

# FINANCE TRUST BANK PRICING GUIDE

## EFFECTIVE OCTOBER 2022



DEPOSIT PRODUCTS	Trust Savers Individual	Trust Saver Joint	Trust Savers Company	Mama's Safe - Individual	No Fee - Individual	No Fee - Joint	Forex Saving - Individual Forex Saving - Business	Trust Junior Savers	Girl's Choice Savings	Teen Classic Savings	Youth Progress Savings	Trust Group Savers
Initial Deposit	General:10,000 Corporate: 25,000	35,000	75,000	5,000	6,000	11,000	USD 100 USD 250	13,000	3,000	3,000	6,000	75,000
Minimum Balance	General:10,000 Corporate: 20,000	20,000	50,000	5,000	5,000	10,000	USD 50 USD 100	10,000	2,500	2,500	5,000	50,000
Opening Fees	General:Nil Corporate: 5,000	15,000	25,000	Nil	1,000	1,000	Nil	3,000	500	500	1,000	25,000
Withdraw Fees	General: 2,500 Corporate: 20,000	2,500	General: 2,500 Corporate:20,000	Nil	2 Free Pm	2 Free Pm	0.2% for amounts >= USD 5,000	2 Free Pm	Nil	Nil	Nil	2,500
Extra Withdraw within month/quarter	N/A	N/A	N/A	N/A	2,000	2,000	N/A	2,000	N/A	N/A	N/A	N/A
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	Nil	Nil	Nil	Nil	Nil
Deposit and Withdrawal Same Day >10m	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	Nil	0.1%	0.1%	0.1%	0.1%	0.1%
Penalty below Minimum	500	500	500	Nil	Nil	Nil	3	Nil	Nil	Nil	Nil	500
Account Closure	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Annual Management Fees	General: 2,000 Corporate: 10,000	2,000	General: 2,000 Corporate: 10,000	2,000	2,000	2,000	USD equivalent of 2,000 UGX	2,000	2,000	2,000	2,000	2,000
Monthly Ledger fees	General: 3,000 Corporate: 20,000	3,000	General: 6,000 Corporate: 20,000	2,000	Nil	Nil	USD 2 per month	Nil	500	500	500	3,300
Interest Paid on Savings	Nil	Nil	Nil	Up to 5.5% Pa.	5% Pa.	Nil	Nil	Up to 5% p.a.	Up to 2.5% Pa.	Up to 3% Pa.		Up to 3% Pa.

DEPOSIT PRODUCTS	VSLA Savings & Current Accounts	Investment Club Savings & Current Accounts	Personal Current Accounts	Current Business Accounts	Collection Account	Company & Institution Accounts	Forex Current Accounts	Fixed Deposit Accounts - UGX	Fixed Deposit Accounts - USD	No Fee Group Savings	Mama's Safe Group	SACCO Savings & Current Accounts
Initial Deposit	Savings - 20,000 Current - 50,000	Savings - 50,000 Current - 100,000	50,000	150,000	Nil	200,000	250	1,000,000	5,000	11,000	50,000	Savings - 20,000 Current - 100,000
Minimum Balance	Savings - 20,000 Current - 50,000	Savings - 50,000 Current - 100,000	General:10,000 Corporate:20,000	50,000	Nil	100,000	100	N/A	N/A	10,000	50,000	Savings - 20,000 Current - 50,000
Opening Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,000	Nil	Nil
Withdraw Fees	3 Free Pm	2,500	General:5 free Pm Corporate: 25,000	General:5 free Pm Corporate: 25,000	Nil	General:Nil Corporate: 25,000	0.2% for amounts >= USD 5,000	N/A	N/A	2 Free Pm	Nil	3 Free Pm
Extra Withdraw within month/quarter	2,000	N/A	2,000	2,000	N/A	N/A	N/A	N/A	N/A	2,000	N/A	2,000
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	N/A	N/A	Nil	Nil	Nil
Deposit and Withdrawal Same Day >10m	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A	N/A	0.1%	0.1%	Nil
Penalty below Minimum	Nil	Nil	Nil	Nil	Nil	Nil	3	N/A	N/A	Nil	Nil	Nil
Account Closure	20,000	20,000	20,000	20,000	20,000	20,000	20,000	N/A	N/A	20,000	20,000	20,000
Annual Management Fees	General: 2,000 Corporate: 10,000	2,000	General: 2,000 Corporate: 10,000	General: 2,000 Corporate: 10,000	Nil	General: 2,000 Corporate: 10,000	Nil	N/A	N/A	2,000	2,000	2,000
Monthly Ledger Fees	Savings - 3,000 Current - 15,000	Savings - 3,000 Current - 15,000	General: 10,000 Corporate: 20,000	General: 10,000 Corporate: 20,000	2,300	20,000	USD 2 per month	N/A	N/A	Nil	2,000	Savings - 2,000 Current - 15,000
Interest Paid on Savings		Up to 7.5% P.a.	N/A	N/A	N/A	N/A	N/A	Dependant on Treasury Bills Rate		Up to 5% p.a.	Up to 5.5% p.a.	Up to 7.5% P.a.

GENERAL SERVICES				TRUST MOBILE		AGENCY BANKING			INTERNET BANKING	
Item	Charge	Item	Charge	Activity	Charge	Transaction Tiers	Withdrawals	School Pay	Activity	Charge
Bank Statement	1 free per month	Returned Cheque - by other banks	20,000	Airtime Purchase	Free	500 - 5,000	600	2,000	Airtime Purchase	Free
Interim/Duplicate Statement	2,500/= per page	Standing Order out of Bank	10,000	Balance Enquiry	250	5,001 - 30,000	700	2,000	Mini Statement	Free
Telegraphic Transfers	Correspondent Bank Charge	Stop Payment Orders	20,000	Mini Statement	250	30,001 - 60,000	1,000	2,000	Balance Enquiry	Free
Customised Statement	5,000	Post dated Cheques	20,000	Pay TV	1,000	60,001 - 125,000	1,200	2,000	Pay Tv services	1,000
Audit Confirmation	30,000	Retrieval of Cheque	10,000	Utilities	1,000	125,001 - 250,000	2,000	2,000	School pay	2,000
Excise Duty	15%	Cancelled Cheque/ Draft	10,000	School Pay	2,000	250,001 - 500,000	2,800	2,000	Utility payments	1,000
Certificate of Balance	25,000	School Fees Handling/ School Pay	2,000			500,001 - 1,000,000	3,500	2,000	RTGs	20,000
Cheque Book UGX	650 per leaf	EFT Incoming/ Outgoing	3,500			1,000,001 - 2,000,000	6,250	3,550	EFT	3,500
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 25	RTGS Charges	Outgoing - 20,000 Incoming - 2,500			2,000,001 - 5,000,000	8,750	4,550	Bulk Payments	2,500
Verification Letters of Administration	70,000	Standing Order within Bank	5,000	<b>BANK TO WALLET</b>		Cash Deposits	Free			
Payment against Uncleared Effects	2% of the approved amount	Standing Orders - Unpaid	10,000	Activity	Charge					
Returned Cheque - Insufficient Funds	100,000	Letter of Introduction	30,000	0 - 5,000	550	<b>OTHER AGENT SERVICES</b>				
Effects not Cleared	40,000	Salary Handling	2,000	5,001 - 60,000	800	Activity	Charge			
Returned Cheque - Technical	20,000	Safe Custody	30,000 per quarter	60,001 - 125,000	1,050	Account Opening origination funded account	Free	5,000-1,000,000	500	
Counter Cheque Leaf	20,000 UGX USD 5 - USD account	Safe Custody Access	10,000	125,001 - 250,000	1,300	Balance Inquiry /Receipt print	250	1,000,001-2,000,000	1,000	
Custodial Fees	15,000 per qtr for securities held by the bank beyond one year after loan repayment	Direct debits Inward/Outward	2,000	250,001 - 500,000	1,550	Mini Statement	300	2,000,001-5,000,000	5,000	
Replacement of Mortgage & Caveat release letters	10,000	Failed direct debit	2,000	500,001 - 1,000,000	2,050	School fees collection-Bank slip	2,000	5,000,001-10,000,000	10,000	
				1,000,001 - 2,000,000	5,000	Bill/ Utility Payments	1,000	Above 10,000,000	N/A	

LOAN PRODUCTS												
BUSINESS LOANS	Arrangement Fees / Advance Processing	Loan Application fees	Insurance Fees	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry	
SME/Micro/Corporate Loans	3%				21% p.a	2 Months Interest	1% outstanding amount			30,000	20,000	
Working Capital Loans	3%	Below 5m - 20,000 5m - <10M - 30,000 10M - 50M - 50,000 Above 50M - 80,000	1% - =<1 Year 1.5% - > 1 Year	Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a Reducing	21% p.a	3 Months Interest	1% outstanding amount	0.5% of the amount in arrears		30,000	20,000	
Renewable Energy for Business	3%		Nil for SACCOs, VSLAs & IPF & Companies		21% p.a	4 Months Interest	1% outstanding amount	Maximum - 10% N/A for balance based loans		30,000	20,000	
Women in Business Loan	3%			Women in business - Micro 43% & Small 38% Pa Reducing	21% p.a	5 Months Interest	1% outstanding amount			30,000	20,000	
SACCO and VSLA Loans	3%				21% p.a	6 Months Interest	1% outstanding amount			30,000	20,000	
Bank Overdraft	3%	N/A	1%	Prime + / - 6%	21% p.a	N/A	1% of the outstanding amount	N/A	Microloan: 5,000 Small Loan: 10,000 SME Loans: 20,000	30,000	20,000	
Youth Loan	2%	Nil	1%	23% Flat rate	21% p.a	Nil	1% of the outstanding amount	0.5% of the amount in arrears Max - 10%		30,000	20,000	
Cash Collateralised Loans	2%	N/A	1% - =<1 Year 1.5% - > 1 Year	Prevailing Prime lending rate	21% p.a	2 Months Interest	1% of the outstanding amount	0.2% of the amount in arrears Max - 10%		30,000	20,000	
Investment Club Loans	3%	Below 5m - 20,000 5m - <10M - 30,000 10M - 50M - 50,000 Above 50M - 80,000	Nil	Prime + / - based on risk profile	21% p.a	2 Months Interest	1% of the outstanding amount	0.2% of the amount in arrears Max - 10%		30,000	20,000	
LPO Financing, Invoice Discounting & Certificate Discounting	2%		1% - Personal Nil - Non-Personal Entities	Prime + 2 points	21% p.a	N/A	1% of the outstanding amount	N/A		30,000	20,000	

CONSUMER LOANS												
Loan Type	Rate	Processing Fee	Insurance	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry	
Salary Loans	2%	2% - Processing 2% - Arrangement										
School Fees Loan												
Individual Personal Loan												
SmartHome Loan												
Renewable Energy for Consumption												
WASH Loan (Water Sanitation & Hygiene)												
Kyapa Loan												

AGRICULTURE LOANS												
Loan Type	Rate	Processing Fee	Insurance	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry	
Agro Production Loan												
Agro Processing Loan												
Agro Marketing Loan												
Agro Investment Loan												
Women in Agriculture Loan												

ASSET FINANCE LOANS												
Loan Type	Rate	Processing Fee	Insurance	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry	
Land / Other Asset Acquisition Loan												
Asset Finance Loans												
Asset Improvement Loan - Construction												

TRUST MOBILE LOAN / LOAN KU SIMU												
Loan Type	Rate	Processing Fee	Insurance	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry	
Trust Mobile Loan/Loan ku Simu	1%				5% PM Flat	N/A	All interest receivable				4,720	
OFF BALANCE SHEET PRODUCTS												
Comfort Letter		50,000										
Bank Guarantee		0.5% Min 100,000 Amendment fee- 0.85% - 1% per quarter Min-100,000										

Please Note:  
The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or via other optional medium.  
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Finance Trust Bank Uganda Limited is regulated by Bank of Uganda and Deposits Protected by the Deposit Protection Fund