

| SAVINGS ACCOUNT TYPE                                         | MINIMUM BALANCE (UGX) |
|--------------------------------------------------------------|-----------------------|
| 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 Save Account (TSA)                                    | 10,000                |
| VSLA Savings Account (Village Savings and Loans Association) | 50,000                |

| SAVINGS ACCOUNT TYPE                                         | MINIMUM BALANCE FOR ACCOUNT TO EARN INTEREST(UGX) | MINIMUM INITIAL DEPOSIT (UGX) |
|--------------------------------------------------------------|---------------------------------------------------|-------------------------------|
| Junior Savings Account (JSA)                                 | N/A                                               | N/A                           |
| Group Save Account (GSA)                                     | N/A                                               | N/A                           |
| Institutional Savings Account (ISA)                          | N/A                                               | N/A                           |
| Ordinary Savings Account (OSA)                               | N/A                                               | N/A                           |
| Smart Save Account (SSA)                                     | 100,000                                           | N/A                           |
| Fixed Deposit Account (FDA)                                  | 100,000                                           | N/A                           |
| Target Save Account (TSA)                                    | 200,000                                           | N/A                           |
| VSLA Savings Account (Village Savings and Loans Association) | 1,000,000                                         | N/A                           |

| PENALTY BELOW MINIMUM BALANCE                                | FEES AND CHARGES(UGX) |
|--------------------------------------------------------------|-----------------------|
| Junior Savings Account (JSA)                                 | NIL                   |
| Group Save Account (GSA)                                     | NIL                   |
| Institutional Savings Account (ISA)                          | NIL                   |
| Ordinary Savings Account (OSA)                               | NIL                   |
| Smart Save Account (SSA)                                     | NIL                   |
| Fixed Deposit Account (FDA)                                  | NIL                   |
| Target Save Account (TSA)                                    | NIL                   |
| VSLA Savings Account (Village Savings and Loans Association) | NIL                   |

|                       |     |
|-----------------------|-----|
| LEDGER FEES PER ENTRY | NIL |
|-----------------------|-----|

| ACCOUNT MANAGEMENT / SERVICE FEES                            | FEES AND CHARGES(UGX)                |
|--------------------------------------------------------------|--------------------------------------|
| Junior Savings Account (JSA)                                 | NIL                                  |
| Group Save Account (GSA)                                     | NIL                                  |
| Institutional Savings Account (ISA)                          | 2,300 (inclusive of 15% excise duty) |
| Ordinary Savings Account (OSA)                               | 2,300 (inclusive of 15% excise duty) |
| Smart Save Account (SSA)                                     | NIL                                  |
| Fixed Deposit Account (FDA)                                  | NIL                                  |
| Target Save Account (TSA)                                    | NIL                                  |
| VSLA Savings Account (Village Savings and Loans Association) | NIL                                  |

| STATEMENTS          | FEES AND CHARGES(UGX)                         |
|---------------------|-----------------------------------------------|
| Monthly Statement   | 1 Free monthly                                |
| Duplicate Statement | 1,150 per page (inclusive of 15% excise duty) |

| INTEREST ON ACCOUNT DEPOSITS                                 |                |
|--------------------------------------------------------------|----------------|
| Junior Savings Account (JSA)                                 | 5% per annum   |
| Group Savings Account (GSA)                                  | 7% per annum   |
| Institutional Savings Account (ISA)                          | 3.5% per annum |
| Ordinary Savings Account (OSA)                               | 3.5% per annum |
| Smart Save Account (SSA)                                     | 5% per annum   |
| Fixed Deposit Account (FDA)                                  | Negotiable     |
| Target Save Account (TSA)                                    | 8% per annum   |
| VSLA Savings Account (Village Savings and Loans Association) | 5% per annum   |
| Loan Security Fund (LSF)                                     | 3.5% per annum |

| AGENT BANKING           | FEES AND CHARGES(UGX)                              |
|-------------------------|----------------------------------------------------|
| Withdrawals from Agents | Range from 1,000 to 10,000 plus Excise duty of 15% |
| Deposits from Agents    | Range from 600 to 7,300 plus Excise duty of 15%    |

| MOBILE BANKING                                      | TRANSACTION AMOUNTS | FEES ON WITHDRAWALS PER TRANSACTION  |
|-----------------------------------------------------|---------------------|--------------------------------------|
| Mobile Banking (UGAFODE Mobile) Withdrawals(Tiered) | 5,000 - 125,000     | 920 (inclusive of 15% excise duty)   |
|                                                     | 125,001 -500,000    | 1,725 (inclusive of 15% Excise duty  |
|                                                     | 500,001 - 1,000,000 | 2,875 (inclusive of 15% Excise duty) |
| Mobile Banking Deposits                             |                     | Telecom Charges Apply                |
| Mini statements                                     |                     | 345(inclusive of 15% excise duty)    |
| Balance Inquiry                                     |                     | 345(inclusive of 15% excise duty)    |
| Airtime Purchase                                    |                     | 575(inclusive of 15% excise duty)    |
| Utilities payment                                   |                     | 1,150(inclusive of 15% excise duty)  |

| WITHDRAWAL OVER THE COUNTER                                  | FEES AND CHARGES(UGX)                                                                                 |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| 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 Save Account (TSA)                                    | 1free withdrawal per Quarter - thereafter 5,575/= per extra withdrawal (inclusive of 15% excise duty) |
| Group Save Account (GSA)                                     | NIL                                                                                                   |
| Smart Save Account (SSA)                                     | NIL                                                                                                   |
| VSLA Savings Account (Village Savings and Loans Association) | NIL                                                                                                   |

| ACCOUNT TYPE                   | WITHDRAWALS OVER THE COUNTER TRANSACTION LIMITS(UGX) | FEES AND CHARGES(UGX) |
|--------------------------------|------------------------------------------------------|-----------------------|
| Ordinary Savings Account (OSA) | 500 - 125,000                                        | 2,000 + 300 Tax       |
|                                | 125,001 - 500,000                                    | 2500+ 375 Tax         |
|                                | 500,001 - 5,000,000                                  | 4,000 + 600 Tax       |
|                                | 5,000,001 - 10,000,000                               | 5,000 + 750 Tax       |
|                                | >10,000,000                                          | 20,000 + 3,000 Tax    |

|                                                  | FEES AND CHARGES (UGX)                  |
|--------------------------------------------------|-----------------------------------------|
| Savings Passbook                                 | 2,000                                   |
| Withdraw Booklet                                 | 25 Leaflets 2,000 and 50 Leaflets 4,000 |
| Closing Account                                  | NIL                                     |
| Dormant Account Reactivation                     | NIL                                     |
| Cheque Collection-Kampala                        | 5,000                                   |
| Upcountry Cheque Collection                      | 5,000                                   |
| Returned Cheque - Insufficieny 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)                      | NIL                                     |
| Standing Order (To Other Financial Institutions) | 10,000                                  |
| Certificate of Balance                           | 5,000                                   |
| School Fees Deposits                             | 1,725 (inclusive of 15% excise duty)    |

| TRANSACTION SMS ALERTS                                       | FEES AND CHARGES(UGX)                      |
|--------------------------------------------------------------|--------------------------------------------|
| Junior Savings Account (JSA)                                 | 920 per month inclusive of 15% excise duty |
| Group Save Account (GSA)                                     | 920 per month inclusive of 15% excise duty |
| Institutional Savings Account (ISA)                          | 920 per month inclusive of 15% excise duty |
| Ordinary Savings Account (OSA)                               | 920 per month inclusive of 15% excise duty |
| Smart Save Account (SSA)                                     | NIL                                        |
| Fixed Deposit Account (FDA)                                  | NIL                                        |
| Target Save Account (TSA)                                    | NIL                                        |
| VSLA Savings Account (Village Savings and Loans Association) | 920 per month inclusive of 15% excise duty |

| CREDIT PRODUCTS FEATURES & INTEREST RATES |            |                          |                      |                       |                               |                      |                      |
|-------------------------------------------|------------|--------------------------|----------------------|-----------------------|-------------------------------|----------------------|----------------------|
| PRODUCT NAME                              | PRODUCT ID | 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 | Minimum Amount (UGX) | Maximum Amount (UGX) |
| 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)                |                      |                       |                               | UGX 100,000          | UGX 3,000,000        |
| VSLA Loan                                 | VSLA       | 30%(Flat)                | 25.4%(Flat)          |                       |                               | UGX 1,000,000        | UGX 29,999,999       |
| SMART Woman Loan-Individual               | SWL        | 25%(Flat)                | 25%(Flat)            |                       |                               | UGX 1,000,000        | UGX 29,999,999       |
| SMART Woman Loan-Group                    | SWG        | 25%(Flat)                | 25%(Flat)            |                       |                               | UGX 1,000,000        | UGX 29,999,999       |
| SMART Woman Grow Loan                     | SWGL       | 10%(Flat)                |                      |                       |                               | UGX 1,000,000        | UGX 200,000,000      |
| Small Business Fund                       | SBF        | 10%(Flat)                |                      |                       |                               | UGX 100,000          | UGX 500,000,000      |

| AGRICULTURAL LOANS                           |      |           |             |                |                |                |                    |
|----------------------------------------------|------|-----------|-------------|----------------|----------------|----------------|--------------------|
| SME Agricultural Loan-Individual             | AGI  |           |             | 33%(Declining) | 31%(Declining) | UGX 30,000,000 | 2% of Core Capital |
| SME 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) |                |                | UGX 100,000    | UGX 29,999,999     |
| Micro Agricultural Loan-Group                | AGG  | 30%(Flat) |             |                |                | UGX 100,000    | UGX 29,999,999     |
| Animal Production Loan                       | AGA  | 30%(Flat) | 25.4%(Flat) |                |                | UGX 100,000    | UGX 29,999,999     |
| Crop Production Loan                         | AGC  | 30%(Flat) | 25.4%(Flat) |                |                | UGX 100,000    | UGX 29,999,999     |
| Poultry Production Loan                      | AGP  | 30%(Flat) | 25.4%(Flat) |                |                | UGX 100,000    | UGX 29,999,999     |
| Micro Green Agribusiness Loan                | GAL  | 30%(Flat) | 25.4%(Flat) | 33%(Declining) |                | UGX 100,000    | UGX 29,999,999     |
| Micro Agricultural Loan - Individual         | AGI  | 30%(Flat) | 25.4%(Flat) |                | 31%(Declining) | UGX 30,000,000 | 2% of Core Capital |
| Agriculture Credit Facility                  | ACF  | 12%(Flat) |             |                |                | UGX 100,000    | 2% of Core Capital |
| Agriculture Credit Facility-Grain            | ACFG | 15%(Flat) |             |                |                | UGX 100,000    | 2% of Core Capital |

| HOUSING LOANS       |      |           |             |                |                |                |                    |
|---------------------|------|-----------|-------------|----------------|----------------|----------------|--------------------|
| SME Mortgage Loan   | MML2 |           |             | 33%(Declining) | 31%(Declining) | UGX 30,000,000 | 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) |             |                |                | UGX 100,000    | UGX 200,000,000    |

| 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 1,000,000  | UGX 29,999,999     |

| 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 |  |
|-------|--|
|-------|--|

- Minimum Loan Tenor: 3 Months
- Maximum Loan Tenor: 36 Months
- Repayment modes for Group loans: Weekly, Tri Annual, Bi-weekly, Monthly, Quarterly, Bullet
- Repayment modes for Individual loans: Monthly, Quarterly, Tri annual, Bi-annually, Bullet

|                                           |                                                                                                                                                                     |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ARRANGEMENT /ADVANCE COMMITMENT FEES      | 3% for all loan amounts                                                                                                                                             |
| LOAN APPLICATION FEES                     | Individual loans - 100,000 UGX - UGX 29.9M - UGX 20,000 UGX 100,000 - UGX 9.99m – for group loans - UGX 10,000 SME Loan - UGX 30M - 2% of Core Capital - UGX 50,000 |
| CREDIT LIFE INSURANCE FEES                | 0.45% of the loan                                                                                                                                                   |
| GROUP LIFE MICRO INSURANCE                | Monthly Premium UGX 1,500,2,500 or 4,500                                                                                                                            |
| CAVEAT FEES ON PLEDGED CAR LOGBOOKS       | UGX 150,000                                                                                                                                                         |
| CAVEAT RELEASE FEES                       | UGX 42,600                                                                                                                                                          |
| MORTGAGE REGISTRATION FEES                | UGX 280,000                                                                                                                                                         |
| SEARCH FEES FOR LAND TITLES               | UGX 100,000                                                                                                                                                         |
| STAMP DUTY                                | NIL                                                                                                                                                                 |
| CRB INQUIRY FEE-ALL LOANS                 | 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            | UGX 50,000                                                                                                                                                          |
| MONITORING FEES                           | NIL                                                                                                                                                                 |
| COMPANY SEARCH FEES                       | 60,000                                                                                                                                                              |
| VERIFICATION OF LETTERS OF ADMINISTRATION | 100,000                                                                                                                                                             |

Disclaimer: All transactional charges are subject to a 15% excise duty payable to Uganda Revenue Authority (URA). All Gross interest earned is subject to 15% Withholding Tax.



## SMART SAVE Account

Let your money work smarter as you work harder. Open a **Smart Save account** today.

For women, including youth, to accumulate savings as individuals or in groups.

### Benefits

- ✓ Deposits can be done through UGAFODE Mobile \*230# exclusively on Airtel and MTN or through agency banking.
- ✓ 5% Annual Interest with a minimum balance of UGX 100,000.
- ✓ Unlimited withdrawals.
- ✓ Get a loan.