

# FINANCE TRUST BANK PRICING GUIDE

## EFFECTIVE 1<sup>ST</sup> AUGUST 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          | 50,000                                                                                                                     | 35,000                                    | 75,000                                    | 200,000                        | 35,000                                                                                                                                                                 | 50,000                                                                                                                     | 11,000                                    | Individual- USD 100 Business-USD 250 | 13,000                                    | 3,000                                                                            | 3,000                               | 35,000                                                                                                                                                      | 75,000                                                                                                                      | 35,000                       | 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                          |
| Cash withdraw at counter | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                  | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Nil                            | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                                                              | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                  | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | 0.2% for amounts >=USD 5,000         | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Nil                                                                              | Nil                                 | Nil                                                                                                                                                         | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                   | Nil                          | Nil                          |
| Deposit Fees             | Nil                                                                                                                        | Nil                                       | Nil                                       | Nil                            | Nil                                                                                                                                                                    | Nil                                                                                                                        | Nil                                       | USD 0.25% of amount                  | Nil                                       | Nil                                                                              | Nil                                 | Nil                                                                                                                                                         | Nil                                                                                                                         | Nil                          | Nil                          |
| Penalty below Minimum    | 500                                                                                                                        | 500                                       | 500                                       | Nil                            | Nil                                                                                                                                                                    | Nil                                                                                                                        | Nil                                       | USD 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                                    | (USD equivalent of UGX 20,000)       | 20,000                                    | 20,000                                                                           | 20,000                              | 20,000                                                                                                                                                      | 20,000                                                                                                                      | Nil                          | Nil                          |
| Annual Management Fees   | 15,000                                                                                                                     | 15,000                                    | 15,000                                    | 15,000                         | 15,000                                                                                                                                                                 | 15,000                                                                                                                     | 15,000                                    | (USD equivalent of UGX 15,000)       | 15,000                                    | 15,000                                                                           | 15,000                              | 15,000                                                                                                                                                      | 15,000                                                                                                                      | 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)<br>2.5% p.a. (on Balances 500,000 - 999,999)<br>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 - 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 - 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 - 999,999) 3% p.a. (on Balances 10,000,000 and above) | 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                                                                                                                                                                                                                                            | 100,000                                   | 150,000                                   | Nil                | 200,000                                   | 250                           | 1,000,000                    | 5,000                        | 100,000                                   | 150,000                                   | 50,000                                                                                                                        | 50,000                                       | 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                                                                                                                                                                                                                                                                                                  |
| Cash withdraw at counter | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                                                                                                                                                                                           | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                                                                                                                                                                      | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Nil                | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | 0.2% for amounts >= USD 5,000 | N/A                          | N/A                          | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000 | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                     | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000    | USD 3                | Below 2m 3,500 2m-5m 5,000 Above 5m 8,000                                                                                                                                                                                                                                                            |
| Deposit Fees             | Nil                                                                                                                                                                                                                                                                                                 | Nil                                                                                                                                                                                                                                                                            | Nil                                       | Nil                                       | Nil                | Nil                                       | Nil                           | USD 0.25% of amount          | N/A                          | N/A                                       | Nil                                       | Nil                                                                                                                           | Nil                                          | 0.25%                | 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   | 15,000                                                                                                                                                                                                                                                                                              | 15,000                                                                                                                                                                                                                                                                         | 15,000                                    | 15,000                                    | Nil                | 15,000                                    | Nil                           | N/A                          | N/A                          | 15,000                                    | 15,000                                    | 15,000                                                                                                                        | 15,000                                       | 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 - 999,999) 4% p.a. (on Balances 10m - 199,999) 5% p.a. (on Balances 20m - 299,999) 6% p.a. (on Balances 30m - 499,999) 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 - 999,999) 5% p.a. (on Balances 10m - 199,999) 6% p.a. (on Balances 30m - 499,999) 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                           | 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 - 999,999) 4% p.a. (on Balances 10m - 199,999) 5% p.a. (on Balances 20m - 299,999) 6% p.a. (on Balances 30m - 499,999) 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                             |
| Counter withdrawals at the Corporate Branch (Not applicable to Trust Halal accounts) | 20,000                                 | School Fees Handling/ School Pay              | 2,000                              |
| Interim/Duplicate/Customised Statement                                               | 5,000/= per page                       | EFT Incoming UGX                              | 3,500                              |
| Interim/Duplicate Statement USD                                                      | USD 1                                  | EFT Outgoing UGX                              | 5,000                              |
| Telegraphic Transfers                                                                | Correspondent Bank Charge              | EFT Incoming/ Outgoing USD                    | Outgoing - USD 10 Incoming USD 1   |
| Customised Statement UGX                                                             | 5,000                                  | RTGS Charges UGX                              | Outgoing - 20,000 Incoming - 3,500 |
| Customised Statement USD                                                             | USD 2                                  | RTGS Charges USD                              | Outgoing - USD 10 Incoming USD 1   |
| Audit Confirmation                                                                   | 30,000                                 | Standing Order within Bank                    | 5,000                              |
| Audit Confirmation                                                                   | USD 10                                 | Standing Orders - Unpaid                      | 10,000                             |
| Excise Duty                                                                          | 15%                                    | Letter of Introduction                        | 30,000                             |
| Certificate of Balance UGX                                                           | 30,000                                 | Salary Handling                               | 2,500                              |
| Certificate of Balance USD                                                           | USD 7                                  | Direct debits Inward/Outward UGX              | 2,000                              |
| Cooling Off Charge (Percentage of outstanding balance)                               | 5%                                     | Direct debits Inward/Outward USD              | Inward USD 1 Outward - USD 10      |
| Cheque Book UGX                                                                      | 1,000 per leaf                         | Failed direct debit                           | 30,000                             |
| Cheque Book USD                                                                      | 50 leaves - USD 20 100 leaves - USD 30 | Retrieval of Old Cheques, Vouchers            | 50,000                             |
| Verification Letters of Administration                                               | 150,000                                | SMS Notification                              | 500 per month                      |
| Payment against Uncleared Effects                                                    | 2% of the approved amount              | Security that remain uncollected after a year | Nil                                |
| Returned Cheque -insufficient Funds                                                  | 100,000                                | Loan buyouts                                  | Nil                                |
| 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                                 |                                               |                                    |

### DEBIT CARD FEES

| Activity                                     | Charge                                           |
|----------------------------------------------|--------------------------------------------------|
| Card Issuance/Replacement                    | 20,000                                           |
| ATM management fee                           | 500 per month                                    |
| ATM TXT Limit                                | 2,000,000                                        |
| ATM Daily Limit                              | 5,000,000                                        |
| ATM Withdrawal                               | 1,500 at TrustCash ATMs 2,400 on interwitch ATMs |
| Mini Statement / Balance Inquiry on Bank ATM | 600 at TrustCash ATMs 1,000 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        |

### TRUST MOBILE

| Activity                               | Charge          | Activity              | Charge |
|----------------------------------------|-----------------|-----------------------|--------|
| 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  |
| Trust mobile management fee            | 1,000 per month | 250,001 - 500,000     | 1,550  |
| Trust mobile activation fee            | 2,000 (One off) | 500,001 - 1,000,000   | 2,050  |
| School Pay                             | 2,000           | 1,000,001 - 2,000,000 | 5,000  |
| INTERNAL FUNDS TRANSFER (TRUST MOBILE) |                 |                       |        |
| Activity                               | Charge          | WALLET TO BANK        |        |
| 5,000-1,000,000                        | 500             | Activity              | Charge |
| 1,000,001-2,000,000                    | 1,000           | MTN/AIRTEL            | 500    |
| 2,000,001-5,000,000                    | 5,000           |                       |        |
| TXN Limit                              | 5,000,000       |                       |        |
| Daily Limit                            | 10,000,000      |                       |        |

### 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

|                                                              | 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                                                                                                    |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| BUSINESS LOANS                                               |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| SME/Micro/Corporate Loans                                    |                                                                                                                                                     |                                               |                                                                                          | "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     | 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 | 0.5% of the principle amount in arrears Max- 10% N/A for balance based loans |                                                                                                                        |
| Working Capital Loans                                        |                                                                                                                                                     | UGX-10M and Below - 20,000 Above 10M - 50,000 | 1.05% - =<1 Year 1.55% - > 1 Year Nil for SACCOs, VSLAs & IPF & Companies                | Women in business - Micro 43% & Small 38% Pa Reducing"                                                                                                                                    | Women in business - Micro PLR + 7% & Small PLR+ 4% Pa Reducing"                                                                                                                             |                                                                              |                                                                                                                        |
| Renewable Energy for Business                                |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Women in Business Loan                                       | Up to 3%                                                                                                                                            | USD-2,600 and Below - 7 Above 2,600 - 14      |                                                                                          | VSLA & Small SACCOs-25% p.a Flat Large SACCOs and MFIs-Prime +/-based on risk profile                                                                                                     | N/A                                                                                                                                                                                         |                                                                              |                                                                                                                        |
| SACCO, VSLA and MFI Loans                                    |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Unsecured School Bridge Financing                            |                                                                                                                                                     |                                               | Nil                                                                                      | 27% Pa Reducing                                                                                                                                                                           | N/A                                                                                                                                                                                         |                                                                              |                                                                                                                        |
| Youth Loan                                                   | 2%                                                                                                                                                  | Nil                                           | 1.05%                                                                                    | 23% Flat rate                                                                                                                                                                             | PLR-3.5% Flat rate                                                                                                                                                                          | 0.5% of the principle amount in arrears Max- 10%                             |                                                                                                                        |
| Cash Collateralised Loans                                    |                                                                                                                                                     | N/A                                           | 1.05% - =<1 Year 1.55% - >1 Year                                                         | Prevailing Prime lending rate                                                                                                                                                             | PLR                                                                                                                                                                                         | 0.5% of the principle amount in arrears Max- 10%                             | UGX 300,000-UGX 4,999,99 = UGX50,000 UGX 5,000,000-UGX 10,000,000 = UGX 100,000                                        |
| Investment Club Loans                                        | Up to 3%                                                                                                                                            | UGX-10M and Below - 20,000 Above 10M - 50,000 | Nil                                                                                      | Prime + / - based on risk profile                                                                                                                                                         | N/A                                                                                                                                                                                         | 0.5% of the principle amount in arrears Max- 10%                             | UGX 10,000,001-UGX 30,000,000 = UGX 200,000                                                                            |
| 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                                                                          | UGX 30,000,001 - UGX 50,000,000 = UGX 500,000                                                                          |
| CONSUMER LOANS                                               |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Salary Loans                                                 | Up to 2%                                                                                                                                            |                                               |                                                                                          | PLR +/-6 Reducing                                                                                                                                                                         |                                                                                                                                                                                             |                                                                              | Above UGX 50,000,000 = 2% of Loan amount capped at UGX 1,000,000                                                       |
| School Fees Loan                                             | 2% - Processing 2% - Arrangement                                                                                                                    | UGX-10M and Below - 20,000 Above 10M - 50,000 |                                                                                          | 30% Flat                                                                                                                                                                                  |                                                                                                                                                                                             |                                                                              | USD 80 - USD 1,328 = USD 14 USD 1,329 - USD 2,660 = USD 27 USD 2,660 - USD 7968 = USD 54 USD 7968- USD 13,280 = USD 81 |
| Renewable Energy for Consumption                             |                                                                                                                                                     |                                               | 1.05% - =<1 Year 1.55% - >1 Year                                                         |                                                                                                                                                                                           | N/A                                                                                                                                                                                         | 0.5% of the principle amount in arrears Max- 10%                             | Above USD 13,280 = 2% of Loan amount capped at USD 266                                                                 |
| Individual Personal Loan                                     |                                                                                                                                                     | USD-2,600 and Below - 7 Above 2,600 - 14      |                                                                                          | Microloans - 44% Pa Reducing Small Loans - 39% Pa Reducing Medium loans - 28% Pa Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a                                                |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| SmartHome Loan                                               | 3%                                                                                                                                                  |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| WASH Loan (Water Sanitation & Hygiene)                       |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Kyapa Loan                                                   |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              | (Appraisal fees are not applicable to SACCO, VSLA, MFI and Investment Club Loans)                                      |
| AGRICULTURE LOANS                                            |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Agro Production Loan                                         |                                                                                                                                                     | UGX-10M and Below - 20,000 Above 10M - 50,000 | Agro Production Loans - 2.5% Others Loans: 1 year and below - 1.05% Above 1 year - 1.55% | Micro loans - 44% p.a. Reducing Small loans - 39% p.a. Reducing Medium loans - 28% p.a. Reducing Medium loan for women - 27% Pa. Reducing Other SME Loans - Prime+ Upto 6% IPF - 9.6% p.a |                                                                                                                                                                                             | 0.5% of the principle amount in arrears Max- 10%                             |                                                                                                                        |
| Agro Processing Loan                                         |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           | N/A                                                                                                                                                                                         |                                                                              |                                                                                                                        |
| Agro Marketing Loan                                          | Up to 3%                                                                                                                                            | USD-2,600 and Below - 7 Above 2,600 - 14      |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Agro Investment Loan                                         |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Women in Agriculture Loan                                    |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| ASSET FINANCE LOANS                                          |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Land / Other Asset Acquisition Loan                          |                                                                                                                                                     | UGX-10M and Below - 20,000 Above 10M - 50,000 | 1.05% - =<1 Year 1.55% - > 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% Pa. Reducing Other SME Loans - Prime+ Upto 6% IPF - 9.6% p.a   |                                                                                                                                                                                             | 0.5% of the principle amount in arrears Max- 10%                             |                                                                                                                        |
| Asset Finance Loans                                          | Up to 3%                                                                                                                                            | USD-2,600 and Below - 7 Above 2,600 - 14      |                                                                                          |                                                                                                                                                                                           | N/A                                                                                                                                                                                         |                                                                              |                                                                                                                        |
| Asset Improvement Loan - Construction                        |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| TRUST MOBILE LOAN / LOAN KU SIMU                             |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Trust Mobile Loan/Loan ku Simu                               | 1%                                                                                                                                                  | Nil                                           | 1%                                                                                       | 5% per month Flat                                                                                                                                                                         | N/A                                                                                                                                                                                         | 0.5% of the principle amount in arrears Max- 10%                             | N/A                                                                                                                    |
| Other Loan Related Charges                                   |                                                                                                                                                     |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| CRB Inquiry                                                  | Trust Mobile Loan/Loan ku Simu: UGX 4,720 Others: UGX 20,000/USD 7                                                                                  |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Prime Lending Rate for local currency                        | 21%p.a                                                                                                                                              |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Prime Lending Rate for USD                                   | 15%p.a                                                                                                                                              |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |
| Loan Advance/ Facility Restructuring / Loan Redemption       | Nil                                                                                                                                                 | N/A                                           | N/A                                                                                      | N/A                                                                                                                                                                                       | N/A                                                                                                                                                                                         | N/A                                                                          | N/A                                                                                                                    |
| Insurance fees (Restructured Loans)                          | Extension of loan period up to 1 year – 0.2% Extension of loan period up to 36 months – 0.4% Extension of loan period greater than 36 months – 0.6% |                                               |                                                                                          |                                                                                                                                                                                           |                                                                                                                                                                                             |                                                                              |                                                                                                                        |