

A) CURRENT ACCOUNTS

1. PINNACLE CURRENT ACCOUNT		
Account opening balance	UGX	50,000
Minimum operating balance	UGX	20,000
Bundled monthly fee	UGX	60,000
Bundled fee includes; Bundles fee includes: Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Insurance benefits, Access to Pinnacle suites.		
Foreign currency		
Account opening balance	USD/EUR/GBP	20
Monthly Management	USD	15
	EUR	15
	GBP	13
Cash withdrawals	Below 5,000	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

Account opening balance	1st Salary or UGX 50,000	
Minimum operating balance	UGX	20,000
Bundled monthly fee	UGX	55,000
Bundled fee includes; In-house Salary handling Cash deposits and withdrawals 5 ATM transactions per month 1 Standing order per month 1 Telegraphic transfer per month 4 cheque books per year Utility bill handling Banker's cheque per month		

3. SALARY ACCOUNT

Account opening balance	UGX	10,000
Maintenance fee	UGX	3,000
Minimum operating balance	UGX	10,000
Service charges		
Over the Counter Cash deposits		Free
Withdrawals at dfcu ATM	UGX	1,200
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	0.25% Min 5,000 Max 35,000
Inward cheques	UGX	3,000
Foreign currency		
Account Opening balance	EUR/USD/GBP	20
Maintenance fee	USD	5
	EUR	10
	GBP	5
Over the counter deposits	Below 2,500 per day	Free
	Above 2,500	0.25% of the value
Over the counter withdrawals	Below 2,000	5
	Above 2,000	0.25% Max 5,000
Inward cheques	USD	2
	EUR	2
	GBP	1.5

4. STANDARD PERSONAL

Account opening balance	UGX	50,000
Monthly Management	UGX	Free
Minimum operating balance	UGX	20,000
Service charges		
Over the Counter Cash deposits		Free
ATM	UGX	1,200
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawal above 2 Million	UGX	5,000
Inward cheques	UGX	3,000
Foreign currency		
Account opening balance	USD/EUR/GBP	100
Monthly Management	USD/EUR/GBP	Free
Cash withdrawals	Below 2,000	Free
	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

5. SACCO ACCOUNT

Account opening balance	UGX	100,000
Minimum operating balance	UGX	20,000
Service charges		
Monthly Management		Free
Over the Counter Cash deposits		Free
Cash withdrawal		Free

B) SAVINGS ACCOUNTS

1. CLASSIC SAVINGS

Account opening balance / Minimum balance	UGX	50,000
Minimum operating balance	UGX	20,000
Service charges		
Over the Counter Cash deposits		Free
1 over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal	UGX	10,000
Monthly management	UGX	3,500
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening balance / Minimum balance	USD	100
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	USD	10

2. SAVINGS PLUS

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	UGX	4,500
1 over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal	UGX	10,000
Low balance charge per month	UGX	16,000
Cheques to 3rd parties - savings	UGX	1,500
Foreign currency		
Account opening balance	USD/EUR/GBP	100
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, EUR 1 GBP 1	
Low balance charge per month	USD/EUR/GBP	10

3. YOUNG SAVERS

Account opening balance	UGX	50,000
Minimum opening balance	UGX	35,000
Service charges		
Over the counter cash deposits		Free
1 over the counter withdrawal per month(UGX only)		Free
Each additional withdrawal	UGX	10,000
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening balance	USD/EUR/GBP	100
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
Low balance charge per month	USD/EUR/GBP	10

4. CAMPUS PLUS

Account opening balance	UGX	20,000
Minimum operating balance	UGX	5,000
Service charges		
Over the Counter Cash deposits		Free
Monthly Management fee	UGX	1,000
Over the counter withdrawal below 2 Million	UGX	10,000
Over the counter withdrawals above 2 Million	UGX	0.05% min 5,000 max 35,000
Safe custody (academic documents per semester)	UGX	5,000
5. ACHIEVERS		
Account opening balance / Minimum balance	UGX	50,000
Service charges		
Over the Counter Cash deposits		Free
Low balance charge per month	UGX	16,000
1 over the counter withdrawal per month	UGX	Free
Each additional Withdrawal		10,000
6. EASY ACCESS		
Account opening balance	UGX	20,000
Minimum operating balance	UGX	10,000
Over the counter cash deposits		Free
Service charges		
Over the counter withdrawal	UGX Amount	Fee
	Up to 2 Million	10,000
	2,000,001 to 10M	15,000
	10,000,001 to 20M	20,000
	20,000,001 to 40M	25,000
	40,000,001 to 50M	30,000
	50,000,001 to 100M	40,000
	>100M	0.05%
Monthly Management fee	UGX	2,500
7. DEMBE ACCOUNT		
Account opening	UGX	5,000
Minimum operating balance	UGX	5,000
Service charges		
Over the Counter Cash deposits		Free
ATM withdrawals	UGX	1,200
Monthly Management	UGX	2,500
Over the counter withdrawals	UGX Amount	Fee
	Up to 2 Million	10,000
	2,000,001 to 10M	15,000
	10,000,001 to 20M	20,000
	20,000,001 to 40M	25,000
	40,000,001 to 50M	30,000
	50,000,001 to 100M	40,000
	>100M	0.05%
8. INVESTMENT CLUB		
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 month (UGX only)		Free
Each additional Withdrawal	UGX	10,000
Low balance charge per month	UGX	16,000
Foreign currency		
Account opening balance/minimum balance	USD/EUR/GBP	100
Cash withdrawals for foreign	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/EUR/GBP	Free
Low balance charge per month	USD/EUR/GBP	10
9. AGRICULTURE GROUP		
Account opening balance / Minimum balance	UGX	50,000
Service charges		
Over the Counter Cash deposits		Free
1 over the counter withdrawal per month (UGX only)		Free
Each additional Withdrawal	UGX	10,000
Low balance charge per month	UGX	16,000
10. SMART PLAN		
Termination fee	UGX	30,000
C) CORPORATE CURRENT ACCOUNTS		
1. Enterprise Current Account		
Account opening/minimum balance	UGX	100,000
Monthly management	UGX	3,000
Cash deposits		Free
Cash withdrawal;	Below 5 million	UGX 10,000
	Above 5 million	UGX 0.25% of the value, max charge UGX 25,000
Foreign currency		
Account opening balance	USD	100
Monthly management	USD	1
Cash deposits;	Below 5,000 per day	USD Free
	Above 5,000	USD 0.25% of the value, max 5,000 charge
Cash withdrawal;	Below 2,000 per day	USD Free
	Above 2,000	USD 0.25% of the value, max charge 5,000
2. Bundled option 2 (UGX only)		
Account opening balance	UGX	200,000
Minimum balance	UGX	2,000,000
Bundled monthly fee (below minimum balance)	UGX	100,000
Minimum operating balance	UGX	20,000
Bundled fee includes; Unlimited cash deposit transactions Unlimited Cash withdrawal transactions Unlimited inward cheques		
3. Pay as you transact option		
Monthly Management fee	UGX	35,500
Inward cheques	UGX	3,000
Over the Counter Cash deposits		Free

D) NGO CURRENT ACCOUNT

Account opening/minimum balance	UGX	500,000	
Service charges			
Over the counter cash deposits		Free	
Low balance charge per month	UGX	16,000	
Cash withdrawal above minimum		Free	
Cash withdrawal below minimum	UGX 5,000 per withdrawal		
Foreign currency			
Account opening/minimum balance	USD/GBP/EUR	500	
Low balance charge per month	USD/GBP/EUR	5	
Cash deposits/withdrawal above minimum	USD/GBP/EUR	Free	
Cash deposits/withdrawal below minimum	USD/GBP/EUR	1 per transaction	
E) GENERAL SERVICES			
1. CHEQUE SERVICES			
Cheque book charge per leaf	UGX	1,200	
1 free per month, Each additional	UGX	10,000	
Bank draft	UGX	20,000	
Bank draft Repurchased	UGX	10,000	
School fees draft	UGX	10,000	
Voucher retrieval	UGX	25,000	
Cheque unpaid due to insufficient funds	UGX	200,000	
Cheque unpaid due to technical reasons	UGX	25,000	
Cheque unpaid by other banks	UGX 5,000, USD/GBP/EUR 1		
2. LOCAL ACCOUNTS SERVICES			
Utility payments UMEME (over the counter)		2,000	
Utility payments NWSA (over the counter)		Free	
Stop payment instructions	UGX	20,000	
Stop payment foreign drafts	UGX	20,000	
Dormant account reactivation		Free	
Minimum Interest Charge - overdrawn account	UGX	10,000	
Standing order setup charge	UGX	5,000	
Standing order dfcu transfers	UGX	5,000	
Standing order setup charge (others)	UGX	15,000	
Standing order (Other) transfers	UGX	10,000	
Amendment / termination standing order	UGX	10,000	
Standing order unpaid due to lack of funds	UGX	15,000	
Late deposit held in overnight safe custody		Free	
Amendment of account details & signatories		Free	
Closing account	UGX	20,000	
Pinnacle membership	UGX	60,000	
Non - pinnacle member charge per visit	UGX	50,000	
3. LOCAL COLLECTIONS			
Over the counter internal transfer	UGX 1000, for transactions below 50M Free for transactions above UGX 50M		
Outward Electronic Funds Transfer (EFT)	UGX4,000 USD1.3, GBP/EUR1.2		
Inward Electronic Funds Transfer (EFT)	UGX3,000 USD2 EUR1.7 GBP1.7, KES100		
Direct debit payments (incoming)	UGX	2,000	
Unpaid direct debits	UGX	20,000	
Salary Processing per item	UGX	2,500	
Outward RTGS	UGX20,000 USD5 EUR5 GBP1.2, KES500		
Inward RTGS fees	UGX3,000, USD2, EUR1.7, GBP1.7, KES150		
Upcountry cheques (BoU presence)		Free	
Upcountry Cheques (no BoU presence)		Free	
4. VISA DEBIT CARD SERVICES & ATM CHARGES			
Charges			
	Blue/ Classic	Gold	Platinum
1st Issuance	10,000	20,000	30,000
Replacement fee	15,000	25,000	30,000
Annual card fees	26,000	32,000	50,000
ATM withdrawals at dfcu ATM	1,200	1,200	1,200
ATM withdrawals at Interswitch ATMs	1,500	1,500	1,500
ATM withdrawal at Visa ATMs	5,000	5,000	5,000
ATM Mini statement	300	300	300
ATM Visa balance inquiry	2,000	2,000	2,000
ATM deposit	Free	Free	Free
ATM charges			
QR code payment		1,200	
ATM withdrawal - Interswitch Card		1,500	
ATM withdrawal - Domestic cards		6,500	
ATM withdrawal- International cards		25,000	
Verification of ATM transactions		20,000	
5. STATEMENTS			
Electronic statements		Free	
Interim /additional /duplicate statement per page	UGX	10,000	
Loan statement per page	UGX	10,000	
Electronic statements for VISA applications	UGX	20,000	
6. OTHER SERVICES (LOCAL)			
URA collections	UGX	2,300	
School fees	UGX	2,500	
KCCA fees	UGX	2,000	
Cash-In-Transit / bullion van	UGX	70,000	
Safe custody			
Safe custody - Large envelope per annum	UGX	200,000	
Safe custody - Small envelope per annum	UGX	150,000	
Safe custody - Retrieval / access fee per visit	UGX	20,000	
Certificate of balance / Audit report	UGX	30,000	
Letter of introduction / recommendation	UGX	20,000	
Verification of letters of administration	UGX	Actual, min 50,000	
Garnishees per appearance by Bank Staff in court	UGX	100,000	
7. OTHER SERVICES (FOREIGN)			
International payments			
Foreign currency cheques drawn on International banks	All	\$300 or equivalent	
Swift / Telegraphic transfers			
Inward Transfer	UGX30,000 USD10 EUR10	GBP8	
Outward INR transfer (dfcu's charge)	UGX	15,000	
Outward Transfer (SHA)	EQUIVALENT OF	USD15 EUR15 GBP12	
Outward Transfer (OUR)	EQUIVALENT OF	USD38 EUR38 GBP30	
Outward Transfer (BEN)	EQUIVALENT OF	USD15 EUR15 GBP12	
Outward transfer (correspondent bank's charge)		KES 1,100 Actual for others	

8. ELECTRONIC BANKING CHARGES

Quick Banking		
Retail module sign up charge		Free
Transactional fees apply as per tariff		
Corporate module sign - up charge		Free
EFT	UGX	3,500
RTGS	UGX	10,000
TT	UGX30,000, USD10, EUR10, GBP8	
Mobile Banking		
SMS alerts monthly charge		Free
Balance enquiry		Free
Funds transfers dfcu to dfcu		Free
Mini statement	UGX	500