

**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	UGX
A	1. Type of Service: Visa 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) Card issuance	17,000
C	<b>4. Fees, Charges &amp; Penalties</b>	
	VISA card replacement - lost/damaged	17,000
	Withdrawal charge (BOA-U ATMs) - Us on us	1,200
	Withdrawal charge (BOA-U ATMs) - Us on them	5,000 + 1%
	Withdrawal charge - Them on us	7,000
	Withdrawal charge (other VISA enabled ATMs - international) excluding third party charges	10,000 + 2%
	ATM Balance Enquiry - BOA network	300
	ATM balance enquiry -Off Us	1,500
	POS - Other VISA enabled point of sale transactions - Domestic	Free
	POS - Other VISA enabled Point of sale transactions - International	5%
	Internet Purchase fees	5%
	Mini statement BOA network	300
	Funds transfer	Free
	VISA Card monthly management fee	2,500
		<b>Potential Charges</b>
	SMS alerts (per SMS alert)	Free
	<p><b>NB 1:</b> 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> <p><b>NB 2:</b> 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 <a href="http://www.boauganda.com">www.boauganda.com</a> and at any of our branches Country-wide.</p>	
D	<b>5. Risks</b>	
	<p>You may not be able to transact using your debit card if you;</p> <ul style="list-style-type: none"> <li>a) Do not provide accurate card details such as PIN, card number, card holder name, and CVV number.</li> <li>b) Exceed your card's daily, weekly, or monthly spending limit.</li> </ul> <p>You may be exposed to unauthorized transactions where your CVV is not properly safeguarded</p>	

**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; (iv) inward transfers using EFT/RTGS and (v) 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 (v) 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](mailto: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](mailto: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](mailto: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](http://www.boauganda.com)

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