

SAVINGS ACCOUNTS	UGX	USD	GBP	EUR	KES
ACCOUNT OPENING/MINIMUM BALANCE					
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
MONTHLY MANAGEMENT FEES					
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
MINIMUM BALANCE TO EARN INTEREST					
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
BELOW MINIMUM CHARGE PER MONTH					
REWARD	17,000	4	3	4	500
MINIMUM SAVING PERIOD					
GOLD PLUS			3 months		
MINIMUM BALANCE TO QUALIFY FOR LIFE ASSURANCE					
TOTS 2 TEENZ	200,000	53	42	50	6,000
CASH WITHDRAW OVER THE COUNTER					
CLASSIC					
REWARD					
BOA ERO	6,000	2	1	2	185
FOREXAVE					
YOUNG MULLAH					
GOLD PLUS			1 free per qtr		
TOTS 2 TEENZ					
ADDITIONAL CASH WITHDRAW OVER THE COUNTER					
GOLD PLUS	45,000	15	15	15	1,500
TOTS 2 TEENZ	8,000	2	2	2	240
CASH DEPOSIT					
CASH DEPOSIT OVER THE COUNTER	Free		0.3% of deposit amount		
CURRENT ACCOUNTS					
ACCOUNT OPENING/MINIMUM BALANCE					
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
MONTHLY MANAGEMENT FEES					
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
MINIMUM BALANCE TO EARN INTEREST					
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
BELOW MINIMUM CHARGE PER MONTH					
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
CASH WITHDRAW OVER THE COUNTER					
EMBASSY STAFF					
NGO/EMBASSY					
NON-REMUNERATED					
REMUNERATED			Free		
SINGLE FEE BUSINESS					
SCHOOL FEES COLLECTION					
INVESTMENT CLUB	1 free per month; 17,000 for each additional withdraw	Free	Free	Free	Free
VSLA CHAMA	Free	n/a	n/a	n/a	n/a
CASH DEPOSIT					
CASH DEPOSIT OVER THE COUNTER	Free		0.3% of deposit amount		
TRANSACTION FEES PER ENTRY					
NON-REMUNERATED	2,500	1	1	1	70
SALARY PROCESSING					
EMBASSY STAFF			Free		

MINIMUM MONTHLY SAVINGS TO SAVINGS ACCOUNT	UGX	USD	GBP	EUR	KES
MY BUSINESS PACK	5,000				
SALARY PACK	5,000				
PUBLIC SERVANT PACK CURRENT	5,000				
AMBITION SAVINGS PLAN	20,000				
CHANNELS					
VISA DEBIT CARD					
Registration fee	Free				
Card issuance	17,000				
VISA card replacement - lost/damaged	17,000				
Withdrawal charge: BOA customer on BOA ATM	1,200				
Withdrawal charge: BOA customer on another Bank ATM	5,000 +1%				
Withdrawal charge: Another Bank customer on BOA ATM	7,000				
Withdrawal charge: BOA customer on an ATM outside Uganda	10,000 +2%				
ATM balance enquiry - BOA network	300				
ATM balance enquiry - BOA customer on another Bank ATM	1,500				
Point of Sale (POS) - Other VISA enabled POS transactions - Domestic	Free				
Point of Sale (POS) - Other VISA enabled POS transactions - International	5%				
E-commerce/online payment - Domestic	Free				
E-commerce/online payment - International	5%				
Mini statement BOA network	300				
Funds transfer	Free				
VISA Card monthly management fee	2,500				
AGENT BANKING					
Cash deposits	Free				
Cash withdrawals	3,000				
School fees payment	1,000				
URA payments	2,300				
Utility payments (UMEME 6NWS)	1,000				
Transaction limit (Withdraw)	UGX 2M				
Transaction limit (Deposit)	UGX 20M				
INTERNET BANKING					
Internet banking registration and access	Free				
Transfer to BOA account	Free				
Transfer to other Bank (EFT)	3,000	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 (NWS, 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)	3,000	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					
LOAN RELATED CHARGES					
Application fees - Individuals (non-business)	65,000	17	14	16	31
Application fees - business	125,000	33	26	31	31
Financial card	30,000	8	6	7	7
CRB Credit Enquiry fees	n/a	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	1%, min 12
Facility arrangement charge (percentage of facility amount)	2% min 65,000	2%, min 17	2%, min 13	2%, min 16	2%, min 16
Commitment fees (percentage of unutilized amount - excluding over drafts)	1% per quarter	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	0.25%, min 25
Credit protection fee (% of amount) - One off	2%	2%	2%	2%	2%
Credit monitoring fee (monthly)	6,000	2	1	1	1
Loan statement (per page)	5,000	1	1	1	1
Early repayment	Free	Free	Free	Free	Free
Cooling off charge (percentage of outstanding amount)	5%	5%	5%	5%	5%
Restructuring fees (percentage of restructured amount)	1%	1%	1%	1%	1%
Temporary limit extension (percentage of extended limit)	0.5%	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	2%, min 25
Penalty interest (% over effective rate)	5% p.a	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%	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	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	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%	Below 2,450 - 2% / Above 2,450 - 1%
Guarantee amendment/cancellation	55,000	15	12	14	14
Offer letter cancellation fees	110,000	29	23	27	27
Security search fees	Actual	Actual	Actual	Actual	Actual
Mortgage registration fees	Actual	Actual	Actual	Actual	Actual
Insurance premiums	Actual	Actual	Actual	Actual	Actual
Legal fees	Actual	Actual	Actual	Actual	Actual
Discharge of mortgages and other security documents.	55,000	15	12	14	14
Replacement of mortgage discharge letter	110,000	29	23	27	27
Valuation fees	Actual	Actual	Actual	Actual	Actual
TRADE SERVICES					
IMPORT LETTERS OF CREDIT CHARGES					
100% cash covered or partially cash covered Letter of Credit establishment commission	0.5% of LC amount, min.(UGX 150,000,\$40, £32, €37) + (UGX 80,000, \$21, E17, €20) SWIFT charge per quarter				
Non cash covered Letter of Credit establishment commission (% of LC Value)	1% of LC amount, min. (UGX 250,000,\$68, E52, €58) + (UGX 80,000, \$21, E17, €20) SWIFT charge per quarter				
Letter of Credit quarterly commission	0.5% of LC amount, min.(UGX 150,000,\$40, £32, €37) per quarter				
Confirmation charges by foreign banks	Actual				
Letter of Credit amendments	UGX 70,000, \$19, E15, €17 per letter				
Discrepancy fees	UGX 770,000, \$200, E160, €180 per incident				
EXPORT LETTERS OF CREDIT CHARGES					
Export Letter of Credit - advising	UGX 100,000, \$26, E21, €25 per letter				
Document handling fees	0.25% of bill value(min UGX 100,000, \$26,E21,€25) per bill				
Letter of credit amendments	UGX 100,000, \$26, E21, €25 per letter				
Confirmation where there is a cash margin - quarterly	0.6% of LC amount, min.(UGX 770,000, \$200, E160, €180)				
Confirmation where there is no cash margin - quarterly	0.5% of LC amount, min. (UGX 770,000, \$200, E160, €180)				
IMPORT BILLS FOR COLLECTION CHARGES					
Document handling commission (% of value whether against acceptance or payment)	0.2% of value, min. (UGX 100,000, \$26, E21, €25) per bill				
Past due commission (in respect of unpaid/unaccepted bills) - 1 month past due	UGX 30,000, \$8, E7, €8 per bill				
Past due commission (in respect of unpaid/unaccepted bills) - 2 months past due	UGX 40,000, \$11, E9, €10 per bill				
Past due commission (in respect of unpaid/unaccepted bills) - 3 months past due	UGX 60,000, \$16, E13, €14 per bill				
EXPORT BILLS FOR COLLECTION CHARGES					
Payment commission	0.2% min UGX 100,000, \$26, E21, €25 per quarter				
Cancellation charges	UGX 85,000, \$23, E18, €20 per bill				
Bill discounting - financing of presentations	0.3% of value min (UGX 120,000, \$32, E25, €28) one-off per bill				
VALUED BILLS OF EXCHANGE					
Handling commission (% of value whether against acceptance or payment)	0.75% of value, min. (UGX 200,000, \$53, E42, €49) per quarter				

GENERAL SERVICES	UGX	USD	GBP	EUR	KES
STATEMENTS					
E-statements (email only)	Free	Free	Free	Free	Free
Printed statement (per page)	5,500	2	1	1	143
CHEQUES					
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
PAYMENTS					
Foreign draft charges - Customers	33,000	10	7	9	990
Foreign draft cancellations	50,050	14	9	13	1,4