

BANK OF UGANDA



Promoting Financial Stability

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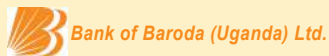
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INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT JULY 1, 2016

Bank of Uganda is publishing these Commercial Bank Interest rates and charges to promote transparency and enhance competition in the provision of banking services. These interest rates and charges will be published regularly in the press. Bank customers who are being offered/charged differently from what is published are advised to report to Bank of Uganda.

Amounts are in Uganda Shillings unless otherwise stated.

Licensed Commercial Banks in Uganda as at July 1, 2016



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BANK	ABC Capital	Bank of Africa	Bank of India	Barclays	Baroda	Cairo	CBAU	Centenary	Crane	DFCU	Diamond	Ecobank	Equity	Finance Trust	GTBank	Housing	EXIM	KCB	NC Bank	Orient	Stanbic	Standard	Tropical	UBAU	
RATE/CHARGE																									
INTEREST RATES																									
Current accounts - Minimum	Nil	0%	0%	0%	Nil	0%	N/A	N/A	2%	N/A	1%	0%	-	N/A	-	-	-	N/A	0%	N/A	0%	0%	N/A	2%	
Current accounts - Maximum	5%	4%	2.5%	5%	Nil	4%	N/A	N/A	2%	N/A	1%	6%	5%	N/A	5%	-	5%	6%	3%	N/A	4%	0%	N/A	3.5%	
Savings accounts - Minimum	2.5%	0.25%	2%	0.25%	1.997%	3%	1%	2%(g)	5%	2.5%	0.5%	0.1%	-	2%	5%	0%	2.5%	2.5%	1.5%	1%	1%	1%	2.5%	1.5%	
Savings accounts - Maximum	6%	7%	3%	7%	1.997%	5%	7%	N/A	5%	7%	3%	6%	5%	5%	5%	4.5%	5%	5%	3.5%	5%	4.5%	3%	5%	5%	
Fixed deposits - Minimum	7%	2%	3%	0.15%	7%	6%	4%	4%	7%	4%	3%(bb)	9%	9%	5%	5%	8%	6%	8.25%	4%	4%	2.2%	2.5%	8%	7%	
Fixed deposits - Maximum	18%	7%	17%	14%	13%	17%	21%	14%	14%	16%	17%	17%	13.5%	15%	13%	13.75%	21%	12.25%	17%	14%	14%	13%	13.5%	14%	
Lending rate - Minimum	14%	Base-4%	16%	22.9%	PLR	23%	PLR-6%	10%	PLR	PLR	22%	PLR	18%	19%	10%	18.5%	24%	PLR	PLR	24%	CBR	25%	12%	N/A	
Lending rate - Maximum	30%	Base+6%	PLR+4%	31%	PLR+4%	37%	PLR+4%	42%	PLR+4%	PLR+7%	26%	PLR+3%	36%	30%	34.5%	PLR+6%	27%	PLR+5%	PLR+5%	PLR+4%	PLR+8%	PLR+4%	28%	PLR+3%	
Prime lending rate (PLR)	25%	25%	23%	24.5%	23%	23%	25.5%	23%	27% USD	13%	25%	26%	25%	26%	26%	24%	24%	25%	25%	26%	23%	25%	22%	24%	
Overdrawn penalty	30%	5%	PLR+5%	27,500	PLR+5%	6%	PLR+15%	PLR+6%	36%	41%	PLR+20%	15,000	24%	N/A	34.5%	15%+PLR	36%	PLR+5%	33.5%	PLR+10%	25%	43.5%	34%	PLR+12%	
MINIMUM BALANCES																									
Current accounts	50,000	10,000	50,000	15,000	300,000(p)	10,000	0	10,000	200,000	-	-	10,000	Nil	10,000	50,000	Nil	Nil	N/A	Nil	Nil	Nil	0	50,000	Nil	
Savings accounts	10,000	5,000	25,000	-	20,000	30,000	50,000	5,000	50,000	5,000	10,000	20,000	Nil	2,000	20,000	Nil	20,000	20,000	100,000	10,000	Nil(bk)	50,000	10,000	15,000	
Fixed deposits	500,000	1,000,000	200,000	1,000,000	100,000	1,000,000	1,000,000	N/A	1,000,000	1,000,000	5,000,000	5,000,000	5,000,000	1,000,000	-	1,000,000	1,000,000	1,000,000	Nil	5,000,000	1,000,000	10,000,000	1,000,000	5,000,000	
BANK CHARGES ON ACCOUNT																									
Penalty below minimum - savings A/c	2,500	20,000	5,000	11,000	5,500	6,600	0	N/A	Nil	16,000	-	15,000	Nil	500	5,000	5,000	Nil	N/A	10,000	5,000(w)	10,000	20,000	N/A	N/A	
Penalty below minimum - current A/c	2,500	40,000	10,000	16,500	27,500	Nil	0	N/A	Nil	41%	-	15,000	Nil	15,000	N/A	Nil	Nil	PLR+5%	Nil	Nil	N/A	Nil	N/A	N/A	
Ledger fee per entry	1,100	1,500	Nil	0	220	N/A	1,500	1,000	Nil	Nil	1,000	N/A	N/A	Nil	2,500	Nil	1,000	1,000	Free	1,000	0%	2,500	1,500	N/A	
Minimum ledger fees per month	Nil	11,500	Nil	0	11,000	11,000	10,000	10,000	10,000	750	1,000-5,000	25,000	N/A	200	10,000	Nil	20,000	10,000	15,000	1,000	1,500	10,000	12,000	N/A	
Statement	Free	Free	Nil	Free	3,300	3,300	Free	Free	Nil	Free	Free	Free	3,500(d)	1 free(ao)	N/A	Free	Free	Free	Free	Free	Free(al)	Free	1,500-2,500	1 Free(g)	
Interim statement	3,000(d)	3,500(d)	3,000	25,000 (d)	3,300	3,300	4,000(v)	2,000	5,000	5,000	10,000(d)	5,000(d)	3,500(d)	2,000(d)	5,000(d)	2,500	2,000	2,500	5,000	3,000(d)	12,000(ao)	10,000	N/A	5,000	
Duplicate statement	3,000(d)	N/A	3,000	25,000 (d)	3,300	3,300	3,000	2,000	5,000	5,000	10,000	5,000(d)	3,500(d)	2,000(d)	5,000(d)	2,500	5,000	2,500	5,000	5,000(d)	12,000(ao)	10,000	1,500-2,500	5,000	
Closing account	15,000	20,000	20,000	22,000	27,500	22,000	20,000	10,000	10,000	20,000	25,000/\$10	20,000	20,000	10,000	50,000	20,000	20,000	20,000	N/A	25,000	20,000	Free	15,000	20,000	
Dormant account reactivation	Nil	Free	5,000	Free	Nil	22,000	Nil	10,000	Nil	Free	Free	Free	6,000	Nil	N/A	5,000	Free	Free	N/A	Free	N/A	Free	Free	20,000	
Savings card/Passbook	Nil	Nil	N/A	N/A	N/A	3,300	N/A	N/A	Nil	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Cheque book per leaf	600	700	550	990	550	1,100-2,200	1,000	600	1,000	800	1,000	700	600	600	600	1,000	500	600	600	800	1,200	1,200	600	700	
Counter cheque leaf	6,000	35,000	10,000	33,000	11,000	1,100-2,200	20,000	15,000	5,000	25,000	25,000	15,000	15,000	20,000	15,000	20,000	5,000	20,000	20,000	10,000	30,000	30,000	5,000	30,000	
Returned cheque - insufficient funds	120,000	140,000	75,000	200,200	82,500	55,000-110,000	120,000	60,000	50,000 USD	20	150,000	200,000	200,000	120,000	100,000	250,000	150,000	100,000	100,000	150,000	100,000	185,000	250,000	200,000	200,000
Returned cheque - effects not cleared	120,000	55,000	50,000	33,000	55,000	55,000-110,000	120,000	40,000	50,000 USD	20	150,000	200,000	200,000	3.5%(a)	0.2%	-	100,000	100,000	50,000	100,000	25,000	Nil	250,000	50,000	100,000
Returned cheque - technical	30,000	55,000	50,000	33,000	55,000	22,000	N/A	20,000	15,000 USD	20	20,000	25,000	20,000	50,000	20,000	30,000	30,000	10,000	20,000	25,000	25,000	25,000	50,000	50,000	
Returned cheque by other banks	30,000	15,000	20,000	55,000	55,000	22,000	N/A	20,000	25,000	Free	25,000	20,000	15,000	20,000	25,000	15,000	15,000	20,000	Nil	25,000	N/A	N/A	30,000-50,000	8,000	
Stop payment orders	25,000	12,000	25,000	55,000	55,000	22,000	15,000	10,000	15,000	20,000	25,000	20,000	25,000	20,000	25,000	25,000	20,000	15,000	25,000	25,000	40,000	40,000	50,000	30,000	
Post dated cheque	30,000	N/A	20,000	N/A	55,000	11,000-22,000	N/A	20,000	15,000 USD	20	N/A	N/A	20,000	N/A	20,000	25,000	N/A	10,000	20,000	25,000	N/A	35,000	N/A	30,000	N/A
Cheques collection	Nil	N/A	N/A	1%(ae)	0.27%(t)	3,300	N/A	10,000	Nil	N/A	Free	1%(an)	Nil	10,000	-	Free	Free	Free	Nil	N/A	N/A	0.45%(ax)	N/A	0.75%(bp)	
Drafts - customer	12,500	17,000	10,000	1%(i)	0.27%(t)	22,000	10,000	20,000	10,000	20,000	10,000	5,000	12,000	10,000	15,000	15,000	15,000	15,000	20,000	10,000	25,000	20,000	20,000	10,000(au)	
Draft cancellation	12,500	30,000	10,000	N/A	11,000	11,000	30,000	10,000	Nil	10,000	10,000	15,000	10,000	10,000	10,000	10,000	5,000	5,000	10,000	20,000	20,000	10,000	20,000	20,000	
Cash withdrawal	Nil	Nil	Nil	0.25%(f)	1,100	550-2,200	Free	3,000(y)	1,000(c)	5,500(am)	Free	Nil	2,000	500	2,500	2,000	Free(ah)	1,500	2,000	Free	10,000(bl)	0.25%(aq)	Free	2,500(bd)	
Cash deposit	Nil	Nil	Nil	N/A	Nil	-	Free	Free	1,000(az)	Free	Free(aw)	Free	Nil	Nil	Free	Free	Free(af)	Free	Nil	Free	Free	Nil	Free	Free(at)	