FINANCE TRUST BANK PRICING GUIDE

EFFECTIVE 17TH NOVEMBER 2025



Putting Women First Girl's Choice Savings Teen Classic Savings DEPOSIT PRODUCTS No Fee - Individual No Fee - Joint **Trust Junior Savers Trust Group Savers Trust Saver Joint** Company Individual: USD 100 General:10,000 **Initial Deposit** 35,000 75,000 200,000 5,000 6,000 11,000 13,000 3,000 3,000 6,000 75,000 10,000 75,000 Corporate 25,000 Business: USD 250 Individual: USD 50 General:10,000 Minimum Balance 20,000 50,000 50,000 5,000 5,000 10,000 10,000 2,500 2,500 5,000 50,000 10,000 50,000 Corporate: 20,000 Business: USD 100 General: Nil 15,000 Nil Nil 1,000 500 500 Nil Nil 25,000 1,000 3,000 1,000 25,000 Opening Fees Corporate: 5,000 0.2% for amounts >= USD Withdraw Fees 2 Free P.m Nil Nil Nil Nil 2,500 2,500 Nil 1.000 2 Free P.m 2 Free P.m Nil 2,500 2,500 5,000 Extra Withdraw within 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 month/quarter Nil Nil Nil Nil Nil USD 0.25% of amount Nil Nil Nil Nil Nil Nil **Deposit Fees** Deposit and Withdrawal 0.1% 0.1% 0.1% Nil 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% 0.1% N/A N/A Same Day >10m N/A Penalty below Minimum 500 500 500 Nil Nil Nil 500 N/A Account Closure 20,000 NIL 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 **Annual Management** (USD equivalent of 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 Nil Nil Fees 10,000UGX) General: 3,000 General: 6,000 Nil Monthly Ledger fees USD 2 per month 500 500 Nil 3,000 30.000 2.000 500 3.300 Corporate: 20,000 Corporate: 20,000 2.5% p.a. (on Balances 2% p.a. on balances of 50,000 - 199,999) 3.5% Ugs 50,000 - 499,999 2% p.a. (on Balances p.a. (on Balances 200,000 2% p.a. (on Balances 2.5% p.a. on balances 50,000 - 499,999) 2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 50,000 - 199,999) - 499.999) 5% p.a. (on 5% p.a. (on balances 50,000 - 499,999) 3% p.a. (on Balances 10m 500.000 - 9.999.999 2.5% p.a. (on Balances 2.5% p.a. (on Balances 500,000 - 9,999,999) 3.5% p.a. (on Balances 200,000 - 499,999) Interest Paid on Savings 3% p.a. on balances Balances 500,000 -100,000 and above) 2.5% p.a. (on Balances and above) 500,000 - 9,999,999) 5% p.a. (on Balances 500,000 and above) 3% p.a. (on Balances 10m and above) 999,999) 5.5% p.a. (on 500,000 - 9,999,999) 10,000,000 and above 3% p.a. (on Balances Interest is paid semi-Balances 1,000,000 and 10,000,000 and above) above) annualy **SACCO Savings & DEPOSIT Personal Current Company & Forex Current Fixed Deposit** Fixed Deposit Trust Salary Current **Trust Diaspora** -**Trust Diaspora** -Savings & Current **Collection Account** Collection Account- Mama's Safe Group **PRODUCTS Current Accounts Accounts Institution Accounts** Accounts **Accounts - UGX Accounts - USD Account-Ugx** UGX USD **Current Account Accounts** Accounts Ugx Savings - 20,000 Savings - 50,000 Savings - 20,000 Initial Deposit Nil 250 1,000,000 5,000 100,000 50,000 USD 3 50,000 150,000 200,000 150,000 10,000 Current - 50,000 Current - 100,000 Current - 100,000 Savings - 20,000 Savings - 50,000 General:10,000 Savings - 20,000 Minimum Balance 50,000 Nil 100,000 100 N/A N/A N/A 100,000 50,000 10,000 USD 3 Current - 50,000 Current - 100,000 Corporate: 20,000 Current - 50,000 Nil Nil Nil Opening Fees Savings - 3 Free P.m Savings - 3 Free P.m 0.2% for amounts >= Withdraw Fees 2,500 5 free Pm 2,500 Nil 2,500 N/A N/A 3,000 4 Free P.m 1,000 2,500 USD 3 USD 5,000 Current -2,500 Current -2,000 Extra Withdraw within Savings - 2,000 Savings - 2,000 N/A N/A N/A N/A N/A N/A N/A 2,500 N/A N/A N/A 2.000 N/A month/quarter Current - N/A Current - N/A Nil **Deposit Fees** Nil Nil USD 0.25% of amount N/A N/A N/A Nil 0.25% Deposit and Withdrawal Nil Nil Nil Nil Nil Nil N/A N/A N/A Nil 0.1% Nil Nil Nil Same Day>10m Nil Nil Nil Nil Nil Nil Nil N/A N/A Nil Nil Nil Penalty below Minimum N/A N/A USD 20 **Account Closure** 20,000 20,000 20,000 20,000 20,000 20,000 Equivalent of Ugx 20,000 N/A 20,000 20,000 20,000 20,000 20,000 Annual Management 10,000 10,000 10,000 10,000 10,000 N/A 10,000 10,000 10,000 10,000 Nil 10,000 Savings - 3,000 Savings - 3,000 General: 10,000 General: 10,000 Savings - 2,000 2,300 N/A N/A Nil Nil Nil Monthly Ledger Fees 20,000 USD 2 per month 35,000 2,000 Current - 15,000 Current - 15,000 Corporate: 20,000 Corporate: 20,000 Current - 15,000 2% p.a. (on Balances 2% p.a. (on Balances 2% p.a. (on Balances 100,000 - 999,999) 100,000 - 999,999) 50,000 - 499,999) 3% p.a. (on Balances 3% p.a. (on Balances 3% p.a. (on Balances 1m - 9,999.999) 4% 1m - 9.999.999) 4% 500,000 - 9,999,999) p.a. (on Balances p.a. (on Balances 5% p.a. (on Balances 3.5% p.a. (on Balances 10m - 19,999,999) 10m - 19,999,999) 100.000 - 499.999) 10m - 29,999,999) 5% p.a. (on Balances 5% p.a. (on Balances 6% p.a. (on Balances 3% p.a (on Balances of 5% p.a. (on Balances Interest Paid on Savings 20m - 29,999,999) N/A N/A N/A N/A As per running bank rate As per running bank rate 20m - 29,999,999) 30m - 49,999,999) 500,000 - 999,999) 1,000,000 and above) 6% p.a. (on Balances 6% p.a. (on Balances 7% p.a. (on Balances 5.5% p.a. (on Balances 30m - 49.999.999) 7% 30m - 49.999.999) 7% 50m - 99,999,999) 1,000,000 and above) 7.5% p.a. (on Balances - 99,999,999) 7.5% p.a. - 99,999,999) 7.5% p.a. 100m and above) Nil (on Balances 100m and (on Balances 100m and for Investment Club above) Nil for VSLA above) Nil for SACCO

Item	Charge
Bank Statement	1 free per month
Corporate Branch withdraw fee	20,000
Interim/Duplicate Statement	2,500/= per page
Interim/Duplicate Statement USD	USD 1
Telegraphic Transfers	Correspondent Bank Charge
Customised Statement UGX	5,000
Customised Statement USD	USD 2
Audit Confirmation	30,000
Audit Confirmation	USD 10
Excise Duty	15%
Certificate of Balance UGX	30,000
Certificate of Balance USD	USD 7
Cheque Book UGX	1,000 per leaf
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 30
Verification Letters of Administration	150,000
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
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

current accounts

current accounts

Item	Charge
Cancelled Cheque/ Draft	10,000
School Fees Handling/ School Pay	2,000
EFT Incoming/ Outgoing UGX	3,500
EFT Incoming/ Outgoing USD	Outgoing - USD 10 Incoming USD 1
RTGS Charges UGX	Outgoing - 20,000 Incoming - 3,500
RTGS Charges USD	Outgoing - USD 10 Incoming USD 1
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 UGX	2,000
Direct debits Inward/Outward USD	Inward USD 1 Outward - USD 10
Failed direct debit	2,000
Retrieval of Old Cheques, Vouchers	50,000
SMS Notification	500 per month
Security that remain uncollected after a year	35,000
Loan buyouts	Nil
DEBIT CARD FEES	
Activity	Charge

Charge
20,000
100
2,000,000
5,000,000
1,000 at TrustCash ATMs 1,500 on interwitch ATMs
300 at TrustCash ATMs 600 on interwitch ATMs

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		

Charge	BANK TO WALLET (Trust mobile and Internet Banking)		
Free	Activity	Charge	
300	0 - 5,000	550	
300	5,001 - 60,000	800	
1,000	60,001 - 125,000	1,050	
1,000	125,001 - 250,000	1,300	
2,000	250,001 - 500,000	1,550	
	500,001 - 1,000,000	2,050	
Charge	1,000,001 - 2,000,000	5,000	
500	WALLET TO BANK		
1,000	Activity	Charge	
5,000	MTN/AIRTEL	300	
5,000,000			
10,000,000			
	Free 300 300 1,000 1,000 2,000 Charge 500 1,000 5,000 5,000,000	Free 300 0 - 5,000 300 5,001 - 60,000 40,000 40,000 40,000 40,001 - 125,000 40,	

OTHER AGENT SERVICES	
Activity	Charge
Account Opening origination funded account	Free
School fees collection-Bank slip	2,000
Bill/ Utility Payments; UEDCL, NWSC	1,000
School Pay on Mobile Money	Nil
	Activity Account Opening origination funded account School fees collection-Bank slip Bill/ Utility Payments; UEDCL,NWSC

current accounts

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				

LOAN PRODUCTS							
BUSINESS LOANS	Arrangement Fees / Advance Processing (UGX/USD)	Loan Application fees	Insurance fees (UGX/USD)	Interest Rate (UGX)	Interest Rate (USD)	Late Payment Penalty (UGX/USD)	Loan Appraisal Fe
ME/Micro/Corporate Loans	Up to 3%			"Micro loans - 44% P.a. Reducing	Micro loans - PLR +7% P.a. Reducing		
Vorking Capital Loans	Up to 3%	UGX-10M and Below - 20,000	1050/	Small loans - 39% P.a. Reducing	Small loans - PLR + 4% P.a. Reducing Medium loans - PLR Reducing		
enewable Energy for Business	Up to 3%	Above 10M - 50,000	1.05% -=<1 Year 1.55% -> 1 Year	Medium loans - 28% P.a. Reducing Medium loan for women 27% P.a. Reducing	Medium Ioan for women PLR-2% P.a.	0.5% of the principle amount in	
omen in Business Loan	Up to 3%	USD-2,600 and Below - 7	Nil for SACCOs, VSLAs & IPF &	Other SME Loans - Prime + Upto 6%	Reducing Other SME Loans - Prime + Upto 6%	arrears Max- 10% N/A for balance based loans	
ACCO and VSLA Loans	Up to 3%	Above 2,600 - 14	Companies	IPF - 9.6% p.a Women in business - Micro 43% & Small 38% P.a Reducing"	IPF - 9.6% p.a Women in business - Micro PLR +7% & Small PLR+ 4% P.a Reducing"		
ank Overdraft	Up to 3%	N/A	1.05%	Prime + / - 6%	Prime + / - 6%	N/A	
nsecured Overdraft	Up to 3%	UGX100,000/USD 27	Nil	27% P.a Reducing	PLR-2%		
uth Loan	2%	Nil	1.05%	23% Flat rate	PLR-3.5% Flat rate	0.5% of the principle amount in arrears Max- 10%	
ash Collaterised Loans	2%	N/A	1.05% - =<1 Year 1.55% - >1 Year	Prevailing Prime lending rate	PRL	arrears Max- 10%	
vestment Club Loans	Up to 3%	UGX-10M and Below - 20,000 Above 10M - 50,000	Nil	Prime + / - based on risk profile	Prime + / - based on risk profile	0.5% of the principle amount in arrears Max- 10%	UGX 300,000-UGX 4,999,99 = UGX50 UGX 5,000,000-UGX 10,000,000 =
PO Financing, Invoice Discounting & ertificate Discounting	Up to 3%	USD-2,600 and Below - 7 Above 2,600 - 14	Personal - 1.05% Non-Personal / Entities - Nil	Prime + 2 points	Prime + 2 points	N/A	100 UGX 10,000,001-UGX 30,000,000 = 200
ONSUMER LOANS							UGX 30,000,001 - UGX 50,000,00 =
alary Loans	2%			19% - 26% P.a Reducing			500 Above UGX 50,000,000 = 2% of I
hool Fees Loan	2% - Processing 2% - Arrangment	UGX-10M and Below - 20,000		30% Flat			amount capped at UGX 1,000
enewable Energy for Consumption		Above 10M - 50,000	1.05% - =<1 Year		N/A	0.5% of the principle amount in	USD 80 - USD 1,328 = US
dividual Personal Loan		USD-2,600 and Below - 7	1.55% - >1 Year	Microloans - 44% P.a Reducing	IVA	arrears Max- 10%	USD 1,329 - USD 2,660 = US USD 2,660 - USD 7968 = US
nartHome Loan	3%	Above 2,600 - 14		Small Loans - 39% P.a Reducing Other SME Loans- Prime + Upto 6%			USD 7,968 - USD 13,280 = US
ASH Loan (Water Sanitation & Hygiene)				Other Sivil Loans-Filline + Opto 0%			Above USD 13,280 = 2% of Loan am capped at USI
rapa Loan							
GRICULTURE LOANS							(Applicatication fees are not applicate SACCO, VSLA and Investment Club Lo
gro Production Loan				Micro loans - 44% p.a. Reducing Small loans - 39% p.a. Reducing			
gro Processing Loan		UGX-10M and Below - 20,000 Above 10M - 50,000	Agro Production Loans - 3.5%	Medium loans - 28% p.a. Reducing			
gro Marketing Loan	Up to 3%	·	Others Loans: 1 year and below - 1.05%	Medium Ioan for women - 27% P.a. Reducing	N/A	0.5% of the principle amount in arrears Max- 10%	
gro Investment Loan		USD-2,600 and Below - 7 Above 2,600 - 14	Above 1 year - 1.55%	Other SME Loans - Prime + Upto 6%		uncais max 1070	
omen in Agriculture Loan		1.5516 2,555		Women in agriculture - Micro 43% & Small 38% Reducing			
SSET FINANCE LOANS				3			
nd / Other Asset Acquisition Loan				Micro loans - 44% p.a. Reducing			
sset Finance Loans		UGX-10M and Below - 20,000		Small loans - 39% p.a. Reducing			
	H- 4- 20/	Above 10M - 50,000	1.05% -=<1 Year	Medium loans - 28% p.a. Reducing Medium loan for women 27% P.a.	21/2	0.5% of the principle amount in	
sset Improvement Loan - Construction	Up to 3%	USD-2,600 and Below - 7	1.55% - > 1 year	Reducing Other SME Loans - Prime + Upto 6%	N/A	arrears Max- 10%	
sset improvement Loan - Construction		Above 2,600 - 14		Women in agriculture - Micro 43% & Small 38% Reducing			
RUST MOBILE LOAN / LOAN KU SIM	1U						
rust Mobile Loan/Loan ku Simu	1%	Nil	1%	5% PM Flat	N/A	0.5% of the principle amount in arrears Max- 10%	
ther Loan Related Charges							
B Inqiry	Trust Mobile Loan/Loan ku Simu: UGX 4,720 Others: UGX 20,000/USD 7						
ime Lending Rate for local currency	21%p.a						
ime Lending Rate for USD	15%p.a						
an Advance/ Facility Restructuring / Loan demption	Nil	N/A	N/A	N/A	N/A	N/A	
	Extension of loan period up to 1 year –						
surange foot (Postwictived I)	0.2% Extension of loan period up to 36 months						
surance fees (Restructured Loans)	-0.4%						
	Extension of loan period greater than 36 months - 0.6%						

Trade Finance	
Product	Charge
Guarantee and Bid Bonds	
Establishment Commission	0.5%, mir UGX 100,000/USD30
Quarterly Commission	1%, Mir UGX 100,000/USD30
Quarterly Commission cash covered	0.85% Mir 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 LCs)	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
Avalisation- 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	UGX50,000 / USD15
MT940s Statements	USD30 Per Month
Correspondent Bank Fees	Actual as Billec
Excise & Stamp Duty (Where Applicable)	As Per Tax Laws
Arrangement Fees	As Per Credit Agreements