

**KFD**

(Licensed and supervised by Bank of Uganda)

(Customer deposits are protected by the Deposit Protection Fund of Uganda)

**KEY FACTS DOCUMENT – DEPOSITS**

REF NO. \_\_\_\_\_

**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:** PUBLIC SERVANT PACK ACCOUNT
2. **AIMS AND BENEFITS:** This is a single fee package account containing a current and savings account targeting all public servants with attractive interest rates and free internal standing orders from one's current account to savings account.
3. **TERMS**
  - a) Interest to be earned **0%** per annum (Below UGX 100,000)  
Interest to be earned **2.5%** per annum (UGX 100,000 – UGX 5,000,000)  
Interest to be earned **4%** per annum (Above UGX 5,000,000)
  - b) Account opening balance **UGX 5,000**      c) Minimum balance (Current and Savings) **UGX 5,000**
  - d) Minimum monthly savings amount (To savings account) **UGX 5,000**
  - e) Interest rate      Fixed      Variable      Tiered

**4. FEES & CHARGES AND PENALTIES**

Description of standard fees	Amount
a) <b>Withdraw fees*</b>	
- Over the counter	UGX 5,000
<b>ATM</b>	
- BOA U ATMs	UGX 700
- Other Bank Visa Enabled ATMS – Domestic	UGX 4,000
- Other Bank Visa Enabled ATMS – International	UGX 15,000
b) <b>Account statements</b>	
- <u>0</u> Statements free of charge (fee applies after these) per <b>page printed</b>	UGX 5,000
- <u>E-Statements</u>	Free
c) <b>Balance enquiry</b>	
- At counter	Free
- BOA Network	Free
- VISA ATM	UGX 1,200
- Through Mobile Wallet	Free
d) <b>Monthly Account Management Fee</b>	UGX 4,000
e) Visa Card Monthly Management Fee	UGX 2,000
f) RTGS (Outgoing) – In Branch	UGX 20,000
g) RTGS (Outgoing) - Wallet or IB	UGX 16,000
h) RTGS (Incoming)	UGX 3,000
i) EFT Fees (Outgoing) - In Branch	UGX 3,500
j) EFT Fees (Outgoing) – Wallet or IB	UGX 2,000
k) EFT fees ( incoming)	UGX 3,000
l) Cheque book Fees (Per leaf)	UGX 1,000
<b>Potential additional fees/charges</b>	
m) System alerts	Free
n) SMS alerts	Free
o) Account closure fees	UGX 21,000
p) Account reactivation	Free

Client's Signature \_\_\_\_\_

q)	SWIFT/TT Funds transfer (All charges born by receiver) – In Branch	UGX 52,500
r)	SWIFT/TT Funds transfer (All charges born by receiver) – Wallet or IB	UGX 48,000
s)	SWIFT/TT Funds transfer (All charges born by sender) – In Branch	UGX 192,500
t)	SWIFT/TT Funds transfer (All charges born by sender) – Wallet or IB	UGX 188,000
u)	External Standing orders - (Excluding RTGS, EFT Charges)	UGX 13,000
	Internal standing – (within BOA)	Free

NB 1: 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.

NB 2: Charges are subject to change on an annual basis. The tariffs displayed in the tariff guide may or may not include Government taxes like excise duty. Always ask for the most recent tariff guide and inquire whether taxes are incorporated in displayed charges. You can find information on these: in our tariff guide, our website [www.boauganda.com](http://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
- c) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change

## 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, internet banking transfers, and via MTN or Airtel Money by dialing \*165# or \*185# and following the prompts.

**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, our agent outlets, VISA Enabled ATM Network, Mobile Wallet, 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. 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 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](mailto:feedback@boauganda.com) or call our customer care hotline on 0414302211 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](http://www.boauganda.com)

Client's Signature \_\_\_\_\_