

KEY FACTS DOCUMENT – DEPOSITS

THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT

1. **TYPE OF ACCOUNT:** *EMBASSY STAFF CURRENT ACCOUNT*
2. **AIMS AND BENEFITS:** *A multi foreign currency current account for Embassy staff wishing to transact in foreign currency with a free 1st cheque book, free salary processing and free counter transactions.*

3. **TERMS**

- a) Interest to be earned **N/A**%
- b) Account opening balance **KES 1,500**
- c) Minimum Balance **N/A**

4. **FEES & CHARGES AND PENALTIES**

| Description of standard fees | | Amount |
|--|--|--------------------|
| a) | Withdraw fees* - Over the counter (teller) ATM - <u>0</u> Free withdrawals (Fee applies after these) | Free N/A |
| b) | Account statements - <u>1</u> Statement free of charge (fee applies after this) per month - E – Statements | KES 130 Free |
| c) | Balance enquiry - At counter - At ATM - Through Mobile Wallet | Free N/A N/A |
| d) | Monthly Account Management Fees | KES 170 |
| e) | Cash deposits- Per transaction | Free |
| f) | Additional Cheque book per leaf (1st cheque book free) | KES 25 |
| g) | RTGS Fees (Outgoing) | KES 600 |
| h) | RTGS Fees (Incoming) | KES 90 |
| i) | EFT Fees Outgoing | KES 100 |
| j) | EFT Fees Incoming | KES 100 |
| Potential additional fees/charges | | |
| k) | System alerts | N/A |
| l) | SMS alerts (per SMS alert) Free alerts. | Free |
| m) | Account closure fees | KES 700 |
| n) | Account reactivation | Free |
| o) | Outward SWIFT/TT Funds transfer (Exclusive of intermediary bank charges) | KES 1,600 |
| p) | External Standing orders - (Excluding RTGS, EFT Charges) Internal standing – (within BOA) | KES 450 KES 150 |

Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account.

NOTE that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find information on these: in our tariff guide, our website www.boauganda.com and at any of our branches country-wide.

5. RISKS

- a) Your account will become inactive if there is no activity on it for six months and it will cease to earn interest
- b) You may not be able to withdraw money from your account if you do not provide full customer details and requirements

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways; Over the counter at any of our branches country-wide, our agent outlets, and internet banking transfers.

How to take money out of your account: You can take money out of your account in any of the following ways; Over the counter at any of our branches country-wide, and Internet Banking transfers.

Inactivity/dormancy: After 6 Months of inactivity, an account will be considered inactive **OR** dormant after 2 years of account inactivity upon which it may cease to earn interest. You will need to fill in a reactivation form at any of our branches country-wide to reactivate your account.

Deposit protection: Your deposits are insured up to UGX 10 million or the foreign currency equivalent by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax will be debited from your account.

Account closure: You may close your account at any time. To close your account fill in an account closure form or formally write a request to close your account and address it to any of our branches country-wide. If you close your account, there will be a charge for doing so (See 4.m) and the account will be closed after five working days. If this is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us at feedback@boauganda.com or call our customer care hotline on 0414302111 or toll free on 0800100140. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

Future communications

It is important for us to be able to communicate with you. Below, please tick **at least two** preferred means of communication and provide details (and update us in case of any changes):

Mobile phone Email Post Over the counter other.

Phone number.....Postal address.....

Email Address

| | | | | | |
|----------------|----------------------|-------------------|-------------------|-------------------|-------------------|
| Signature: | | | | | |
| Name: | | | | | |
| Title/Position | Relationship officer | Branch Supervisor | Account Signatory | Account Signatory | Account Signatory |

Date.....

Where you can find out more about this deposit account? If you want more information on the terms used in this document or about this account, please contact us on 0414302001 or visit our website at www.boauganda.com