

BANK OF AFRICA- UGANDA Ltd.

KEY FACTS DOCUMENT – LOANS - 2023/2024

Reference No.:

| | IS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMM/ ONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, U CONTENT OF THIS DOCUMEN | NDERSTOC | | | | | | | | |
|-----|---|-----------------------|---------------------|-------------|---------------------------|--|--|--|--|--|
| Sec | Description (<i>Tick where applicable)</i> | UGX | USD | EUR | KES | | | | | |
| | 1. Type of Loan: Overdraft Facility-Personal | | | | | | | | | |
| Α | heir accou lay to day | | | | | | | | | |
| | 3. Commitment | | | | | | | | | |
| | a) Loan Amount | | | | | | | | | |
| | b) Duration From: To: | | | | | | | | | |
| | c) By taking this loan, you commit to make timely repayments (including interest), and paying interest on your loan as well as any additional fees. | | | | | | | | | |
| | d) Security: You have to provide | | | | | | | | | |
| | e) Grace period | | | | | | | | | |
| | f) Loan instalments (Repayments) ofare to be made time(s) per month to be paid at (For more details, please consult your repayment schedule) | | | | | | | | | |
| | - | | | | | | | | | |
| | 4. Fees, Charges & Penalties | UGX | USD | EUR | KES | | | | | |
| | 4. Fees, Charges & Penalties i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate | UGX | USD | EUR | KES | | | | | |
| В | i) Interest: The payable interest rate is calculated | UGX Free | USD Free | EUR | KES Free | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate | | | | | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> | | | | | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) | Free | Free | Free | Free | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) iv) Security-related charges | Free | Free | Free | Free | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum | Free | Free | Free | Free | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR) vii) Commitment fee (1% of unutilized amount per | Free N/A | Free N/A | Free N/A | Free N/A | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR) vii) Commitment fee (1% of unutilized amount per quarter) | Free N/A | Free N/A | Free N/A | Free N/A N/A | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees per month iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR) vii) Commitment fee (1% of unutilized amount per quarter) viii) Application fee | Free N/A | Free N/A | Free N/A | Free N/A N/A | | | | | |
| В | i) Interest: The payable interest rate is calculated monthly on a declining balance basis at a fixed rate ii) Administrative fees <u>per month</u> iii) Insurance premium (Actual) iv) Security-related charges v) Legal-fees (Actual) vi) Arrangement (2% of loan amount minimum 65,000/20/17-UGX/USD/EUR) vii) Commitment fee (1% of unutilized amount per quarter) viii) Application fee ix) Stamp duty(as levied by URA) Actual | Free N/A 05,000 | Free N/A N/A 20 N/A | Free | Free N/A N/A N/A | | | | | |

1 | P a g e

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| 5. | Risks | | | | | | | | | |
|-----------|--|--|--------------------|----------------------|---|---------------------|------|--|--|--|
| a) | | | | | you will be cho | arged Penalty Inter | rest | | | |
| | at a rate of 5% of the outstanding loan amount. | | | | | | | | | |
| | | you fail to pay the loan, legal action may be taken against you. | | | | | | | | |
| c) |) If you fail to pay the loan, you risk losing your reputation in your community and in front of your | | | | | | | | | |
| | family. | | | | | | | | | |
| | | y the loan can ho | | | | ıre. | | | | |
| e) | | efault, you will h | ave to meet the | e costs of loan re | covery | | | | | |
| 6. | Further Points | to Consider | | | | | | | | |
| a) | The right to | cool off: You hav | ve up to 10 work | king days from w | /hen you sign t | this contract to "c | cool | | | |
| | | | | | | ive to provide writ | | | | |
| | notice to the Bank and return all the borrowed money. The right to "cool off" applies only to loans | | | | | | | | | |
| | | 0,000 or above | | | | | | | | |
| a) | | | illows you to pa | y back the mon | еу уои borrow | ed before the agr | eed | | | |
| | date at no co | | _ | | | | | | | |
| Ь) |) How to complain: If you are dissatisfied with our services, we welcome you to communicate this | | | | | | | | | |
| | | | | | | tomer care hotline | | | | |
| | | | | | | 5776400601. We | | | | |
| | | | | | | within two weeks | | | | |
| c) | Credit Refere | e nce Bureau: Eve | i y borrower mus | st be registered o | ina requires a | imanciai cara. | | | | |
| | Also remember to ask about: | | | | | | | | | |
| | | | romiums and b | opofits that acc | rue to the borr | ower) | | | | |
| | | | | | nefits that accrue to the borrower). In forced sale value, security margin, and cash | | | | | |
| | margin). | concepts (prore | | | value, securi | ty margin, and c | usii | | | |
| | | s taken in case o | f failure to repay | v. | | | | | | |
| | | or policy (if appli | | | ntor. | | | | | |
| | | | | | | | | | | |
| | e) Security liquidation policy/process. f) Security release process and associated costs. | | | | | | | | | |
| Fu | iture communications: It is important for us to be able to communicate with you. Below, please tick | | | | | | | | | |
| | t least two preferred means of communication and provide details (and update us in case of any | | | | | | | | | |
| ch | nanges): | | | | | | | | | |
| M | Aobile Phone □ Email □ Post □ Over the counter □ Other □ | | | | | | | | | |
| | | | | | | | | | | |
| Ph | Phone No Postal Address | | | | | | | | | |
| _ | | | | | | | | | | |
| Eu | Email Address | | | | | | | | | |
| | | | | | | | 1 | | | |
| 5 | ignature: | | | | | | 1 | | | |
| | | | | | | | 1 | | | |
| N | lame: | | | | | | 1 | | | |
| | | | | | | | 1 | | | |
| т | itle/Position | Relationship | Branch | Account | Account | Account | 1 | | | |
| | | officer | Supervisor | Signatory | Signatory | Signatory | i. | | | |
| | | | | | | he terms used in t | | | | |
| | | | ct, please cont | act us on 041 | 4302001 or | visit our website | at | | | |
| <u>wv</u> | <mark>vw.boaugand</mark> a | 1.com | | | | | | | | |
| | | | | | | | | | | |