

# YOUR QUICK GUIDE TO OUR PRODUCTS AND SERVICES PRICES | Revised - 18 August 2023 | Effective - 1 October 2023

SAVINGS ACCOUNTS	UGX	USD	GBP	EUR	KES
<b>ACCOUNT OPENING/MINIMUM BALANCE</b>					
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
<b>MONTHLY MANAGEMENT FEES</b>					
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
<b>MINIMUM BALANCE TO EARN INTEREST</b>					
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
<b>BELOW MINIMUM CHARGE PER MONTH</b>					
REWARD	17,000	4	3	4	500
<b>MINIMUM SAVING PERIOD</b>					
GOLD PLUS		3 months			
<b>MINIMUM BALANCE TO QUALIFY FOR LIFE ASSURANCE</b>					
TOTS 2 TEENZ	200,000	53	42	50	6,000
<b>CASH WITHDRAW OVER THE COUNTER</b>					
CLASSIC					
REWARD					
BOA ERO	6,000	2	1	2	185
FOREXAVE					
YOUNG MULLAH					
GOLD PLUS		1 free per qtr			
TOTS 2 TEENZ					
<b>ADDITIONAL CASH WITHDRAW OVER THE COUNTER</b>					
GOLD PLUS	45,000	15	15	15	1,500
TOTS 2 TEENZ	8,000	2	2	2	240
<b>CASH DEPOSIT</b>					
CASH DEPOSIT OVER THE COUNTER	Free	0.3% of deposit amount			

CURRENT ACCOUNTS	UGX	USD	GBP	EUR	KES
<b>ACCOUNT OPENING/MINIMUM BALANCE</b>					
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
<b>MONTHLY MANAGEMENT FEES</b>					
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
<b>MINIMUM BALANCE TO EARN INTEREST</b>					
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
<b>BELOW MINIMUM CHARGE PER MONTH</b>					
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
<b>CASH WITHDRAW OVER THE COUNTER</b>					
EMBASSY STAFF					
NGO/EMBASSY					
NON-REMUNERATED		Free			
REMUNERATED					
SINGLE FEE BUSINESS					
SCHOOL FEES COLLECTION					
INVESTMENT CLUB	1 free per month; 17,000 for each additional withdrawal	Free	Free	Free	Free
VSLA CHAMA	Free	n/a	n/a	n/a	n/a
<b>CASH DEPOSIT</b>					
CASH DEPOSIT OVER THE COUNTER	Free	0.3% of deposit amount			
<b>TRANSACTION FEES PER ENTRY</b>					
NON-REMUNERATED	2,500	1	1	1	70
<b>SALARY PROCESSING</b>					
EMBASSY STAFF		Free			

PACK ACCOUNTS	UGX
<b>ACCOUNT OPENING/MINIMUM BALANCE</b>	
MY BUSINESS PACK	15,000
SALARY PACK	15,000
PUBLIC SERVANT PACK CURRENT	10,000
AMBITION SAVINGS PLAN	100,000

MINIMUM BALANCE - CURRENT ACCOUNT	UGX
MY BUSINESS PACK	5,000
SALARY PACK	5,000
PUBLIC SERVANT PACK CURRENT	5,000
<b>MINIMUM BALANCE - SAVINGS ACCOUNT</b>	
MY BUSINESS PACK	5,000
SALARY PACK	5,000
PUBLIC SERVANT PACK CURRENT	5,000
AMBITION SAVINGS PLAN	50,000
<b>MONTHLY MANAGEMENT FEES</b>	
MY BUSINESS PACK	3,000
SALARY PACK	8,000
PUBLIC SERVANT PACK CURRENT	5,000
AMBITION SAVINGS PLAN	Free
<b>CASH WITHDRAW OVER THE COUNTER (PER TRANSACTION)</b>	
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
<b>MINIMUM MONTHLY SAVINGS TO SAVINGS ACCOUNT)</b>	
MY BUSINESS PACK	5,000
SALARY PACK	5,000
PUBLIC SERVANT PACK CURRENT	5,000
AMBITION SAVINGS PLAN	20,000

CHANNELS	UGX
<b>VISA DEBIT CARD</b>	
Card issuance	17,000
VISA card replacement - lost/damaged	17,000
Withdrawal charge: BOA customer on BOA ATM	1,100
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
<b>MOBILE WALLET</b>	
Registration fee	Free
<b>My Account</b>	
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	Free
<b>Send Money</b>	
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 telcom (per transaction)	1,650
Bulk Payment: To other BOA account (per transaction)	Free
SWIFT transfer	48,000 - All charges borne by receiver; 188,000 - All charges borne by sender
<b>Get Money</b>	
From BOA ATM	550
From MTN	1,500
From agent	3,000
<b>Buy Airtime</b>	
Airtime purchase on all networks (MTN, Airtel)	350
<b>Pay Bills</b>	
Pay bills (E-UMEME, E-Water, E-Tuition, E-DSTV, E-Startimes)	1,100

AGENT BANKING	UGX
Cash deposits	Free
Cash withdrawals	3,000
School fees payment	1,000
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
<b>LOAN RELATED CHARGES</b>				
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 (% 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 over drafts)	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 (% of amount) - One off	2%	2%	2%	2%
Credit monitoring fee (monthly)	6,000	2	1	1
Loan statement (per page)	5,000	1	1	1
Early repayment charge for long term loans exceeding one year (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
Penalty interest (% 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	110,000	29	23	27
Valuation fees	Actual	Actual	Actual	Actual

GENERAL SERVICES	UGX	USD	GBP	EUR	KES
<b>STATEMENTS</b>					
E-statements (email only)	Free	Free	Free	Free	Free
Printed statement (per page)	5,500	2	1	1	143
<b>CHEQUES</b>					
Cheque book issuance (per leaf)	1,100	1	1	1	28
Counter cheque leaf	35,000	13	9	12	1,375
Unpaid cheques - insufficient funds	170,500	48	33	48	5,115
Unpaid cheques - technical reasons	66,000	20	12	20	2,035
Unpaid cheque - returned by other banks	18,700	6	3	6	550
Cheque stop payments	44,000	13	9	12	1,375
Cancellation of stop payments	22,000	7	4	7	660
Express cheque book charge excluding cheque book charge per leaf (1 day)	22,000	7	4	7	660
<b>PAYMENTS</b>					
Foreign draft charges - Customers	33,000	10	7	9	990
Foreign draft cancellations	50,500	14	9	13	1,485
Bank Cheques/Drafts-Customers	18,700	7	4	6	605
Bank Cheques/Drafts-Non Customers	38,500	12	8	12	1,375
Cancellation/repurchase of Draft	33,000	10	7	10	990
Electronic Funds Transfer (EFT) - outgoing	3,500	1	1	1	100
Electronic Funds Transfer (EFT) - incoming	3,000	1	1	1	100
Real Time Gross Settlement (RTGS) - outgoing	20,000	7	4	6	600
Real Time Gross Settlement (RTGS) - incoming	3,000	1	1	1	90
Unpaid Direct debits (EFTs)	65,000	19	14	16	1,600
Internal account transfers	Free	Free	Free	Free	Free
Salary processing (per entry)	2,500	1	1	1	75
School fees processing (per entry)	2,500	1	1	1	75
<b>STANDING ORDER INSTRUCTIONS</b>					
Standing order - within BOA	Free	Free	Free	Free	Free
Standing order - To other banks (Excluding RTGS,EFT Charges)	14,300	4	3	4	495
Bounced Standing order (no funds)	49,500	14	9	14	1,485
Standing order set up charge	3,850	1	1	1	110
Standing order amendment/termination	6,				