FINANCE TRUST BANK PRICING GUIDE
EFFECTIVE 16TH SEPTEMBER 2023

FINANCE trust BANK

Putting Women First

DEPOSIT PRODUCTS	Trust Savers Individual	Trust Saver Joint	Trust Savers Company	Single Tariff Current Account	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	Trust Halal Personal Account	Trust Halal Business Account
Initial Deposit	General:10,000 Corporate 25,000	35,000	75,000	200,000	5,000	6,000	11,000	USD 100 USD 250	13,000	3,000	3,000	6,000	75,000	10,000	75,000
Minimum Balance	General:10,000 Corporate: 20,000	20,000	50,000	50,000	5,000	5,000	10,000	USD 50 USD 100	10,000	2,500	2,500	5,000	50,000	10,000	50,000
Opening Fees	General: Nil Corporate: 5,000	15,000	25,000	Nil	Nil	1,000	1,000	Nil	3,000	500	500	1,000	25,000	Nil	Nil
Withdraw Fees	General: 2,500 Corporate : 20,000	2,500	General: 2,500 Corporate:20,000	Nil	Nil	2 Free P.m	2 Free P.m	0.2% for amounts >=USD 5,000	2 Free P.m	Nil	Nil	Nil	2,500	Nil	Nil
Extra Withdraw within month/quarter	N/A	N/A	N/A	N/A	N/A	2,000	2,000	N/A	2,000	N/A	N/A	N/A	N/A	N/A	N/A
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Deposit and Withdrawal Same Day >10m	0.1%	0.1%	0.1%	Nil	0.1%	0.1%	0.1%	Nil	0.1%	0.1%	0.1%	0.1%	0.1%	N/A	N/A
Penalty below Minimum	500	500	500	Nil	Nil	Nil	Nil	3	Nil	Nil	Nil	Nil	500	N/A	N/A
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	20,000	NIL	NIL
Annual Management Fees	10,000	10,000	10,000	10,000	10,000	10,000	10,000	(USD equivalent of 10,000UGX)	10,000	10,000	10,000	10,000	10,000	Nil	Nil
Monthly Ledger fees	General: 3,000 Corporate : 20,000	3,000	General: 6,000 Corporate: 20,000	30,000	2,000	Nil	Nil	USD 2 per month	Nil	500	500	500	3,300	Nil	Nil
Interest Paid on Savings	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999) 3% p.a. (on Balances 10m and above)		Nil	N/A	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 - 999,999) 5.5% p.a. (on Balances 1,000,000 and above)	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 and above)		N/A	5% p.a. (on balances 100,000 and above)	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999)	3% p.a. (on Balances 10m and above)	2% p.a. on balances of Ugs 50,000 - 499,999 2.5% p.a. on balances 500,000 - 9,999,999 3% p.a. on balances 10,000,000 and above Interest is paid semi-annualy	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999) 3% p.a. (on Balances 10,000,000 and above)	Nil	Nil

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	Trust Flex Fixed Deposit Accounts - UGX	No Fee Group Savings	Mama's Safe Group	Trust Diaspora - UGX	Trust Diaspora - USD	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	100,000	11,000	50,000	100,000	USD 100	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	N/A	10,000	50,000	100,000	USD 100	Savings - 20,000 Current - 50,000
Opening Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,000	Nil	Nil	Nil	Nil
Withdraw Fees	3 Free P.m	2,500	General:5 free Pm Corporate: 25,000	General:5 free Pm Corporate: 25,000	Nil	General: Nil Coporate: 25,000	0.2% for amounts >= USD 5,000	N/A	N/A	N/A	2 Free P.m	Nil	2,500	USD 3	3 Free P.m
Extra Withdraw within month/quarter	2,000	N/A	2,000	2,000	N/A	N/A	N/A	N/A	N/A	N/A	2,000	N/A	N/A	N/A	2,000
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	N/A	N/A	N/A	Nil	Nil	Nil	0.25%	Nil
Deposit and Withdrawal Same Day>10m	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A	N/A	N/A	0.1%	0.1%	Nil	Nil	Nil
Penalty below Minimum	Nil	Nil	Nil	Nil	Nil	Nil	3	N/A	N/A	N/A	Nil	Nil	Nil	Nil	Nil
Account Closure	20,000	20,000	20,000	20,000	20,000	20,000	Equivalent of Ugx 20,000	N/A	N/A	N/A	20,000	20,000	20,000	USD 20	20,000
Annual Management Fees	10,000	10,000	10,000	10,000	Nil	10,000	Nil	N/A	N/A	N/A	10,000	10,000	10,000	Nil	10,000
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	N/A	Nil	2,000	3,000	Nil	Savings - 2,000 Current - 15,000
Interest Paid on Savings	2% p.a. (on Balances 100,000 - 999,999) 3% p.a. (on Balances 1m - 9,999,999) 4% p.a. (on Balances 10m - 19,999,999) 5% p.a. (on Balances 20m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for VSLA current accounts**	2% p.a. (on Balances 50,000 - 499,999) 3% p.a. (on Balances 500,000 - 9,999,999) 5% p.a. (on Balances 10m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for Investment Club current accounts**	N/A	N/A	N/A	N/A	N/A	As per running bank rate	As per running bank rate	As per running bank rate	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 and above)	3.5% p.a. (on Balances 100,000 - 499,999) 5% p.a. (on Balances 500,000 - 999,999) 5.5% p.a. (on Balances 1,000,000 and above)	Up to 2%-4% P.a.	Nil	2% p.a. (on Balances 100,000 - 999,999) 3% p.a. (on Balances 1m - 9,999,999) 4% p.a. (on Balances 10m - 19,999,999) 5% p.a. (on Balances 20m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for SACCO current accounts**

GENERAL SERVICES

Item	Charge
Bank Statement	1 free per month
Interim/Duplicate Statement	2,500/= per page
Telegraphic Transfers	Correspondent Bank Charge
Customised Statement	5,000
Audit Confirmation	30,000
Excise Duty	15%
Certificate of Balance	25,000
Cheque Book UGX	1,000 per leaf
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 25
Verification Letters of Administration	70,000
Payment against Uncleared Effects	2% of the approved amount
Returned Cheque -Insufficient Funds	100,000
Effects not Cleared	40,000
Returned Cheque - Technical	20,000
Counter Cheque Leaf	20,000 UGX USD 5 - USD account
Replacement of Mortgage & Caveat release letters	10,000
New ATM Card/Replacement Uncollected/Destroyed ATM	20,000 5,000
ATM transaction receipt	100
ATM TXT Limit	2,000,000
ATM Daily Limit	5,000,000
ATM Withdrawal	1,000 at TrustCash ATMs 1,500 on interwitch ATMs
Mini Statement / Balance Inquiry on Bank ATM	300 at TrustCash ATMs 600 on interwitch ATMs

Item	Charge
CCTV viewing charges	100,000
Returned Cheque - by other banks	20,000
Standing Order out of Bank	10,000
Stop Payment Orders	20,000
Post dated Cheques	20,000
Cancelled Cheque/ Draft	10,000
School Fees Handling/ School Pay	2,000
EFT Incoming/ Outgoing	3,500
RTGS Charges	Outgoing - 20,000 Incoming - 3,500
Standing Order within Bank	5,000
Standing Orders - Unpaid	10,000
Letter of Introduction	30,000
Salary Handling	2,500
Safe Custody	30,000 per quarter
Safe Custody Access	10,000
Direct debits Inward/Outward	2,000
Failed direct debit	2,000
Retrieval of Old Cheques, Vouchers	50,000
SMS Notification	500 per month
Security that remain uncollected after 1month	35,000
Loan buyouts	5% of outstanding loan amount (excluding Top up & staff)

AGENCY BANKING

Transaction Tiers	Deposit AT FTB Agent (ON US)	DEPOSIT AT OTHER BANK AGENT LOCATIONS (REMOTE ON US)	Withdrawals at FTB Agent (On us)	WITHDRAWALS AT OTHER BANK AGENT LOCATIONS (REMOTE ON US)	School Pay
500 - 5,000	Nil	2,000	1,000	1,500	2,000
5,001 - 30,000	Nil	2,000	1,000	1,500	2,000
30,001 - 60,000	Nil	2,000	1,000	1,500	2,000
60,001 - 125,000	Nil	2,000	1,000	1,500	2,000
125,001 - 250,000	Nil	2,000	2,000	2,000	2,000
250,001 - 500,000	Nil	2,000	2,800	2,800	2,000
500,001 - 1,000,000	Nil	2,000	3,500	3,500	2,000
1,000,001 - 2,000,000	Nil	2,000	6,250	6,250	2,950
2,000,001 - 3,000,000	Nil	2,000	8,750	8,750	3,550
3,000,001 - 5,000,000	Nil	2,000	10,000	10,000	4,550
5,000,001 - 10,000,000	Nil	2,000	N/A	N/A	N/A

OTHER AGENT SERVICES

Activity	Charge
Account Opening origination funded account	Free
Balance Inquiry /Receipt print	250
Mini Statement	300
School fees collection-Bank slip	2,000
Bill/ Utility Payments; UMEME,NWSC	1,000
School Pay on Mobile Money	1,000

BANK TO WALLET

Activity	Charge
0 - 5,000	550
5,001 - 60,000	800
60,001 - 125,000	1,050
125,001 - 250,000	1,300
250,001 - 500,000	1,550
500,001 - 1,000,000	2,050
1,000,001 - 2,000,000	5,000

WALLET TO BANK

Activity	Charge
MTN/AIRTEL	300

INTERNAL FUNDS TRANSFER

Activity	Charge
5,000-1,000,000	500
1,000,001-2,000,000	1,000
2,000,001-5,000,000	5,000
TXN Limit	5,000,000
Daily Limit	10,000,000

TRUST MOBILE

Activity	Charge
Airtime Purchase	Free
Balance Enquiry	300
Mini Statement	300
Pay TV	1,000
Utilities	1,000
School Pay	2,000

INTERNET BANKING

Activity	Charge
Airtime Purchase	Free
Mini Statement	Free
Balance Enquiry	Free
Pay Tv services	1,000
School pay	2,000
Utility payments	1,000
RTGs	20,000
EFT	3,500
Bulk Payments	2,500

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%	Below 5m - 20,000 5m - <10M - 30,000 10M - 50M - 50,000 Above 50M - 80,000	1% - =<1 Year 1.5% - > 1 Year Nil for SACCOs, VSLAs & IPF & Companies	Micro loans - 44% P.a. Reducing Small loans - 39% P.a. Reducing Medium loans - 28% P.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a Women in business - Micro 43% & Small 38% P.a Reducing	21% p.a	2 Months Interest	1% outstanding amount	0.5% of the principle amount in arrears Max- 10% N/A for balance based loans	Below 10M - 5,000 >10M <50M - 10,000 >50M - 20,000	Company 30,000	20,000
Working Capital Loans	3%				21% p.a	2 Months Interest	1% outstanding amount			Company 30,000	20,000
Renewable Energy for Business	3%				21% p.a	2 Months Interest	1% outstanding amount			Company 30,000	20,000
Women in Business Loan	3%				21% p.a	2 Months Interest	1% outstanding amount			Company 30,000	20,000
SACCO and VSLA Loans	3%				21% p.a	2 Months Interest	1% outstanding amount			Company 30,000	20,000
Bank Overdraft	3%	N/A	1%	Prime + / - 6%	21% p.a	N/A	1% of the outstanding amount	N/A		Company 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 principle amount in arrears Max- 10%		Company 30,000	20,000
Cash Collaterised 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	0.5% of the principle amount in arrears Max- 10%		Company 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	0.5% of the principle amount in arrears Max- 10%		Company 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		Company 30,000	20,000
CONSUMER LOANS											
Salary Loans	2%	Salary Loans - 0.5% for the entire loan period Renewable Energy - 0.2% (Min - 2,000 & Max -10,000) Others 0.5% of the loan amount per month (Min 2,000 & Max 50,000)	1% - =<1 Year 1.5% - >1 Year	Salary Loan - 19% - 26% P.a Reducing Renewable energy -20% flat Microloans - 44% P.a Reducing Small Loans - 39% P.a Reducing Other SME Loans- Prime + Upto 6%	N/A	2 months interest	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	Below 10M - 5,000 >10M <50M - 10,000 >50M - 20,000	Company 30,000	20,000
School Fees Loan	2% - Processing 2% - Arrangment										
Individual Personal Loan	3%										
SmartHome Loan											
Renewable Energy for Consumption											
WASH Loan (Water Sanitation & Hygiene)											
Kyapa Loan											
AGRICULTURE LOANS											
Agro Production Loan	3%	Below 5m - 20,000 5m - <10M - 30,000 10M - 50M - 50,000 Above 50M - 80,000	3.5% - Agro Production Loan Others: 1% - Loans 1yr and below 1.5% - Loan above 1 year	Micro loans - 44% p.a. Reducing Small loans - 39% p.a. Reducing Medium loans - 28% p.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43% & Small 38% Reducing	21% p.a	2 months interest	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	Below 10M - 5,000 >10M <50M - 10,000 >50M - 20,000	Company 30,000	20,000
Agro Processing Loan											
Agro Marketing Loan											
Agro Investment Loan											
Women in Agriculture Loan											
ASSET FINANCE LOANS											
Land / Other Asset Acquisition Loan	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% p.a. Reducing Small loans - 39% p.a. Reducing Medium loans - 28% p.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43% & Small 38% Reducing	21% p.a	2 months interest	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	Below 10M - 5,000 >10M <50M - 10,000 >50M - 20,000	Company 30,000	20,000
Asset Finance Loans											
Asset Improvement Loan - Construction											
TRUST MOBILE LOAN / LOAN KU SIMU											
Trust Mobile Loan/Loan ku Simu	1%	Nil	1%	5% PM Flat	N/A	All interest receivable	N/A	0.5% of the principle amount in arrears Max- 10%	N/A	Company 30,000	1,500
OFF BALANCE SHEET PRODUCTS											
Comfort Letter	50,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Bank Guarantee	0.5% Min 100,000 Amendment fee- 0.85% - 1% per quarter Min-100,000	0.85% - 1% per quarter Min-100,000	N/A	N/A	N/A	N/A	N/A	N/A	100,000	Company 30,000	20,000

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.
For more details, please contact us on 0800 220 500 or WhatsApp 0751 932 900|0701 932 901 | www.financetrust.co.ug | P.O. Box 6972 Kampala| customercare@financetrust.co.ug
Finance Trust Bank Uganda Limited is regulated by Bank of Uganda and Deposits Protected by the Deposit Protection Fund