

PERSONAL BANKING					
SAVINGS ACCOUNTS	UGX	USD	GBP	EURO	KES
CLASSIC SAVINGS					
Account opening/minimum balance	25,000	10	10	10	1,000
Monthly account management fees	3,000	1	1	1	100
Minimum account balance to earn interest	25,000	500	500	500	60,000
REWARD SAVINGS					
Account opening/minimum balance	250,000	100	100	100	10,000
Minimum account balance to earn interest	250,000	500	500	500	60,000
Monthly account management fees	Free	Free	Free	Free	Free
Below minimum balance charge per month	17,000	4	3	4	500
BOA ERO					
Account opening/minimum balance	5,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	25,000	n/a	n/a	n/a	n/a
Monthly account management fees	2,500	n/a	n/a	n/a	n/a
GOLDPLUS SAVINGS					
Account opening/minimum balance	100,000	25	25	25	3,000
Minimum account balance to earn interest	100,000	1,000	1,000	1,000	120,000
Monthly account management fees	Free	Free	Free	Free	Free
Minimum saving period	3 months	3 months	3 months	3 months	3 months
Cash withdraw - (over the counter) per quarter	Free	Free	Free	Free	Free
Each additional cash withdraw - (over the counter)	45,000	15	15	15	1,500
FOREXAVE					
Account opening/minimum balance	n/a	10	10	10	1,000
Monthly account management fees	n/a	3	2	2	150
Minimum account balance to earn interest	n/a	500	500	500	60,000
TOTS 2 TEENZ					
Account opening/minimum balance	20,000	5	5	5	600
Monthly account management fees	Free	Free	Free	Free	Free
Minimum balance to earn interest	50,000	100	100	100	12,000
Minimum balance to qualify for life assurance of elected parent/guardian	200,000	53	42	50	6,000
Cash withdraw - (over the counter) per quarter	1 free	1 free	1 free	1 free	1 free
Each additional cash withdraw - (over the counter)	8,000	2	2	2	240
YOUNG MULLAH					
Account opening/minimum balance	5,000	1	1	1	150
Monthly account management fees	Free	Free	Free	Free	Free
Minimum balance to earn interest	20,000	100	100	100	12,000
CURRENT ACCOUNTS					
UGX	USD	GBP	EURO	KES	
EMBASSY STAFF CURRENT					
Account opening balance	50,000	15	15	15	1,500
Monthly account management fees	7,000	2	2	2	200
1st cheque book of 25 leaves	Free	Free	Free	Free	Free
Salary processing	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free
NGO/EMBASSY ACCOUNT					
Account opening/minimum balance	250,000	60	60	60	7,000
Monthly account management fees	Free	Free	Free	Free	Free
Below minimum balance charge per month	45,000	10	10	10	1,500
Cheque book of 25 leaves	1 free p.a	1 free p.a	1 free p.a	1 free p.a	1 Free p.a
Cash withdrawals	Free	Free	Free	Free	Free
NON-REMUNERATED CURRENT ACCOUNTS					
Account opening balance	50,000	15	15	15	1,500
Monthly account management fees	15,000	4	3	4	400
Transaction fees per entry	2,500	1	1	1	70
REMUNERATED CURRENT ACCOUNT					
Account opening/minimum balance	5,000,000	950	950	950	100,000
Minimum account balance to earn interest	10,000,000	1,000	1,000	1,000	120,000
Below minimum balance charge per month	50,000	13	10	12	1,500
Monthly ledger fees	Free	Free	Free	Free	Free
SINGLE FEE BUSINESS ACCOUNT					
Account opening balance	100,000	25	25	25	3,000
Monthly account management fees	55,000	15	12	14	1,700
Cash withdrawal fees (over the counter)	Free	Free	Free	Free	Free
SCHOOL FEES COLLECTION ACCOUNT					
Account opening balance	100,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	n/a
Monthly account management fees	45,000	n/a	n/a	n/a	n/a
INVESTMENT CLUB CURRENT ACCOUNT					
Account opening balance	50,000	n/a	n/a	n/a	n/a
Monthly account management fees	5,000	n/a	n/a	n/a	n/a
Below minimum balance charge per month	17,000	n/a	n/a	n/a	n/a
Minimum balance to earn interest	100,000	n/a	n/a	n/a	n/a
1st chequebook of 25 leaves	Free	n/a	n/a	n/a	n/a
Withdraw (per month)	1 Free	n/a	n/a	n/a	n/a
Each additional withdraw over the counter	17,000	n/a	n/a	n/a	n/a
VSLA CHAMA ACCOUNT					
Account opening/minimum balance	50,000	n/a	n/a	n/a	n/a
Monthly account management fees	Free	n/a	n/a	n/a	n/a
Minimum balance to earn interest	50,000	n/a	n/a	n/a	n/a

TRADE SERVICES		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 150,000,\$40, £32, €37) + (UGX 80,000, \$21, £17, €20) SWIFT charge per quarter	
Non cash covered letter of credit establishment commission (% of LC value)	1% of LC amount, min.(UGX 250,000,\$68, £52, €58) + (UGX 80,000, \$21, £17, €20) SWIFT charge per quarter	
Letter of credit quarterly commission	0.5% of LC amount, min.(UGX 150,000,\$40, £32, €37) per quarter	
Confirmation charges by foreign banks	Actual	
Letter of credit amendments	UGX 70,000, \$19, £15, €17 per letter	
Discrepancy fees	UGX 770,000, \$200, £160, €180 per incident	
EXPORT LETTERS OF CREDIT CHARGES		
Export letter of credit - advising	UGX 100,000, \$26, £21, €25 per letter	
Handling fees	0.25% of bill value (min UGX 100,000, \$26, £21, €25) per bill	
Letter of credit amendments	UGX 100,000, \$26, £21, €25 per letter	
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	0.5% of LC amount, min. (UGX 770,000, \$200, £160, €180)	
IMPORT BILLS FOR COLLECTION CHARGES		
Handling commission (% of value whether against acceptance or payment)	0.2% of value, min. (UGX 100,000, \$26, £21, €25) per bill	
Past due commission (in respect of unpaid/unaccepted bills) - 1 month past due	UGX 30,000, \$8, £7, €8 per bill	
Past due commission (in respect of unpaid/unaccepted bills) - 2 months past due	UGX 40,000,\$11, £9, €10 per bill	
Past due commission (in respect of unpaid/unaccepted bills) - 3 months past due	UGX 60,000, \$16, £13, €14 per bill	
EXPORT BILLS FOR COLLECTION CHARGES		
Payment commission	0.2% min UGX 100,000, \$26, £21, €25 per quarter	
Cancellation charges	UGX 85,000, \$23, £18, €20 per bill	
Bill discounting - financing of presentations	0.3% of value min (UGX 120,000, \$32, £25, €28) one-off per bill	
VALUED BILLS OF EXCHANGE		
Handling commission (% of value whether against acceptance or payment)	0.75% of value, min. (UGX 200,000, \$53, £42, €49) per quarter	

PRODUCT PACKS			
	MY BUSINESS PACK	SALARY PACK	PUBLIC SERVANT PACK
Opening balance	15,000	15,000	10,000
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)	5,000	5,000	5,000
Monthly pack management fee	3,000	8,000	5,000
Counter cash withdrawal - per transaction	6,000	6,000	6,000
Standing orders from current account to savings account	Free	Free	Free
AMBITIONS SAVINGS ACCOUNT			
Account opening balance	100,000	n/a	n/a
Minimum account balance - savings account	50,000	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	45,000	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

MOBILE WALLET	UGX CHARGES
ACCOUNT MANAGEMENT	
Registration fee	Free
MY ACCOUNT	
Balance enquiry	Free
View statement: Mini statement (Last 5 transactions)	Free
Request statement (Full statement)	Free
Order cheque book	Free
Stop cheque	Free
Block ATM card	Free
SEND MONEY	
To BOA account	Free
Domestic bank	EFT-2,000, RTGS-16,000
MTN Mobile Money	1,650
Airtel Mobile Money	1,650
Bulk payment: To telecom (per transaction)	1,650
Bulk payment: To other BOA account (per transaction)	Free
Telegraphic Transfers	48,000 - All charges borne by receiver, 188,000 - All charges borne by sender
GET MONEY	
From BOA ATM	550
From MTN	1,500
From Agent	3,000
BUY AIRTIME	
Airtime purchase on all networks (MTN, Airtel)	350
PAY BILLS	
Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Startimes)	1,100

LOAN RELATED CHARGES				
	UGX	USD	GBP	EUR
Application fees - individuals (non-business)	65,000	17	14	16
Application fees - business	125,000	33	26	31
Financial card	30,000	8	6	7
CRB credit enquiry fees	n/a	n/a	n/a	n/a
Uncleared effects (percentage of amount)	1%, min 50,000	1%, min 13	1%, min 10	1%, min 12
Facility arrangement charge (percentage of facility amount)	2% min 65,000	2%, min 17	2%, min 13	2%, min 16
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%, min 100,000	0.25%, min 30	0.25%, min 20	0.25%, min 25
Credit protection fee (percentage of amount)	2%	2%	2%	2%
Credit monitoring fee (monthly)	6,000	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)	1%	1%	1%	1%
Temporary limit extension (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 27	2%, min 21	2%, min 25
Invoice discounting processing fees	n/a	n/a	n/a	n/a
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 21	0.25%, min 17	0.25%, min 20
Guarantee processing fee (% of amount) for non-cash covered guarantees	0.5%, min 100,000	0.5%, min 27	0.5%, min 21	0.5%, min 25
Guarantee commission (% of amount per quarter)	Below 10M - 2%/ Above 10M - 1%	Below 2,600 - 2%/ Above 2,600 - 1%	Below 2,100 - 2%/ Above 2,100 - 1%	Below 2,450 - 2%/ Above 2,450 - 1%
Guarantee amendment/cancellation	55,000	15	12	14
Offer letter cancellation fees	110,000	29	23	27
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
Unauthorized excess (% of amount per month)	5%	5%	5%	5%
Discharge of mortgages and other security documents	55,000	15	12	14
Replacement of mortgage discharge letter	100,000	29	23	27
Valuation fees	Actual	Actual	Actual	Actual

VISA - DEBIT CARD	UGX CHARGES
Card issuance	17,000
VISA card replacement - lost/damaged	17,000
Withdrawal charge (BOA-U ATMs) - Us on us	1,000
Withdrawal charge (BOA-U ATMs) - Us on them	6,000
Withdrawal charge - Them on us	7,000
Withdrawal charge (other VISA enabled ATMs - International) excluding third party charges	17,000
ATM balance enquiry - BOA network	Free
ATM balance enquiry - Off us	1,300
POS - Other VISA enabled point of sale transactions - Domestic	Free
POS - Other VISA enabled point of sale transactions - International	Free
Internet purchase fees	Free
Mini statement BOA network	Free
Funds transfer	Free
VISA card monthly management fee	2,500

AGENT BANKING	UGX CHARGES
Cash deposits	Free
Cash withdrawals	3,000
School fees payment	Free
Utility payment (UMEME & NWSC)	1,000
Transaction limit (Withdraw)	2,000,000
Transaction limit (Deposit)	5,000,000

GENERAL SERVICES					
	UGX	USD	GBP	EUR	KES
STATEMENTS					
E-statement (email only)	Free	Free	Free	Free	Free
Printed statement (per page)	5,500	2.0	1.0	1.0	143
CHEQUES					
Cheque book issuance (per leaf)	1,100	1.0	1.0	1.0	28
Counter cheque leaf	35,000	13.0	9.0	12.0	1,375
Unpaid cheques - insufficient funds	170,500	48.0	33.0	48.0	5,115
Unpaid cheques - technical reasons	66,000	20.0	12.0	20.0	2,035
Unpaid cheque - returned by other banks	18,700	6.0	3.0	6.0	550
Cheque stop payments	44,000	13.0	9.0	12.0	1,375
Cancellation of stop payments	22,000	7.0	4.0	7.0	660
Express cheque book charge excluding cheque book charge per leaf (1 day)	22,000	7.0	4.0	7.0	660
PAYMENTS					
Standing order - within BOA	Free	Free	Free	Free	Free
Standing order - to other banks (excluding RTGS,EFT charges)	14,300	4.0	3.0	4.0	495
Bounced standing order (no funds)	49,500	14.0	9.0	14.0	1,485
Standing order set up charge	3,850	1.0	1.0	1.0	110
Standing order amendment/termination	6,050	2.0	1.0	2.0	182
Foreign draft charges - customers	33,000	10.0	7.0	9.0	990
Foreign draft cancellations	50,050	14.0	9.0	13.0	1,485
Bank cheques/drafts - customers	18,700	7.0	4.0	6.0	605
Bank cheques/drafts - non customers	38,500	12.0	8.0	12.0	1,375
Cancellation/repurchase of Draft	33,000	10.0	7.0	10.0	990
Electronic Funds Transfer (EFT) - outgoing (in branch)	3,500	1.0	1.0	1.0	100
Electronic Funds Transfer (EFT) - incoming (in branch)	3,000	1.0	1.0	1.0	100
Real Time Gross Settlement (RTGS) - outgoing (in branch)	20,000	7.0	4.0	6.0	600
Real Time Gross Settlement (RTGS) - incoming (in branch)	3,000	1.0	1.0	1.0	90
Unpaid direct debits (EFTs)	65,000	19.0	14.0	16.0	1,600
Internal account transfers (UGX)	Free	Free	Free	Free	Free
Salary processing (per entry)	2,500	1.0	1.0	1.0	75
School fees processing (per entry)	2,500	1.0	1.0	1.0	75
COLLECTIONS OVER THE COUNTER - PER ENTRY					
NWSC	Free	n/a	n/a	n/a	n/a
UMEME	Free	n/a	n/a</		