

# PUBLIC QUESTIONS & ANSWERS

## CHANGE OF BANK LICENCE

**1. What is Finance Trust Bank informing the public about?**

Finance Trust Bank has received approval from the Bank of Uganda to continue operations under a Tier II Credit Institution licence, effective 1<sup>st</sup> April 2026.

**2. Is Finance Trust Bank closing or stopping operations?**

No.

Finance Trust Bank continues to operate normally and remains regulated and supervised by the Bank of Uganda.

**3. What banking services continue as normal?**

The following services continue as normal and are not affected:

- Savings accounts (UGX and USD)
- Fixed deposits
- Loans
- Trade guarantee facilities
- EFT, RTGS, and bulk payment services
- Branch banking, digital channels, and daily transactions

**4. Are customer deposits safe?**

Yes.

Customer deposits remain safe and secure under Uganda's financial regulatory framework.

**5. What happens to current (cheque) accounts?**

- Current (cheque) accounts will be seamlessly transitioned to business-based structured accounts.
- Balances remain unchanged.
- Transaction history remains unchanged.
- Statements and customer records remain unchanged.
- Customers do not need to take any action at this time.

**6. What happens to overdrafts?**

Existing overdrafts will continue to run to maturity. After maturity, customers will be engaged individually to ensure continued access to appropriate financing solutions.

**7. Are loans or guarantees affected?**

No.

All loans and trade guarantee facilities are unaffected.

**8. Are fixed deposits affected?**

No.

All fixed deposits remain secure and will be honoured in line with agreed terms and maturities.

**9. Will EFT, RTGS, and salary payments continue?**

Yes.

All EFT, RTGS, salary processing, and bulk payment services continue to operate normally without disruption.

**10. Do customers need to close accounts or move their money?**

No.

Customers are not required to close accounts or move funds.

**11. Will branches close or staff change?**

No.

Branches remain open, and the Bank continues to operate with its professional staff.

**12. Why is Finance Trust Bank making this change?**

This is a regulatory alignment approved by the Bank of Uganda, reflecting the Bank's current business focus.

**13. Can customers choose alternative arrangements if they wish?**

Yes.

Customers who may prefer alternative arrangements will be supported on an individual basis, in line with regulatory guidance.

**14. Who can customers contact for more information?**

Head of Marketing and Corporate Affairs on 0752 641 813 or toll-free line: 0800 220 500 / 0800 330 500 or WhatsApp 0751 932 900 / 0701 932 901

Visit any Finance Trust Bank branch

Speak to your Relationship Manager

Finance Trust Bank remains committed

to providing secure, reliable, and customer-focused banking services.



Putting Women First

**Finance Trust Bank:** P.O. Box 6972, Kampala. **Head Office:** Twed Plaza, Plot 22B, Lumumba Avenue, Kampala.

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**ISO/IEC 27001:2022 Certified.** Regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda up to UGX 10 million.