerts (With Option To Opt Out)			575 per month inclusive of 15% excise duty
Withdraw Booklet			For 25 leaflets 2,000 and for 50 leaflets 4,000
Saving Passbook Cost			2,000
Passbook Replacement			2,000
Closing Account			NIL
Dormant Account Reactivation			NIL
Cheque Collection-Kampala			5,000
Upcountry Cheque Collection			5,000
Returned Cheque- Insufficient Funds			30,000
Returned Cheque- Effects Not Cleared			30,000
Returned Cheque by Other Banks			30,000
RTGS charges			23,000 (inclusive of 15% excise duty)
EFT Charges Out Going			5,000
EFT Charges Incoming			3,450(inclusive of 15% excise duty)
Stop Payment Order			10,000
Standing Order (Within MDI)			5,000
Standing Order (To Other Financial Institutions)			10,000
Certificate Of Balance			5000
Salary Handling			2,000
School Fees Deposits			1,150 (inclusive of 15% excise duty)

CREDIT PRODUCTS FEATURES & INTEREST RATES – Effective 1st February 2025

SR	Product Name	Product ID					Minimum Amount (UGX)	Maximum Amount (UGX)
			UGX 100,000 To UGX 9.99M	UGX 10m to UGX 29.9M	UGX 30M to-UGX 49.99M	UGX 50M to 2% of Core Capital		
1 BUSINESS LOANS								
	SME Business Loan-Monthly	SMM			33%(Declining)	31%(Declining)	UGX 30,000,000	2% of Core Capital
	SME Micro Business Loan - Quarterly	SMQ			33%(Declining)	31%(Declining)	UGX 30,000,000	2%of Core Capital
	Micro Business Loan - Individual	MBI	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999
	Micro Business Loan -Group	MBG	30%(Flat)				UGX 100,000	UGX 3,000,000
	Micro Business Group Loan-Weekly	MBW	30%(Flat)				UGX100,000	UGX 3,000,000
	VSLA Loan	VSLA	30%(Flat)	25.4%(Flat)			UGX1,000,000	UGX 29,999,999
	SMART Woman Loan-Individual	SWL	25%(Flat)	25%(Flat)			UGX100,000	UGX 29,999,999
	SMART Woman Loan-Group	SWG	25%(Flat)	25%(Flat)			UGX100,000	UGX 29,999,999
	SMART Woman Grow Loan	SWGL	10%(Flat)				UGX 4,000,000	UGX 15,000,000
2 AGRICULTURAL LOANS								
	SME Agricultural Loan-Individual	AGI			33%(Declining)	31%(Declining)	UGX 30,000,000	2% of Core Capital
	Micro Agricultural Loan - Quarterly	AGQ			33%(Declining)	31%(Declining)	UGX 30,000,000	2% of Core Capital

	Micro Agricultural Loan - Individual	AGI	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999
	Micro Agricultural Individual Loan-Quarterly	AGQ	30%(Flat)	25.4%(Flat)			UGX100,000	UGX 29,999,999
	Micro Agricultural Loan-Group	AGG	30%(Flat)	25.4%(Flat)			UGX100,000	UGX 29,999,999
	Animal Production Loan	AGA	30%(Flat)	25.4%(Flat)			UGX100,000	UGX 29,999,999
	Crop Production Loan	AGC	30%(Flat)	25.4%(Flat)			UGX100,000	UGX 29,999,999
	Poultry Production Loan	AGP	30% (Flat)	25.4%(Flat)			UGX100,000	UGX 29,999,999
	Green Dairy	GDL	12%(Flat)				UGX 180,000,000	UGX 200,000,000
	Green Agribusiness Loan	GAL	30%(Flat)	25.4%(Flat)	33%(Declining)		UGX100,000	UGX 49,999,999
	SME Green Agribusiness Loan	GAL				31%(Declining)	UGX 50,000,000	2% of Core Capital
3	HOUSING LOANS							
	SME Mortgage Loan	MML2			33%(Declining)	31%(Declining)	UGX30,000,000	2% of Core Capital
	Micro Mortgage Loan	MML2	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999
	Land Loan	LL	30%(Flat)	25.4%(Flat)			UGX 1,000,000	UGX 29,999,999
	Solar Loan	SL	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999
	Green Energy Loan	GEL	18%(Flat)		18%(Flat)		UGX 100,000	UGX 200,000,000
4	ASSET ACQUISITION & SALARY LOANS							
	SME Asset Acquisition Loan	ACL			33%(Declining)	31%(Declining)	UGX 30,000,000	2% of Core Capital
	Micro Asset Acquisition Loan	ACL	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999

	Salary Loan	SEL	30%(Flat)	25.4%(Flat)			UGX 100,000	UGX 29,999,999
5	EDUCATION LOANS							
	SME School Development Loan	SDL			33%(Declining)	31%(Declining)	UGX 30,000,000	2% of Core Capital
	Micro School Development Loan	MSDL	30%(Flat)	25.4%(Flat)			UGX 1,000,000	UGX 29,999,999
	School Fees Loan	SFL	30%(Flat)				UGX 100,000	UGX 5,000,000

NOTES:

- a. Minimum Loan Tenor: 3 Months
- b. Maximum Loan Tenor: 36 Months
- c. Repayment modes for Group loans: Weekly, Tri Annual, Bi-weekly, Monthly, Quarterly, Yearly & Bullet
- d. Repayment modes for Individual loans: Monthly, Quarterly, Tri annual, Bi-annually, Yearly or Bullet

ARRANGEMENT /ADVANCE COMMITMENT FEES	3% for all loan amounts
LOAN APPLICATION FEES	UGX 30M and above- UGX 50,000 Individual loans -UGX 1M –below UGX 30M – UGX 20,000 UGX 100,000 – UGX 29.99m – for group loans UGX 10,000
INSURANCE FEES	0.45%
BANCASSURANCE FEE	UGX 3,000 per month per member for group, SME & Individual Loans UGX 1,000 per month per member for all savings accounts
CAVEAT FEES ON PLEDGED CAR LOGBOOKS	UGX 176,000
MORTGAGE REGISTRATION FEES	UGX 250,000
STAMP DUTY	UGX 15,000
CRB INQUIRY (LOANS 500,000 AND BELOW)	NIL
CRB INQUIRY (LOANS ABOVE UGX 500,000 AND NON-CLIENTS)	UGX 12,000
COOLING OFF FEE	5% of principal loan amount
LATE PAYMENT PENALTY	1% of Amount in arrears per week
LOAN RESTRUCTURING FEES	NIL
ADDITIONAL RELEASE LETTER FEES	20,000
MONITORING FEES	NIL

INTEREST ON ACCOUNT DEPOSITS

Voluntary Savings (Ordinary, Junior, Institutional, Target Savings, Group Save, Fixed Deposit, Smart Save, VSLA & LSF)

<u>Accounts Type</u>	<u>Interest On Savings Accounts</u>
Junior Savings Account (JSA)	5% per annum
Ordinary Saving Account (OSA)	3.5% per annum
Smart Save Account (SSA)	5% per annum
VSLA Savings Account(VSLA)	5% per annum
Group Save Account (GSA)	7% per annum
Target Savings Account (TSA)	8% per annum
Fixed Deposit Account (FDA)	Negotiable and competitive rates ranging from 7%
Loan Security Fund (LSF)	3.5% per annum
Institutional Accounts (ISA)	3.5% per annum

FOR INQUIRIES CALL OUR TOLL FREE NUMBERS MTN 0800 223900,AIRTEL 0800 396396 or email Customerservice@ugafode.co.ug.

All transactional charges are subject to a 15% excise duty payable to URA. All Gross interest earned is subject to 15%withholding tax.

UGAFODE Microfinance Limited (MDI) is regulated by the Central Bank of Uganda and customer deposits are protected by the Deposit Protection Fund of Uganda (DPF) Upto Ugx 10,000,000, Terms and conditions apply.