

A) PERSONAL CURRENT ACCOUNTS			
1. XCLUSIVE PLUS ACCOUNT			
Account opening balance	UGX		50,000
Bundled monthly fee	UGX		80,000
Bundled fee includes: Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Insurance benefits, Access to Xclusive Banking suites, Free B2W transactions.			
Foreign currency			
Account opening balance	USD 15, EUR/GBP 10		
Monthly Management	USD 20, EUR 15, GBP 15		
Cash withdrawals	10,000 & below per day	Free	
	Above 10,000	0.25% max charge 5,000	
Cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max charge 5,000	
2. XCLUSIVE ACCOUNT			
Account opening balance	UGX		50,000
Minimum operating balance	UGX		20,000
Bundled monthly fee	UGX		60,000
Bundled fee includes: Free ATM transactions, Free UGX over the counter deposits and withdrawals, Free inward cheques clearing, Free Standing orders, Embedded insurance benefits, Access to Xclusive Banking suites			
Foreign currency			
Account opening balance	USD 15, EUR/GBP 10		
Monthly Management	USD 16, EUR 15, GBP 13		
Cash withdrawals	5,000 & below per day	Free	
	Above 5,000	0.25% max charge 5,000	
Cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max charge 5,000	
3. SALARY ACCOUNT			
Account opening balance	UGX		30,000
Bundled monthly fee	UGX		3,000
Service charges			
Cash deposits		Free	
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000	
Inward cheques	UGX	2,000	
Foreign currency			
Account opening balance	EUR/USD/GBP		20
	USD		5
	EUR		10
	GBP		5
Over the counter deposits	2,500 & below per day	Free	
	Above 2,500	0.25% of the value	
Over the counter withdrawals	2,500 & below per day	5	
	Above 2,000	0.25% Max 5,000	
Inward cheques	USD	2	
	EUR	2	
	GBP	1.5	
4. SIGNATURE ACCOUNT			
Account opening balance	UGX		30,000
Minimum balance	UGX		10,000
Bundled monthly fee	UGX		40,000
Bundled fee includes: Insurance benefits, Free ATM cash withdrawals, 1 free OTC cash withdrawals			
Service charges			
Over the counter cash deposits		Free	
Withdrawals at dfcu ATM		Free	
Over the counter withdrawal		1 free per month	
Each additional withdrawal	UGX	10,000	
Low balance fees	UGX	20,000	
Foreign currency			
Account Opening Balance	EUR/USD/GBP		20
Monthly management	EUR 10/USD 10/GBP 10		
Cash deposits	2,500 & below per day	Free	
	Above 2,500	0.25% max 5,000	
Cash withdrawals	2,000 & below per day	Free	
	Above 2,000	0.25% max 5,000	
Low balance fees	USD/GBP/EUR		10
5. DEMBE PLUS			
Account opening balance	UGX		30,000
Minimum Balance	UGX		10,000
Monthly Management			Free
Service charges			
Cash deposits		Free	
Over the counter withdrawal	UGX	0.25% min 10,000, max 35,000	
Inward cheques	UGX	3,000	
Low balance fees	UGX	16,000	
Foreign currency			
Account opening balance	USD		20
Monthly Management	USD		Free
Cash withdrawals	2,000 & below per day	Free	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below per day	Free	
	Above 2,500	0.25% max charge 5,000	
6. DEMBE BUNDLED ACCOUNT			
Account opening balance	UGX		30,000
Account Minimum balance	UGX		10,000
Bundled monthly fee	UGX		25,000
Bundled Fee Includes: Monthly management, Insurance benefits and free 4 OTC cash withdrawals			
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		4 free OTC cash withdrawal per month	
Each additional withdrawal		UGX 10,000	
Inward cheques	UGX	3,000	
Low balance fees	UGX	20,000	
7. SACCO ACCOUNT			
Account opening balance	UGX		100,000
Service charges			Free
Monthly Management			Free
Over the Counter Cash deposits			Free
Over the counter cash withdrawal			1 free withdrawal per month.
Each additional withdrawal			UGX 10,000
B) SAVINGS ACCOUNTS			
1. CLASSIC SAVINGS ACCOUNT			
Account opening balance / Minimum balance	UGX		50,000
Minimum operating balance	UGX		20,000
Service charges			
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		20,000
Foreign currency			
Account opening balance / Minimum balance	USD		100
Cash withdrawals	2,000 & below per day	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below per day	Free	
	Above 2,500	0.25% max charge 5,000	
Monthly Management	USD		1.5
Low balance charge per month	USD/EUR/GBP		10

2. SAVINGS PLUS ACCOUNT (FOR EXISTING CUSTOMERS)			
Account opening balance / Minimum balance	UGX		250,000
Cash deposits			Free
Service charges			
Over the counter cash deposits		Free	
Monthly management	UGX		4,500
1 over the counter withdrawal per month (UGX only)	UGX		Free
Each additional Withdrawal	UGX		10,000
Low balance charge per month	UGX		20,000
Cheques to 3rd parties - savings	UGX		1,500
Foreign currency			
Account opening balance	USD/EUR/GBP		100
Cash withdrawals	2,000 & below per day	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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			
Account opening balance	UGX		35,000
Minimum opening balance	UGX		35,000
Service charges			
Cash deposits		Free	
1 over the counter withdrawal per month (UGX only)		Free	
Each additional withdrawal	UGX		5,500
Low balance charge per month	UGX		16,000
Foreign currency			
Account opening balance	USD/EUR/GBP		100
Cash withdrawals	2,000 & below per day	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below 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 (FOR EXISTING CUSTOMERS)			
Account opening balance	UGX		20,000
Service charges			
Over the counter cash deposits		Free	
1 over the counter withdrawal per month (UGX only)		Free	
Monthly Management	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. DEMBE ACCOUNT (FOR EXISTING CUSTOMERS)			
Account opening	UGX		5,000
Service charges			
Low balance charge per month	UGX		20,000
Over the Counter Cash deposits		Free	
Monthly Management	UGX		2,500
Over the counter withdrawal	UGX		0.25% of the value, min 10,000, max 35,000
6. INVESTMENT CLUB ACCOUNT			
Account opening balance / Minimum balance	UGX		50,000
Service charges			
Cash deposit		Free	
Monthly Management		Free	
1 over the counter withdrawal per month (UGX only)		Free	
Each additional Withdrawal	UGX		5,500
Low balance charge per month	UGX		20,000
Foreign currency			
Account opening balance/ minimum balance	USD/EUR/GBP		100
Cash withdrawals for foreign	2,500 & below per day	5	
	Above 2,500	0.25% max charge 5,000	
Cash deposits	2,500 & below 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
7. SMART PLAN ACCOUNT			
Termination fee	UGX		30,000
Minimum opening balance	UGX/50,000, USD/100		
Monthly Management			Free
C) BUSINESS CURRENT ACCOUNTS			
1. MAALI ACCOUNT (PAY AS YOU TRANSACT)			
Account opening/minimum balance	UGX		50,000
Monthly Management	UGX		5,000
Cash deposits		Free	
Low balance fees	UGX		20,000
Foreign currency			
Account opening balance	USD		50
Monthly Management	USD		1
Cash deposits:	5,000 & below per day	Free	
	Above USD 5,000	0.25% of the value, max 5,000	
Cash withdrawal:	2,000 & below per day	Free	
	Above USD 2,000	0.25% of the value, max charge 5,000	
2. MAALI BUNDLED ACCOUNT			
Account opening balance	UGX		50,000
Account Minimum balance	UGX		50,000
Bundled monthly fee	UGX		50,000
Bundled fee includes: Monthly management, Insurance benefits and free 4 OTC cash withdrawals			
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		Free	
Low balance fees	UGX		20,000
Foreign currency			
Account Minimum balance	USD 50		
Monthly Management	USD 16		
Cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max 5,000	
Over the counter withdrawals	5,000 & below per day	Free	
	Above 5,000	0.25% of the value, Max 5,000	
Inward cheques	USD		2
Low balance fees	USD		10
3. MAALI PLUS ACCOUNT			
Account opening balance	UGX		100,000
Account Minimum balance	UGX		2,000,000
Below minimum balance charge	UGX		50,000
Monthly Management			Free
Service charges			
Over the Counter Cash deposits		Free	
Over the Counter withdrawal		Free	
Inward cheques	UGX		3,000
Low balance fees	UGX		50,000
Foreign currency			
Account Minimum balance	USD 500		
Monthly Management			Free
Over the counter cash deposits	10,000 & below per day	Free	
	Above 10,000	0.25% max 5,000	
Over the counter cash withdrawals	10,000 & below per day	Free	

Inward cheques	Above 10,000	0.25% max 5,000	
Low balance fees	USD		2
	USD		14
4. CORPORATE CURRENT ACCOUNT (BUNDLED - UGX ONLY)			
Account opening balance	UGX		200,000
Minimum balance	UGX		2,000,000
Below minimum balance charge	UGX		100,000
Bundled fee includes: Unlimited cash deposit transactions Unlimited Cash withdrawal transactions Unlimited inward cheques			
5. CORPORATE CURRENT ACCOUNT (PAY AS YOU TRANSACT)			
Monthly Management	UGX		35,500
Inward cheques	UGX		3,000
Over the Counter Cash deposits		Free	
Over the counter withdrawal below 5 Million	UGX		5,000
Over the counter withdrawal above 5 Million	UGX		10,000
Company Search Fees (Equivalent in UGX)	UGX		Companies- 25,000 Business names & partnerships- 35,000
Foreign currency			
Account Opening balance	USD/EUR/GBP		500
Cash withdrawals	2,000 & below per day	5	
	Above 2,000	0.25% max charge 5,000	
Cash deposits	2,500 & below per day	Free	
	Above 2,500	0.25% max charge 5,000	
Inward cheques	GBP		1.5
	EUR		2
	USD		2
Monthly Management	USD		10
	GBP		5
	EUR		10
6. NGO CURRENT ACCOUNT			
Account opening/ minimum balance	UGX		500,000
Monthly Management	UGX		Free
Service charges			
Over the counter cash deposits		Free	
Low balance charge per month	UGX		20,000
Over the counter cash withdrawal		1 free per month	
Each additional withdrawal		UGX 10,000	
Foreign currency			
Account opening/ minimum balance	USD/GBP/EUR		500
Low balance charge per month	USD/GBP/EUR		5
Cash deposits/Withdrawal	USD/GBP/EUR		1 free per month
Each additional deposit/withdrawal	USD/GBP/EUR		1
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 UEDCL (over the counter)			2,000
Utility payments NWSC (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
Amendment / termination standing order	UGX		10,000
Standing order unpaid due to lack of funds	UGX		50,000
Late deposit held in overnight safe custody			Free
Amendment of account details & signatories			Free
Closing account	UGX		20,000
Counter cheque leaf	UGX		30,000
Company search fees (Equivalent in UGX)	UGX		Companies- 25,000 Business names & partnerships- 35,000
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)		UGX 4,000, USD 1.3, GBP/EUR 1.2	
Inward Electronic Funds Transfer (EFT)		UGX 3,000, USD 2, EUR 1.7, GBP 1.7, KES 100	
Direct debit payments (incoming)	UGX		2,000
Unpaid direct debits	UGX		20,000
Salary Processing per item	UGX		2,500
RTGS - Instant transfer	UGX		20,000
Outward RTGS		UGX 20,000 USD 5, EUR 5 GBP 1.2, KES 500	
Inward RTGS fees		UGX 3,000, USD 2, EUR 1.7, GBP 1.7, KES 150	
Upcountry cheques (BoU presence)			Free</