

KEY FACTS DOCUMENT – CHANNELS - 2026/2027
BANK OF AFRICA – UGANDA LTD.
Reference 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

Section	Description	USD
A	1. Type of Service: USD Visa Premium Debit Card	
	2. Aims and Benefits: A secure, chip and PIN-enabled debit card that enables convenient payments and access to funds directly from the linked business account at any VISA ATMs and merchants worldwide. The card allows you to shop online and ship to your business doorstep.	
B	3. Terms and Conditions	
	i) Annual subscription	\$25
	ATM Balance enquiry	\$ 1
	VISA Card monthly management fee	Free
	4. Fees, Charges & Penalties	
	VISA card replacement - lost/damaged	\$10
	Funds transfer- (card to card) Us on Us Domestic	2.5%
	Funds transfer- (card to card) Us on Them Domestic	3%
	Funds transfer- (card to card) Us on Them International	5%
	Funds transfer- (card to card) Them on Us Domestic	\$2
	Funds transfer- (card to card) Them on Us International	\$2
	Daily Transaction limit-E-Commerce/POS	Equivalent UGX 10,000,000
	Daily Transaction limit-ATM	Equivalent UGX 10,000,000
	Minimum withdrawal and transfer amount per transaction	Equivalent UGX 5,000
	Maximum withdrawal and transfer amount per transaction	Equivalent UGX 2,000,000
	Minimum transfer amount per transaction	Equivalent UGX 5,000
	ATM statement	Free
	Pin reset	Free
	Us on Us	
	ATM Cash withdrawal	\$0.3
	POS Purchase	N/A
	E-Commerce	N/A
	ATM Balance enquiry	Free
	Us on Them- Local	
	ATM Cash withdrawal	\$1.4 +1.2%
	POS Purchase	Free
	E-Commerce	Free
	ATM Balance enquiry	\$0.5
	Us on Them- International	
	ATM Cash withdrawal	\$2.7+2%+3% Optional Issuer Fee
	POS Purchase	2% + 3% Optional Issuer Fee
	E-Commerce	2% + 3% Optional Issuer Fee
	Potential Charges	
	SMS alerts (per SMS alert)	Free
<p>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.</p>		

NB 2: Charges are subject to change either on a quarterly, bi-annually, and / or 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 on our tariff guide, our website www.boauganda.com and at any of our branches Country-wide.

5. Risks

You may not be able to transact online using your debit card if you;

- a) Do not provide accurate card details such as PIN, card number, card holder name, and CVV number.
- b) Exceed your card's daily, weekly, or monthly spending limit.

You may be exposed to unauthorized transactions where your CVV is not properly safeguarded.

6. Further Points to Consider

- a) **How to deposit money into your account:** You can pay money into your account in any of the following ways: - (i) over the counter; (ii) by mobile money into your bank account; (iii) depositing cheques; (iv) any bank agent; (v) inward transfers using EFT/RTGS and (vi) via the ATM.
- b) **How to take money out of your account:** You can take money out of your account in any of the following ways: - (i) over the counter; (ii) pulling money from your bank account into your mobile money account; (iii) via ATM; (iv) standing orders; (v) BOA Agent and (vi) EFT/RTGS withdrawal instructions.
- c) **Inactivity/dormancy:** After 6 months of no transaction, 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 or visit our website.
- d) **Card expiry:** Your debit card will become inactive 3 years after the issuance date. You will need to fill in a card issuance form at any of our branches country-wide to acquire a new card
- e) **Deposit protection:** Your deposits are insured up to UGX10million by the Deposit Protection Fund of Uganda (DPFU). Please ask our staff for further details or visit DPFU's website <https://dpf.or.ug/>
- f) **Tax implications:** The current withholding tax / excise duty will be debited from your account.
- g) **Account closure:** You may close your account at any time. To close your account send us confirmation of this request in writing. If you close your account, there will be a charge for doing so (see section C in the table above) and the account will be closed within 5 working days. If this is a fixed deposit account, early termination may result in losing interest accrued.
- h) **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 0414302001 or toll free on 0800100140 or WhatsApp us on +256776400601. Report any personal data breaches to dataprivacy@boauganda.com. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks. If you are still dissatisfied you may reach out to the Bank of Uganda's Financial Consumer Empowerment Mechanism at +256312392191 or fccm@bou.or.ug or P.O. BOX 7120 Kampala, Uganda.

Further 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 No.....Postal Address.....Email

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

Where to find out more about this product; If you want more information on the terms used in this Key Facts Document or product, please contact us on **0414302001** or visit our website at www.boauganda.com