

Tariff Guide Effective 16th August 2024

A) CURRENT ACCOUNTS		
1. PINNACLE CURRENT ACCOUNT Account opening balance	UGX	50,000
Minimum operating balance Bundled monthly fee	UGX UGX	20,000 36,000
Bundled fee includes;		
Free ATM transactions Free UGX over the counter deposits and		
withdrawals Free inward cheques clearing		
Free Standing orders Foreign currency		
Account opening balance	USD/EUR/GBP	20
Monthly Management	USD EUR	15 10
Cash withdrawals	GBP Below 5,000	10 Free
	Above 5,000	0.25% max charge 5,000
Cash deposits	Below 10,000 (per day)	Free
	Above 10,000	0.25% max charge 5,000
2. ONE TARIFF	4 + 0 +	inax charge 5,000
Account opening balance	1st Salary or UGX 50,000	
Miminum operating balance Bundled monthly fee	UGX UGX	20,000 55,000
Bundled fee includes; In-house Salary handling		Free
Cash deposits and withdrawals		Free
5 ATM transactions per month 1 Standing order per month		Free Free
1 Telegraphic transfer per month		Free
4 cheque books per year Utility bill handling		Free Free
Banker's cheque per month 3. SALARY ACCOUNT		Free
Account opening balance Maintenance fee	UGX	10,000
Maintenance fee Minimum operating balance	UGX UGX	2,000 10,000
Service charges Over the Counter Cash deposits		Free
Withdrawals at dfcu ATM	UGX	1,200
Over the counter withdrawal below 2 Millio		10,000 0.25% Min 5,000
Inward cheques	UGX	Max 35,000 3,000
Foreign currency		
Account Opening balance Maintenance fee	EUR/USD/GBP USD	20 5
	EUR GBP	10 5
		5
Over the counter deposits	Below 2,500 per day	Free
Over the counter withdrawals	Above 2,500 Below 2,000	0.25% of the value 5
	Above 2,000	0.25% Max 5,000
Inward cheques	USD EUR	2
4. STANDARD PERSONAL	GBP	1.5
Account opening balance	UGX	50,000
Monthly Management Minimum operating balance	UGX UGX	Free 20,000
Service charges Over the Counter Cash deposits		Free
ATM	UGX	1,200
Over the counter withdrawal below 2 Millio Over the counter withdrawal above 2 Millio		10,000 5,000
Inward cheques	UGX	3,000
Foreign currency Account opening balance	USD/EUR/GBP	100
Monthly Management Cash withdrawals	USD/EUR/GBP Below 2,000	Free Free
	Above 2,000	0.25%
Cash deposits	Below 2,500	max charge 5,000 Free
	(per day) Above 2,500	0.25%
5. SACCO ACCOUNT		max charge 5,000
Account opening balance Minimum operating balance	UGX UGX	100,000 20,000
Service charges	037	
Monthly Management Over the Counter Cash deposits		Free Free
Cash withdrawal B) SAVINGS ACCOUNTS		Free
1. CLASSIC SAVINGS		
Account opening balance / Minimum balance	UGX	50,000
Minimum operating balance Service charges	UGX	20,000
Over the Counter Cash deposits		Free
1 over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal Monthly management	UGX UGX	10,000 3,500
Low balance charge per month Foreign currency	UGX	16,000
Account opening balance / Minimum	USD	100
balance Cash withdrawals	Below 2,000	5
	Above 2,000	0.25% max charge 5,000
Cash deposits	Below 2,500 (per day)	Free
	Above 2,500	0.25% max charge 5,000
Monthly Management	USD	1.5
Low balance charge per month 2. SAVINGS PLUS	USD	10
Account opening balance / Minimum balance	UGX	250,000
Minimum operating balance	UGX	20,000
Service charges Over the counter cash deposits		Free
Monthly management fee 1 over the counter withdrawal per month	UGX	4,500 Froo
(UGX only) Each additional Withdrawal	UGX	Free 10,000
Low balance charge per month	UGX	16,000
Cheques to 3rd parties - savings Foreign currency	UGX	1,500
Account opening balance	USD/EUR/GBP	100
Cash withdrawals	Below 2,000 Above 2,000	5 0.25%
Cash deposits	Below 2,500	max charge 5,000 Free
Cash deposits	(per day)	Free 0.25%
Monthly Management	Above 2,500	max charge 5,000
		USD 1.5, EUR 1 GBP 1
Monthly Management Low balance charge per month	USD/EUR/GBP	10

Account opening balance / Minimum		
balance Service charges	UGX	50,000
Over the counter cash deposits 1 over the counter withdrawal per mont	h	Free
(UGX only) Each additional withdrawal	UGX	Free 10,000
Low balance charge per month	UGX	16,000
Foreign currency Account opening balance	USD/EUR/GBP	100
Cash withdrawals	Below 2,000 Above 2,000	5 0.25%
Cash deposits	Below 2,500	max charge 5,000 Free
	(per day) Above 2,500	0.25% max charge 5,000
Low balance charge per month	USD/EUR/GBP	10
4. CAMPUS PLUS Account opening balance	UGX	20,000
Minimum operating balance Service charges	UGX	5,000
Over the Counter Cash deposits Monthly Management fee	UGX	Free 1,000
Over the counter withdrawal below 2 M Over the counter withdrawals above 2		10,000 0.05% min 5,000
Million Safe custody (academic documents per	UGX	max 35,000
semester) 5. ACHIEVERS	UGA	5,000
Account opening balance / Minimum balance	UGX	50,000
Service charges Over the Counter Cash deposits		Free
Low balance charge per month Achievers over the counter withdrawal	UGX UGX	16,000 11,000
6. EASY ACCESS Account opening balance	UGX	20,000
Minimum operating balance Over the counter cash deposits	UGX UGX	10,000 Free
Service charges	UGX	
Over the counter withdrawal	Amount Up to 2 Million 2,000,001 to 10M	Fee 10,000 15,000
	2,000,001 to 10M 10,000,001 to 20M 20,000,001 to 40	VI 20,000
	40,000,001 to 50 50,000,001 to 100	M 30,000 DM 40,000
Monthly Management fee	>100M UGX	0.05% 2,500
7. DEMBE ACCOUNT Account opening	UGX	5,000
Minimum operating balance Service charges	UGX	5,000
Over the Counter Cash deposits ATM withdrawals	UGX	Free 1,200
Monthly Management	UGX	2,500
Over the counter withdrawals	UGX Amount	Fee
	Up to 2 Million 2,000,001 to 10M	10,000 15,000
	10,000,001 to 20 20,000,001 to 40	
	40,000,001 to 50 50,000,001 to 100	
8. INVESTMENT CLUB	>100M	0.05%
Account opening balance / Minimum balance	UGX	50,000
Service charges Over the Counter Cash deposits		Free
Monthly Management	UGX	Free
1 over the counter withdrawal per mont (UGX only)		Free
Each additional Withdrawal Low balance charge per month	UGX UGX	10,000 16,000
Foreign currency Account opening balance/minimum balance	USD/EUR/GBP	100
- · ·	Below 2,000	5 0.25%
Account opening balance/minimum balance Cash withdrawals for foreign	Below 2,000 Above 2,000 Below 2,500	5 0.25% max charge 5,000
Account opening balance/minimum balance	Below 2,000 Above 2,000	5 0.25% max charge 5,000 Free 0.25%
Account opening balance/minimum balance Cash withdrawals for foreign	Below 2,000 Above 2,000 Below 2,500 (per day) Above 2,500 USD/EUR/GBP	5 0.25% max charge 5,000 Free
Account opening balance/minimum balance Cash withdrawals for foreign Cash deposits	Below 2,000 Above 2,000 Below 2,500 (per day) Above 2,500	5 0.25% max charge 5,000 Free 0.25% max charge 5,000
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Account opening balance/minimum balance Cash withdrawals for foreign Cash deposits Monthly Management Low balance charge per month 9. AGRICULTURE GROUP Account opening balance / Minimum balance Service charges	Below 2,000 Above 2,000 Below 2,500 (per day) Above 2,500 USD/EUR/GBP USD/EUR/GBP	5 0.25% max charge 5,000 Free 0.25% max charge 5,000 Free 10 50,000
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Over the counter withdrawal below 5 Million	UGX	-,	Tracers on TT's < 1 month	
Over the counter withdrawal above 5 Million Minimum operating balance	UGX UGX	10,000 20,000	Tracers on TT's > 1 month	
Foreign currency				
Account Opening balance USD/EU Company Search Fees (Equivalent in UGX)	JR/GBP UGX	500 27,300	Swift / TT message amendment	
Sevice charges	UUX	27,300	Recall funds	
Cash withdrawals Below	/ 2,000	5 0.25%	Return funds	
Above	2,000	max charge 5,000	Swift statement	
(ash deposits	v 2,500 er day)	Free		
	e 2,500	0.25%	Bank Draft - USD/ GBP/ EURO/ KES	
Inward cheques	GBP	max charge 5,000 1.5	8. ELECTRONIC BANKING CHARGES	
	EURO	2	QuickBanking Retail module sign up charge	
Monthly Management	USD USD	2 10	**Transactional fees apply as per tariff**	
, 3	GBP	5	Corporate module sign - up charge EFT	
D) NGO CURRENT ACCOUNT	EURO	10	RTGS	
Account opening/minimum balance	UGX	500,000	TT Mobile Banking	
Service charges Over the counter cash deposits		Free	SMS alerts monthly charge	
Low balance charge per month	UGX		Balance enquiry	
Cash withdrawal above minimum		Free	Funds transfers dfcu to dfcu Mini statement	
Cash withdrawal below minimum Foreign currency	UGX 5	,000 per withdawal	Airtime recharge	
Account opening/minimum balance USD/GE		500	Utility payments School fees payments	
Low balance charge per month USD/GE Cash deposits/withdrawal above minimum USD/GE		5 Free	E-tax payments (NSSF, URA)	
Cash deposits/withdrawal below minimum USD/GE		1 per transaction	DSTV/ Zeeway/Payway Payment Cheque book request	
E) GENERAL SERVICES 1. CHEQUE SERVICES			NWSC/UMEME	
Cheque book charge per leaf	UGX	1,200	UG Bank to wallet transactions An	GX nount
Counter cheque leaf	UGX	30,000	≤ €	60,000),001- 125
Bank draft Bank draft Repurchased	UGX UGX	20,000 10,000	125	5,001-250
School fees draft	UGX	10,000	50	0,001-50 0,001-1,0
Voucher retrieval Cheque unpaid due to insufficient funds	UGX UGX	25,000 200,000		000,001-2 000,001-
Cheque unpaid due to technical reasons	UGX	25,000	9. LOAN RELATED CHARGES	
Cheque unpaid by other banks l 2. LOCAL ACCOUNTS SERVICES	JGX 5,0	00, USD/GBP/EUR 1	Standing order setup CRB inquiry fees;	
2. LOCAL ACCOUNTS SERVICES Utility payments UMEME (over the counter)		2,000	1. Personal/ Individual	
Utility payments NWSC (over the counter)		Free	2. Company/ Non individual Loan application	
Stop payment instructions Stop payment foreign drafts	UGX	20,000 20,000	1. Personal Ioan & Home Loan	
Dormant account reactivation	UQA	Free	2. Other loans 3. Corporate loans	
Minimum Interest Charge - overdrawn account	UGX	10,000	Arrangement fees	
Standing order setup charge	UGX	5,000	-	
Standing order dfcu transfers	UGX	5,000	Annual monitoring fee Legal fees	
Standing order (Other) transfers Amendment / termination standing order	UGX UGX	15,000 10,000	Restructuring Fees	
Standing order unpaid due to lack of funds	UGX	125,000	Renewal facility fees Loan refinancing fees	
Late deposit held in overnight safe custody Amendment of account details & signatories		Free Free	Security release	
Closing account	UGX	20,000	Security release late pick penalty charge	
Pinnacle membership	UGX UGX	36,000	10. TRADE FINANCE Product	Cł
Non - pinnacle member charge per visit 3. LOCAL COLLECTIONS	UGA	20,000	Guarantees	descri
Outward Electronic Funds Transfer (EFT)		UGX4,000 USD1.3, GBP/EUR1.2		
		UGX3,000 USD2		Issuance
Inward Electronic Funds Transfer (EFT)		EUR1.7 GBP1.7 KES100		
Direct debit payments (incoming)	UGX	2,000		Comm
Unpaid direct debits	UGX	20,000		Comm
Salary Processing per item	UGX	2,500 UGX20,000 USD5		
Outward RTGS		EUR5 GBP1.2 KES500	Amer	ndment
Inward RTGS fees		UGX3,000 USD1.2 EUR1 GBP1 KES150		
Upcountry cheques (BoU presence)		Free		Advising
Upcountry Cheques (no BoU presence)		Free	a	lssu gainst co
4. VISA DEBIT CARD SERVICES OR code payment	UGX	1,200	Comfort letter	guard
1 st Issue of Visa Debit card - Classic	UGX	10,000		laguage
1 st Issue of Visa Debit card - Gold	UGX	15,000	Import LCs/Local LCs	Issuance
ATM withdrawals at dfcu ATM	UGX	1,200		Qua Comm
ATM withdrawals at Interswitch ATMs	UGX	1,500	Amer	ndment
ATM withdrawals at other Visa machines	UGX	5,000		
Replacing expired/ lost/ stolen VISA card- Gold Replacing expired/ lost/ stolen VISA card- Classic		25,000 15,000		
ATM Mini statement	UGX	300	-	Swift ch iscrepanc
ATM VISA balance inquiry	UGX	2,000		e-imburs
ATM balance at dfcu ATM ATM withdrawal other Banks' card-		Free	~	ch ancellatic
Domestic	UGX	10,000	Export LCs/Local LCs	Advisin
ATM withdrawal other Banks' card- International	UGX	10,000	L	C confirm
Verification of ATM transactions	UGX	20,000		LC tro
Annual Card Fee	UGX	Blue- 10,000 Gold- 20,000		Swift ch Docu
5. STATEMENTS				handli
Electronic statements Interim /additional /duplicate statement		Free		negot Export c
per page	UGX			. cho
Loan statement per page Electronic statements for VISA applications	UGX UGX	10,000 20,000		Courier ch within Kar
6. OTHER SERVICES (LOCAL)	UGX	20,000	Documentary Collections	Avalisa
URA collections	UGX	2,300	(Import & Export)	impor
School fees KCCA fees	UGX UGX	2,500 2,000		Impor handlin
Cash-In-Transit / bullion van	UGX	70,000		handlin Swift ch
Safe custody Safe custody - Large envelope per annum	UGX	200,000	F	Past due i
Safe custody - Large envelope per annum Safe custody - Small envelope per annum	UGX			Export
Safe custody - Retrieval / access fee per visit	UGX	20,000		handlin Export c
Certificate of balance /Audit report	UGX	30,000		. ch
Letter of introduction / recommendation	UGX	20,000		Courier ch within Kaı
Verification of letters of administration Garnishees per appearance by Bank Staff		Actual, min 50,000	Arrangement fees	
in court	UGX	100,000	11. VISA CREDIT CARD (LOCAL CURRENCY -	- UGX)
7. OTHER SERVICES (FOREIGN) International payments			Charges as per card category	
Foreign currency cheques drawn on	All	\$300 or equivalent	Annual fee- Primary card Annual fee- Secondary card	120 50
International banks	- 30		Late payment fees	10%
Swift /Telegraphic transfers		USD10 EUR10 GBP8	Monthly statement Re-issue of lost or stolen cards	25,
• •	30,000		ice issue of lost of stolell curds	۷۵,
• •	30,000 UGX	15,000	Over limit fee	
Inward Transfer UGX: Outward INR transfer (dfcu 's charge)	UGX	OUR- UGX148,000	Cash withdrawal 4	% Min 10
Inward Transfer UGX: Outward INR transfer (dfcu 's charge) Outward TT	UGX /US			% Min 10
Inward Transfer UGX: Outward INR transfer (dfcu 's charge) Outward TT charges for OUR, SHA & BEN SHA- UGX58	UGX /US ,500 /U	OUR- UGX148,000 D38/EUR38/GBP30	Cash withdrawal 4 Balance inquiry dfcu ATMs	
Inward Transfer UGX: Outward INR transfer (dfcu 's charge) Outward TT charges for OUR, SHA & BEN SHA- UGX58, BEN- UGX58.	UGX /US ,500 /U	OUR- UGX148,000 D38/EUR38/GBP30 SD15/EUR15/ GBP12 SD15/EUR15/ GBP12 KES 1,100	Cash withdrawal 4 Balance inquiry dfcu ATMs NOTE: 1. All charges are exclusive of 15% Governm 2. The Bank reserves the right to change th	nent exci
Inward Transfer UGX: Outward INR transfer (dfcu 's charge) Outward TT charges for OUR, SHA & BEN SHA- UGX58, BEN- UGX58,	UGX /US ,500 /U	OUR- UGX148,000 D38/EUR38/GBP30 SD15/EUR15/ GBP12 SD15/EUR15/ GBP12	Cash withdrawal 4 Balance inquiry dfcu ATMs NOTE: 1. All charges are exclusive of 15% Governm	ment exc
Inward Transfer UGX: Outward INR transfer (dfcu 's charge) Outward TT charges for OUR, SHA & BEN SHA- UGX58, BEN- UGX58.	UGX /US ,500 /U	OUR- UGX148,000 D38/EUR38/GBP30 SD15/EUR15/ GBP12 SD15/EUR15/ GBP12 KES 1,100	Cash withdrawal 4 Balance inquiry dfcu ATMs NOTE: 1. All charges are exclusive of 15% Governm 2. The Bank reserves the right to change th	ment exc

Fracers on TT's < 1 month	USD	15 Equivalent + any
		direct claims 25-50 Equivalent +
Tracers on TT's > 1 month	USD	any direct claims
Swift / TT message amendment	USD	10 Equivalent + any direct claims
Recall funds	USD	0.25%, minimum 15 + claims
Return funds	USD	20-30
Swift statement	USD	5 (adhoc)
	UGX	10,000 (adhoc)
	UGX	100,000 monthly
3ank Draft - USD/ GBP/ EURO/ KES		0.20% min UGX 20,000
3. ELECTRONIC BANKING CHARGES		20,000
QuickBanking		
Retail module sign up charge		Free
Transactional fees apply as per tariff		
Corporate module sign - up charge		Free
FT	UGX	3,500
RTGS	UGX	10,000
гт	UGX	30,000
Mobile Banking		
SMS alerts monthly charge		Free
Balance enquiry		Free
Funds transfers dfcu to dfcu	UGX	1,000
Mini statement	UGX	500
Airtime recharge	UGX	Free
Jtility payments	UGX	1,300
School fees payments	UGX	1,800
E-tax payments (NSSF, URA)	UGX	1,300
DSTV/ Zeeway/Payway Payment	UGX	1,300
Cheque book request	UGX	1,000
NWSC/UMEME	UGX	1,000
Bank to wallet transactions	$\begin{array}{l} \textbf{Amount} \\ \leq 60,000 \\ 60,001-125,000 \\ 125,001-250,000 \\ 250,001-500,000 \\ 500,001-1,000,00 \\ 1,000,001-2,000,0 \\ 2,000,001-5,000,0 \end{array}$	5,500
9. LOAN RELATED CHARGES		
Standing order setup		Free
CRB inquiry fees;		Free
. Personal/ Individual	UGX	20,000
2. Company/ Non individual	UGX	20,000
Loan application		
I. Personal Ioan & Home Loan	UGX	20,000
2. Other loans		30,000 Free
3. Corporate loans		
Arrangement fees	UGX	2.00-3.00% Min 75,000
Annual monitoring fee		Maximum 1%
.egal fees		Actual to facility
Restructuring Fees		1.00%
Renewal facility fees		2%
oan refinancing fees		10%
Security release	UGX	50,000
Security release late pick penalty charge	e UGX	100,000
IO. TRADE FINANCE	Charge	
Product	Charge description	Standard Tariff
Guarantees		
	Issuance fees	Bids: Nil Other guarantees 0.75% min UGX 200,000
	Commission	1% min UGX 200,000 (charged upfront) per quarter

Advising fees

against counter

Issuance

guarantee UGX

Issuance fees Quarterly

Commission

Swift charges

Advising fees

LC transfer

Swift charges

Document

handling/LC negotiation Export courier

charges Courier charges

within Kampala

Avalisation import bills

Import bills handling fees

Swift charges

Export bills-

handling fees Export courier

within Kampala

charges Courier charges

Gold

120,000

50,000

10% min Free

25,000

4% Min 10,000

Government excise duty. hange the tariff at anytime

2%

Free

Past due import bills

LC confirmation

charge **Cancellation** fees

Discrepancy fees Re-imbursement

Amendment 1% Quarterly commission

Amendment 1% Quarterly commission

plus UGX 200,000 amendment fee Other terms- USD50

0.15% per quarter

UGX 200,000 (flat)

plus ÚGX 200,000 amendment fee Other terms- USD50

USD 50

. Min USD 50

1% p.q Min

USD 25 USD 75

USD 75

USD 50

0.3% per quarter 0.25% Min USD

Free

150

USD 25

0.3% Min UGX150,000

Actual as billed

Actual as billed

1% p.q. Min UGX200,000

0.25% Min \$50

0.25% Min \$50

Actual as billed

Actual as billed

1% Min UGX 200,000

Platinum

200,000

50,000 UGX10,000

Free

2%

Free

25,000

4% Min 10,000

USD25 UGX50,000 per

month

50,000 0.75% Min. UGX150,000

dfcu Bank is regulated by the Central Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund of Uganda up to UGX 10 million. T&Cs apply.

GOING FURTHER, TOGETHER

+256 776 760 760 🕥 dfcu Bank 💿 in dfcugroup 👌 🎯 f 🕅 Call Centre: 0200 504 200 Toll Free: 0800 222 000 or 0800 203 206 Email: customercare@dfcugroup.com