

TARIFF GUIDE

EFFECTIVE 1st DECEMBER 2017

A) CURRENT ACCOUNTS

1. PINNACLE CURRENT ACCOUNT

Account opening balance	UGX	50,000
Bundled monthly fee	UGX	35,000

Bundled fee includes

Free ATM transactions		
Free UGX over the counter deposits and withdrawals		
Free inward cheque clearing		
Free standing orders		

Foreign currency

Account opening balance	USD/EUR/GBP	20
Monthly management	USD	15
	EUR	10
	GBP	10

Cash withdrawals	Below 5,000	Free
	Above 5,000	0.25% of value Max. charge 5,000
Cash deposits	Below 10,000 (per day)	Free
	Above 10,000	0.25% of value Max. charge 5,000
Minimum operating balance	UGX	20,000

2. ONE TARIFF

Account opening balance	1 st Salary or UGX	50,000
Bundled monthly fee	UGX	50,000

Bundled fee includes

In-house Salary handling	Free	
Cash deposits and withdrawals	Free	
5 ATM transactions a month	Free	
1 Standing orders per month	Free	
1 Telegraphic transfer per month	Free	
4 Cheque books per year	Free	
Utility bill handling	Free	
Banker's cheque per month	Free	
Minimum operating balance	UGX	20,000

3. SALARY ACCOUNT

Account opening balance	UGX	10,000
Maintenance fee	UGX	3,000

Service charges

Cash deposits	Free	
Withdrawals at dfcu ATM	UGX	600
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Inward cheques	UGX	3,000
Minimum operating balance	UGX	10,000

4. STANDARD PERSONAL

Account opening balance	UGX	50,000
Monthly management fee	UGX	15,000

Service charges

Cash deposits	Free	
ATM	UGX	600
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Inward cheques	UGX	3,000

Foreign currency

Account opening balance	USD	200
	GBP	200
	EURO	200
Monthly management	USD	10
	GBP	5
	EURO	10

Cash withdrawals	Below 2000	5
	Above 2000	0.25% of value Max. charge 5000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value Max. charge 5000
Minimum operating balance	UGX	20,000

5. SACCO ACCOUNT

Account opening balance	UGX	100,000
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Service charges

Monthly management fee	Free	
Cash deposits	Free	
Cash withdrawal	Free	
Minimum operating balance	UGX	20,000

B. SAVINGS ACCOUNTS

1. CLASSIC SAVINGS

Account opening balance / Minimum balance	UGX	50,000
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Service charges

Cash deposits	Free	
1 over the counter withdrawal per month (UGX only)	Free	
Each additional withdrawal	UGX	5,500
Classic savings monthly management fee	UGX	3,000
Low balance charge per month	UGX	16,000

Foreign currency

Account opening balance / Minimum balance	USD	100
Cash withdraw charges for foreign	Below 2,000	5
	Above 2,000	0.25% of value Max. charge 5000

Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value Max. charge 5,000
Monthly management fees	USD	1.5

2. SAVINGS PLUS

Account opening balance / minimum balance	UGX	250,000
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Service charges

Cash deposits	Free	
Savings plus monthly management fee	UGX	3,500
1 over the counter withdrawal per month	Free	
Each additional withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000
Cheques to 3 rd parties - savings	UGX	1,500
Minimum operating balance	UGX	20,000

Foreign currency

Account opening balance / minimum balance	USD	100
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Cash withdrawals	GBP	100
	EUR	100
	Below 2,000	5
	Above 2,000	0.25% of value Max. 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value Max. charge 5,000
Monthly management fees	USD	1.5
	Euro	1
	GBP	1
Low balance charge per month	USD/GBP/EUR	10

3. YOUNG SAVERS

Account opening / minimum balance	UGX	50,000
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Service charges

Cash deposits	Free	
1 over the counter withdrawals per month	Free	
Each additional withdrawal	UGX	5,500
Low balance charge per month	UGX	16,000

Foreign currency

Account opening / minimum balance	USD	100
	GBP	100
	EUR	100
Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% of value Max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value Max. charges 5,000
Low balance charge per month	USD/GBP/EUR	10

4. CAMPUS PLUS (AT SELECTED BRANCHES)

Account opening balance	UGX	20,000
Minimum Operating balance	UGX	5,000

Service charges

Cash deposit	Free	
Monthly management fee	UGX	750
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Safe custody (academic documents per semester)	UGX	5,000

5. ACHIEVERS

Account opening balance / Minimum balance	UGX	50,000
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Service charges

Cash deposit	Free	
Low balance charge per month	UGX	16,000
Achievers over the counter withdrawal	UGX	11,000

6. EASY ACCESS

Account opening balance	UGX	20,000
Minimum operating balance	UGX	10,000

Service charges

Cash deposit	Free	
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500
Monthly management fee	UGX	3,000

7. DEMBE ACCOUNT

Account opening	UGX	5,000
Minimum operating balance	UGX	5,000

Service charges

Cash deposit	Free	
ATM withdrawals	UGX	600
Monthly management fee	UGX	1,000
Over the counter withdrawal below 1 Million	UGX	5,500
Over the counter withdrawal above 1 Million	UGX	3,500

8. INVESTMENT CLUB

Account opening / minimum balance	UGX	50,000
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Service charges

Cash deposit	Free	
Monthly management fees	UGX	3,500
1 over the counter withdrawals per month	Free	
Each additional withdrawal	UGX	5,500
Low balance per month	UGX	16,000

Foreign currency

Account opening / minimum balance	USD/GBP/EUR	100
Cash withdrawal charges for foreign	Below 2,000	5
	Above 2,000	0.25% of value Max. charge 5,000

Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value Max. charges 5,000
Monthly management fee	USD	1.5
	Euro	1
	GBP	1
Low balance charge per month	USD/GBP/EUR	10

9. AGRICULTURE GROUP

Account opening / minimum balance	UGX	50,000
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Service charges

Cash deposit	Free	
1 over the counter withdrawals per month	Free	
Each additional withdrawal	UGX	5,500
Low balance per month	UGX	16,000

10. SMART PLAN

Termination fee	UGX	30,000
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C) CORPORATE CURRENT ACCOUNT

Account opening balance (local)	UGX	200,000
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Service charges

1. Bundled option 1 (UGX only)		
Minimum balance	UGX	5,000,000
Bundled monthly fee (below minimum balance)	UGX	50,000
Minimum operating balance	UGX	20,000
Bundled fee includes;		Unlimited cash deposit transactions

		Unlimited cash withdrawal transactions
		Unlimited inward cheques

2. Bundled option 2 (UGX only)

Minimum balance	UGX	2,000,000
Bundled monthly fee (below minimum balance)	UGX	100,000
Minimum operating balance	UGX	20,000
Bundled fee includes;		Unlimited cash deposit transactions
		Unlimited cash withdrawal transactions
		Unlimited inward cheques

3. Pay as you transact option

Monthly management fee	UGX	35,000
Inward cheques	UGX	3,000
Over the counter withdrawal below 5 Million	UGX	3,500
Over the counter withdrawal above 5 Million	UGX	5,500
Minimum operating balance	UGX	20,000

Foreign currency

Account opening balance	USD	500
	GPB	500
	EURO	500

Company search Fees		Equivalent of 60,000
Service charges	Below 2,000	5
	Above 2,000	0.25% of value, max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value, Max. charges 5,000

Inward cheques	GBP	1.5
	EURO	2
	USD	2
Monthly management fee	USD	10
	GBP	5
	EURO	10

Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% of value, max. charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% of value, Max. charges 5,000
Inward cheques	GBP	1.5
	EURO	2
	USD	2
Monthly management fee	USD	10
	GBP	5
	EURO	10

D) NGO CURRENT ACCOUNT 1

Account opening and minimum balance	UGX	500,000
Minimum balance charge	UGX	10,000
Penalty per transaction below minimum	UGX	5,000
Transaction above minimum balance		Free

E) GENERAL SERVICES

1. CHEQUE SERVICES

Cheque book charge per leaf	UGX	800
Deposit book	Free	
Counter cheque leaf	UGX	25,000
Bank draft	UGX	20,000
Bank draft repurchased	UGX	10,000
School fees draft	UGX	10,000
Voucher retrieval	UGX	20,000
Cheque unpaid due to insufficient funds	UGX	150,000
Cheque unpaid due to technical reasons	UGX	20,000
Cheque unpaid by other banks		Free

2. LOCAL ACCOUNTS SERVICES

Utility payments UMEME	Free	
Utility payments NWSC	Free	
Stop payment instructions	UGX	20,000
Stop payment foreign drafts	UGX	20,000
Dormant account reactivation	Free	
Minimum interest charge - overdrawn account	UGX	10,000
Standing order setup charge	UGX	5,000
Standing order dfcu transfers	UGX	5,000
Standing order (Other) transfers	UGX	10,000
Amendment / termination standing order	UGX	10,000
Standing order unpaid due to lack of funds	UGX	125,000
Late deposit held in overnight safe custody	Free	
Amendment of account details & signatories	Free	
Closing account	UGX	20,000
Pinnacle membership	UGX	35,000

3. LOCAL COLLECTIONS

Electronic Funds Transfer (EFT)	UGX	3,500
Inward Electronic Funds Transfer (EFT)	UGX	3,500
Direct debit payments (incoming)	UGX	2,000
Unpaid direct debits	UGX	20,000
Salary Processing per item	UGX	2,000
RTGS-Instant transfer	UGX	15,000
Inward RTGS fees	UGX	3,000
Clearing in Kampala	Free	
Upcountry cheques (BoU presence)	UGX	10,000
Upcountry cheques (no BoU presence)	UGX	0.50% min 30,000 max 100,000

4. AUTO TELLER MACHINE (ATM) SERVICES

1 st Issue of VISA ATM card	Free	
Withdrawals at dfcu ATM	UGX	600
Withdrawals at Interswitch ATM	UGX	1,500
Withdrawals at VISA ATM	UGX	5,000