

Putting Women First

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 Salary Current Account-Ugx	School Fees Collection Account-Ugx	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	150,000	50,000	10,000	USD 3	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	100,000	50,000	10,000	USD 3	Savings - 20,000 Current - 50,000
Opening Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Withdraw Fees	Savings - 3 Free Pm Current -2,000	2,500	5 Free Pm	2,500	Nil	2,500	0.2% for amounts >= USD 5,000	N/A	N/A	3,000	4 Free Pm	1,000	2,500	USD 3	Savings - 3 Free Pm Current -2,500
Extra Withdraw within month/quarter	Savings - 2,000 Current - N/A	N/A	2,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,500	N/A	N/A	N/A	Savings - 2,000 Current - N/A
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	Nil	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	20,000	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	10,000	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	Nil	35,000	2,000	Nil	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	N/A	N/A	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)	3% p.a (on Balances of 1,000,000 and above)	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 account

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

TRUST MOBILE

Activity	Charge	BANK TO WALLET (Trust mobile and Internet Banking)					
Airtime Purchase	Free	Activity	Charge				
Balance Enquiry	300	0 - 5,000	550				
Mini Statement	300	5,001 - 60,000	800				
Pay TV	1,000	60,001 - 125,000	1,050				
Utilities	1,000	125,001 - 250,000	1,300				
School Pay	2,000	250,001 - 500,000	1,550				
INTERNAL FUNDS TRANSFER (TRUST MOBILE)		500,001 - 1,000,000	2,050				
Activity	Charge	1,000,001 - 2,000,000	5,000				
5,000-1,000,000	500	WALLET TO BANK					
1,000,001-2,000,000	1,000	Activity	Charge				
2,000,001-5,000,000	5,000	MTN/AIRTEL	300				
TXN Limit	5,000,000						
Daily Limit	10,000,000						

INTERNET BANKING	
Activity	Charge
Airtime Purchase	Free
Mini Statement	Free
Balance Enquiry	Free
Pay Tv services	1,000
Utility payments	1,000
RTGs	20,000
EFT	3,500
Bulk Payments	2,500
Internal Funds Transfer (Individual)	
Activity	Charge
5,000 - 1,000,000	500
1,000,001 - 2,000,000	1000
2,000,001 - 5,000,000	5000
Internal Funds Transfer (Corporate)	
Activity	Charge
5,000 - 1,000,000	500
1,000,001 - 2,000,000	1000
2,000,001 - 5,000,000	5000
5,000,001 - 10,000,000	10000

Trade Finance	
Product	Charge
Guarantee and Bid Bonds	
Establishment Commission	0.5% min UGX 100,000/USD30
Quarterly Commission	1% Min UGX 100,000/USD30
Quarterly Commission cash covered	0.85% Min UGX100,000/USD30
Amendment of Tenor/Amount	Quarterly fees on the Enhancement
Amendment of other Terms & Conditions	USD30
Guarantee Advising (on behalf of other banks)	USD50
Import Letters of Credit	
Quarterly Commission	1%, Min USD40
Establishment Commission (Cash Covered LC)	0.5%, Min USD30
Establishment Commission (Non-Cash Covered)	1%, Min USD40
Swift Charges	USD30
Amendment of other Terms & Conditions	USD50
Amendment of Tenor/Amount	Quarterly fees on the Enhancement
Reimbursement (If done by FTB)	USD75
Document Handling (on Import LC Bills)	FREE
Discrepancy fee (Borne by LC Beneficiary)	USD150
Export Letters of Credit	
Advising (FTB Clients)	USD30
Advising (Non FTB Clients)	USD60
Amendments-Advise	USD20
Document Handling (Export LC-Per Bill	0.25%, Min USD30
Confirmation - Per Quarter (Charged Upfront)	0.75% per quarter, Minimum USD100
Letters of Credit transfer	0.5% per quarter, Minimum USD100
Settlement of Incoming Proceeds	FREE
Import Bills for Collection	
Documents Handling/Processing fee	0.25%, Min USD30
Availisation- Per Quarter	0.5%, Min USD60
Export Bills for Collection	
Documents Handling/Processing fee	0.25%, Min \$40
Settlement/Proceeds Processing	FREE
Other Trade Services	
Swift Charge	USD30
Courier	Actual by Courier Company
Cancellation	FREE
Comfort Letter Issuance	UGX\$0,000 / USD15
MT940s Statements	USD30 Per Month
Correspondent Bank Fees	Actual as Billed
Excise & Stamp Duty (Where Applicable)	As Per Tax Laws
Arrangement Fees	As Per Credit Agreements