

| SAVINGS ACCOUNTS | UGX | USD | GBP | EUR | KES |
|---|---|----------------|------------------------|------------|---|
| ACCOUNT OPENING/MINIMUM BALANCE | | | | | |
| CLASSIC | 25,000 | 10 | 10 | 10 | 1,000 |
| REWARD | 250,000 | 100 | 100 | 100 | 10,000 |
| BOA ERO | 5,000 | n/a | n/a | n/a | n/a |
| GOLD PLUS | 100,000 | 25 | 25 | 25 | 3,000 |
| FOREXAVE | n/a | 10 | 10 | 10 | 1,000 |
| TOTS 2 TEENZ | 20,000 | 5 | 5 | 5 | 600 |
| YOUNG MULLAH | 5,000 | 1 | 1 | 1 | 150 |
| MONTHLY MANAGEMENT FEES | | | | | |
| CLASSIC | 3,000 | 1 | 1 | 1 | 100 |
| REWARD | Free | Free | Free | Free | Free |
| BOA ERO | 2,500 | n/a | n/a | n/a | n/a |
| GOLD PLUS | Free | Free | Free | Free | Free |
| FOREXAVE | n/a | 3 | 2 | 2 | 150 |
| TOTS 2 TEENZ | Free | Free | Free | Free | Free |
| YOUNG MULLAH | Free | Free | Free | Free | Free |
| MINIMUM BALANCE TO EARN INTEREST | | | | | |
| CLASSIC | 25,000 | 500 | 500 | 500 | 60,000 |
| REWARD | 250,000 | 500 | 500 | 500 | 60,000 |
| BOA ERO | 25,000 | n/a | n/a | n/a | n/a |
| GOLD PLUS | 100,000 | 1,000 | 1,000 | 1,000 | 120,000 |
| FOREXAVE | n/a | 500 | 500 | 500 | 60,000 |
| TOTS 2 TEENZ | 50,000 | 100 | 100 | 100 | 12,000 |
| YOUNG MULLAH | 20,000 | 100 | 100 | 100 | 12,000 |
| BELOW MINIMUM CHARGE PER MONTH | | | | | |
| REWARD | 17,000 | 4 | 3 | 4 | 500 |
| MINIMUM SAVING PERIOD | | | | | |
| GOLD PLUS | | 3 months | | | |
| MINIMUM BALANCE TO QUALIFY FOR LIFE ASSURANCE | | | | | |
| TOTS 2 TEENZ | 200,000 | 53 | 42 | 50 | 6,000 |
| CASH WITHDRAW OVER THE COUNTER | | | | | |
| CLASSIC | | | | | |
| REWARD | | | | | |
| BOA ERO | 6,000 | 2 | 1 | 2 | 185 |
| FOREXAVE | | | | | |
| YOUNG MULLAH | | | | | |
| GOLD PLUS | | 1 free per qtr | | | |
| TOTS 2 TEENZ | | | | | |
| ADDITIONAL CASH WITHDRAW OVER THE COUNTER | | | | | |
| GOLD PLUS | 45,000 | 15 | 15 | 15 | 1,500 |
| TOTS 2 TEENZ | 8,000 | 2 | 2 | 2 | 240 |
| CASH DEPOSIT | | | | | |
| CASH DEPOSIT OVER THE COUNTER | Free | | 0.3% of deposit amount | | |
| CURRENT ACCOUNTS | UGX | USD | GBP | EUR | KES |
| ACCOUNT OPENING/MINIMUM BALANCE | | | | | |
| EMBASSY STAFF | 50,000 | 15 | 15 | 15 | 1,500 |
| NGO/EMBASSY | 250,000 | 60 | 60 | 60 | 7,000 |
| NON-REMUNERATED | 50,000 | 15 | 15 | 15 | 1,500 |
| REMUNERATED | 5,000,000 | 950 | 950 | 950 | 100,000 |
| SINGLE FEE BUSINESS | 100,000 | 25 | 25 | 25 | 3,000 |
| SCHOOL FEES COLLECTION | 100,000 | n/a | n/a | n/a | n/a |
| INVESTMENT CLUB | 50,000 | n/a | n/a | n/a | n/a |
| VSLA CHAMA | 50,000 | n/a | n/a | n/a | n/a |
| MONTHLY MANAGEMENT FEES | | | | | |
| EMBASSY STAFF | 7,000 | 2 | 2 | 2 | 200 |
| NGO/EMBASSY | Free | Free | Free | Free | Free |
| NON-REMUNERATED | 15,000 | 4 | 3 | 4 | 400 |
| REMUNERATED | n/a | n/a | n/a | n/a | n/a |
| SINGLE FEE BUSINESS | 55,000 | 15 | 12 | 14 | 1,700 |
| SCHOOL FEES COLLECTION | 45,000 | n/a | n/a | n/a | n/a |
| INVESTMENT CLUB | 5,000 | n/a | n/a | n/a | n/a |
| VSLA CHAMA | Free | n/a | n/a | n/a | n/a |
| MINIMUM BALANCE TO EARN INTEREST | | | | | |
| REMUNERATED | 10,000,000 | 1,000 | 1,000 | 1,000 | 120,000 |
| SCHOOL FEES COLLECTION | 5,000,000 | n/a | n/a | n/a | n/a |
| INVESTMENT CLUB | 100,000 | n/a | n/a | n/a | n/a |
| VSLA CHAMA | 50,000 | n/a | n/a | n/a | n/a |
| BELOW MINIMUM CHARGE PER MONTH | | | | | |
| NGO/EMBASSY | 45,000 | 10 | 10 | 10 | 1,500 |
| REMUNERATED | 50,000 | 13 | 10 | 12 | 1,500 |
| INVESTMENT CLUB | 17,000 | n/a | n/a | n/a | n/a |
| VSLA CHAMA | n/a | n/a | n/a | n/a | n/a |
| CASH WITHDRAW OVER THE COUNTER | | | | | |
| EMBASSY STAFF | | | | | |
| NGO/EMBASSY | | | | | |
| NON-REMUNERATED | | | | | |
| REMUNERATED | | Free | | | |
| SINGLE FEE BUSINESS | | | | | |
| SCHOOL FEES COLLECTION | | | | | |
| INVESTMENT CLUB | 1 free per month; 17,000 for each additional withdraw | Free | Free | Free | Free |
| VSLA CHAMA | Free | n/a | n/a | n/a | n/a |
| CASH DEPOSIT | | | | | |
| CASH DEPOSIT OVER THE COUNTER | Free | | 0.3% of deposit amount | | |
| TRANSACTION FEES PER ENTRY | | | | | |
| NON-REMUNERATED | 2,500 | 1 | 1 | 1 | 70 |
| SALARY PROCESSING | | | | | |
| EMBASSY STAFF | Free | | | | |
| PACK ACCOUNTS | | | | | UGX |
| ACCOUNT OPENING/MINIMUM BALANCE | | | | | |
| MY BUSINESS PACK | | | | | 15,000 |
| SALARY PACK | | | | | 15,000 |
| PUBLIC SERVANT PACK CURRENT | | | | | 10,000 |
| AMBITION SAVINGS PLAN | | | | | 100,000 |
| MINIMUM BALANCE - CURRENT ACCOUNT | | | | | |
| MY BUSINESS PACK | | | | | 5,000 |
| SALARY PACK | | | | | 5,000 |
| PUBLIC SERVANT PACK CURRENT | | | | | 5,000 |
| MINIMUM BALANCE - SAVINGS ACCOUNT | | | | | |
| MY BUSINESS PACK | | | | | 5,000 |
| SALARY PACK | | | | | 5,000 |
| PUBLIC SERVANT PACK CURRENT | | | | | 5,000 |
| AMBITION SAVINGS PLAN | | | | | 50,000 |
| MONTHLY MANAGEMENT FEES | | | | | |
| MY BUSINESS PACK | | | | | 3,000 |
| SALARY PACK | | | | | 8,000 |
| PUBLIC SERVANT PACK CURRENT | | | | | 5,000 |
| AMBITION SAVINGS PLAN | | | | | Free |
| CASH WITHDRAW OVER THE COUNTER (PER TRANSACTION) | | | | | |
| MY BUSINESS PACK | | | | | 6,000 |
| SALARY PACK | | | | | 6,000 |
| PUBLIC SERVANT PACK CURRENT | | | | | 6,000 |
| AMBITION SAVINGS PLAN | | | | | 1 free per quarter; 45,000 for each additional withdraw |

| MINIMUM MONTHLY SAVINGS TO SAVINGS ACCOUNT) | UGX | USD | GBP | EUR | KES |
|--|---|-------------------------------------|-------------------------------------|-------------------------------------|------------|
| MY BUSINESS PACK | 5,000 | | | | |
| SALARY PACK | 5,000 | | | | |
| PUBLIC SERVANT PACK CURRENT | 5,000 | | | | |
| AMBITION SAVINGS PLAN | 20,000 | | | | |
| CHANNELS | | | | | |
| VISA DEBIT CARD | UGX | | | | |
| Card issuance | 17,000 | | | | |
| VISA card replacement - lost/damaged | 17,000 | | | | |
| Withdrawal charge: BOA customer on BOA ATM | 1,200 | | | | |
| Withdrawal charge: BOA customer on another Bank ATM | 6,600 | | | | |
| Withdrawal charge: Another Bank customer on BOA ATM | 7,000 | | | | |
| Withdrawal charge: BOA customer on an ATM outside Uganda | 17,000 | | | | |
| ATM balance enquiry - BOA network | Free | | | | |
| ATM balance enquiry - BOA customer on another Bank ATM | 1,430 | | | | |
| Point of Sale (POS) - Other VISA enabled POS transactions - Domestic | Free | | | | |
| Point of Sale (POS) - Other VISA enabled POS 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 | | | | |
| Cash deposits | Free | | | | |
| Cash withdrawals | 3,000 | | | | |
| School fees payment | 1,000 | | | | |
| URA payments | Free | | | | |
| Utility payments (UMEME & NWSC) | 1,000 | | | | |
| Transaction limit (Withdraw) | UGX 2M | | | | |
| Transaction limit (Deposit) | UGX 5M | | | | |
| INTERNET BANKING | UGX | USD | GBP | EUR | KES |
| Internet banking registration and access | Free | Free | Free | Free | Free |
| Transfer to BOA account | Free | Free | Free | Free | Free |
| Transfer to other Bank (EFT) | 2,000 | 1 | 1 | 1 | 62 |
| Transfer to other Bank (RTGS) | 16,000 | 4 | 3 | 4 | 500 |
| International transfer (SWIFT transfer) - All charges borne by receiver | 48,000 | 13 | 10 | 12 | 1,500 |
| International transfer (SWIFT transfer) - All charges borne by sender | 188,000 | 50 | 40 | 46 | 5,800 |
| Mobile Money transfer (MTN & AIRTEL) | 1,650 | n/a | n/a | n/a | n/a |
| Bill payments (NWSC, UMEME, NSSF) | Free | n/a | n/a | n/a | n/a |
| Bill payment (URA) | 2,500 | n/a | n/a | n/a | n/a |
| Bulk payment: To telcom - MTN & Airtel (per transaction) | 1,650 | n/a | n/a | n/a | n/a |
| Bulk payment: To same Bank account (per transaction) | Free | Free | Free | Free | Free |
| Bulk payment: To other Bank account /EFT (per transaction) | 2,000 | n/a | n/a | n/a | n/a |
| E-Statements (Balance enquiry, mini-statement & full statement) | Free | n/a | n/a | n/a | n/a |
| CREDIT CHARGES | UGX | USD | GBP | EUR | KES |
| LOAN RELATED CHARGES | | | | | |
| Application fees - Individuals (non-business) | 65,000 | 17 | 14 | 16 | 16 |
| Application fees - business | 125,000 | 33 | 26 | 31 | 31 |
| Financial card | 30,000 | 8 | 6 | 7 | 7 |
| CRB Credit Enquiry fees | n/a | n/a | n/a | n/a | n/a |
| Uncleared effects (% of amount) | 1%, min 50,000 | 1%, min 13 | 1%, min 10 | 1%, min 12 | 1% |
| Facility arrangement charge (percentage of facility amount) | 2% min 65,000 | 2%, min 17 | 2%, min 13 | 2%, min 16 | 2% |
| Commitment fees (percentage of unutilized amount - excluding over drafts) | 1% per quarter | 1% per quarter | 1% per quarter | 1% per quarter | 1% |
| 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 | 0.25% |
| Credit protection fee (% of amount) - One off | 2% | 2% | 2% | 2% | 2% |
| Credit monitoring fee (monthly) | 6,000 | 2 | 1 | 1 | 1 |
| Loan statement (per page) | 5,000 | 1 | 1 | 1 | 1 |
| Early repayment charge for long term loans exceeding one year (percentage of repaid amount) | 10% | 10% | 10% | 10% | 10% |
| Cooling off charge (percentage of outstanding amount) | 5% | 5% | 5% | 5% | 5% |
| Restructuring fees (percentage of restructured amount) | 1% | 1% | 1% | 1% | 1% |
| Temporary limit extension (percentage of extended limit) | 0.5% | 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 | 2% |
| Penalty interest (% over effective rate) | 5% p.a | 5% p.a | 5% p.a | 5% p.a | 5% |
| Overdrawn account penalty (Unauthorized limit) | PLR+5% | 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 | 0.25% |
| 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 | 0.5% |
| 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% | 2% |
| Guarantee amendment/cancellation | 55,000 | 15 | 12 | 14 | 14 |
| Offer letter cancellation fees | 110,000 | 29 | 23 | 27 | 27 |
| Security search fees | Actual | Actual | Actual | Actual | Actual |
| Mortgage registration fees | Actual | Actual | Actual | Actual | Actual |
| Insurance premiums | Actual | Actual | Actual | Actual | Actual |
| Legal fees | Actual | Actual | Actual | Actual | Actual |
| Unauthorized excess (% of amount per month) | 5% | 5% | 5% | 5% | 5% |
| Discharge of mortgages and other security documents. | 55,000 | 15 | 12 | 14 | 14 |
| Replacement of mortgage discharge letter | 110,000 | 29 | 23 | 27 | 27 |
| Valuation fees | Actual | Actual | Actual | Actual | Actual |
| TRADE SERVICES | | | | | |
| 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 | | | | |
| Document 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 | | | | | |
| Document 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 | | | | |