

FINANCE TRUST BANK PRICING GUIDE

EFFECTIVE 1ST APRIL 2026



Putting Women First

DEPOSIT PRODUCTS	Trust Savers Individual	Trust Saver Joint	Trust Savers Company	Single Tariff Business Account	Mama's Safe-Individual	No Fee - Individual	No Fee - Joint	Forex Saving - Individual/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	Individual:USD 100 Business: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	Individual:USD 50 Business: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	2,500	2,500	2,500	Nil	1,000	2 Free Pm	2 Free Pm	0.2% for amounts >=USD 5,000	2 Free Pm	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 10,000(UGX)	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	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 Ugx 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-annually	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	Nil

DEPOSIT PRODUCTS	VSLA Savings & Business Accounts	Investment Club Savings & Business Accounts	Business Accounts - Individual	Business Accounts - Non Individual	Collection Account	Company & Institution Accounts	Business Accounts - USD	Fixed Deposit Accounts - UGX	Fixed Deposit Accounts - USD	Trust Salary Account-Ugx	School Fees Collection Account-Ugx	Mama's Safe Group	Trust Diaspora - UGX	Trust Diaspora - USD	SACCO Savings & Business Accounts
Initial Deposit	Savings - 20,000 Business - 50,000	Savings- 50,000 Business- 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 Business - 100,000
Minimum Balance	Savings - 20,000 Business - 50,000	Savings- 50,000 Business- 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 Business - 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 Business- 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 Business- 2,500
Extra Withdraw within month/quarter	Savings - 2,000 Business - 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 Business - 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	10,000	10,000	10,000	N/A	N/A	10,000	10,000	10,000	10,000	Nil	10,000
Monthly Ledger Fees	Savings - 3,000 Business - 15,000	Savings- 3,000 Business- 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 Business - 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 Business accounts	2% p.a. (on Balances 50,000 - 499,999) 3% p.a. (on Balances 500,000 - 9,999,999) 4% 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 Business accounts	N/A	N/A	N/A	N/A	N/A	N/A	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 - 9,999,999) 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 Business accounts

GENERAL SERVICES

Item	Charge	Item	Charge
Bank Statement	1 free per month	Cancelled Cheque/ Draft	10,000
Corporate Branch withdraw fee	20,000	School Fees Handling/ School Pay	2,000
Interim/Duplicate Statement	2,500/ per page	EFT Incoming/ Outgoing UGX	3,500
Interim/Duplicate Statement USD	USD 1	EFT Incoming/ Outgoing USD	Outgoing - USD 10 Incoming USD 1
Telegraphic Transfers	Correspondent Bank Charge	RTGS Charges UGX	Outgoing - 20,000 Incoming - 3,500
Customised Statement UGX	5,000	RTGS Charges USD	Outgoing - USD 10 Incoming USD 1
Customised Statement USD	USD 2	Standing Order within Bank	5,000
Audit Confirmation	30,000	Standing Orders - Unpaid	10,000
Audit Confirmation	USD 10	Letter of Introduction	30,000
Excise Duty	15%	Salary Handling	2,500
Certificate of Balance UGX	30,000	Safe Custody	30,000 per quarter
Certificate of Balance USD	USD 7	Safe Custody Access	10,000
Cheque Book UGX	1,000 per leaf	Direct debits Inward/Outward UGX	2,000
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 30	Direct debits Inward/Outward USD	Inward USD 1 Outward - USD 10
Verification Letters of Administration	150,000	Failed direct debit	2,000
Payment against Uncleared Effects	2% of the approved amount	Retrieval of Old Cheques, Vouchers	50,000
Returned Cheque - Insufficient Funds	100,000	SMS Notification	500 per month
Effects not Cleared	40,000	Security that remain uncollected after a year	35,000
Returned Cheque - Technical	20,000	Loan buyouts	Nil
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		

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)	Charge
Airtime Purchase	Free	Activity	
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
		500,001 - 1,000,000	2,050
		1,000,001 - 2,000,000	5,000
		INTERNAL FUNDS TRANSFER (TRUST MOBILE)	
		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
		WALLET TO BANK	
		Activity	Charge
		MTN/AIRTEL	300

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

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 Fees
SME/Micro/Corporate Loans	Up to 3%			*Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Medium loan for women 27% Pa. Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a Women in business - Micro 43% & Small 38% Pa Reducing*	Micro loans - PLR + 7% Pa. Reducing Small loans - PLR + 4% Pa. Reducing Medium loans - PLR Reducing Medium loan for women PLR-2% Pa. Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a Women in business - Micro PLR + 7% & Small PLR+ 4% Pa Reducing*	0.5% of the principle amount in arrears Max- 10% N/A for balance based loans	
Working Capital Loans	Up to 3%	UGX-10M and Below - 20,000 Above 10M - 50,000	1.05% - =<1 Year 1.55% - >1 Year Nil for SACCOs, VSLAs & IPF & Companies	27% Pa Reducing	PLR-2%		
Renewable Energy for Business	Up to 3%	USD-2,600 and Below - 7 Above 2,600 - 14		23% Flat rate	PLR-3.5% Flat rate	0.5% of the principle amount in arrears Max- 10%	
Women in Business Loan	Up to 3%			Prevailing Prime lending rate	PRL	0.5% of the principle amount in arrears Max- 10%	
SACCO and VSLA Loans	Up to 3%			Prime + / - based on risk profile	Prime + / - based on risk profile	0.5% of the principle amount in arrears Max- 10%	
Unsecured School Bridge Financing	Up to 3%						
Youth Loan	2%						
Cash Collateralised Loans	2%	N/A					
Investment Club Loans	Up to 3%	UGX-10M and Below - 20,000 Above 10M - 50,000					
LPO Financing, Invoice Discounting & Certificate Discounting	Up to 2%	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	
CONSUMER LOANS							
Salary Loans	2%			19% - 26% Pa Reducing			
School Fees Loan	2% - Processing 2% - Arrangement			30% Flat			
Renewable Energy for Consumption		UGX-10M and Below - 20,000 Above 10M - 50,000				0.5% of the principle amount in arrears Max- 10%	
Individual Personal Loan		USD-2,600 and Below - 7 Above 2,600 - 14	1.05% - =<1 Year 1.55% - >1 Year				
SmartHome Loan	3%			Microloans - 44% Pa Reducing Small loans - 39% Pa Reducing Medium loans - 28% Pa Reducing Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43% & Small 38% Reducing			
WASH Loan (Water Sanitation & Hygiene)							
Kyapa Loan							
AGRICULTURE LOANS							
Agro Production Loan							
Agro Processing Loan							
Agro Marketing Loan	Up to 3%	UGX-10M and Below - 20,000 Above 10M - 50,000	Agro Production Loans -				