

## KEY FACTS DOCUMENT - DEPOSITS

**THIS KEY FACTS DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.**

1. **TYPE OF ACCOUNT**      Equity Diaspora Savings Account UGX
  
2. **AIMS AND BENEFITS**      This account offers individuals living in the diaspora an easy and convenient way to manage their finances.
  
3. **TERMS AND CONDITIONS**
  - a) **Interest to be earned:** Refer to 4(c)
  - b) **Account opening balance** in UGX: NIL
  - c) **Minimum balance** in UGX: NIL
  - d) **Ledger fees per entry:** NIL
  
4. **FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in UGX
a)	<b>Withdrawal fees</b> Over the counter (teller)	<b>UGX 0 - 1,000,000: UGX 10,000</b> <b>UGX 1,000,001 - 5,000,000: UGX 20,000</b> <b>UGX 5,000,001 and above: UGX 30,000</b>
	New Card and Renewal	<b>UGX 15,500</b>
	ATM Withdraws	<b>UGX 1,200</b>
	<b>Cash deposit</b> Over the counter and CDM	<b>NIL</b>
b)	<b>Account statements</b>	<b>UGX 5,000</b> per page
c)	<b>Interest</b>	Tiered quarterly interest of up to 6% p.a. on average balances maintained above UGX 100,000
d)	<b>Balance enquiry</b>	<b>NIL</b>
e)	<b>Administrative fees</b> per N/a	<b>NIL</b>
<b><i>Potential additional fees/charges</i></b>		
f)	<b>Account closure fees</b>	<b>UGX 21,000</b>
g)	Reactivation fees	<b>NIL</b>

Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. **NOTE** that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties - you can find information on these in the Tariff Guide.

**5. RISKS**

a) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change.

**6. FURTHER POINTS TO CONSIDER**

**Account closure:** You may close your account at any time. To close your account, complete the Account Closure form. If you close your account, there will be a charge for doing so (see 4 e) and the account will be closed after 7 days. If this is a fixed deposit account, early termination may result in losing interest accrued.

**Deposit protection:** Your deposits are insured up to UGX 10 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.

**Future communications:** It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes)

**How to complain:** If you are dissatisfied with our services, we welcome you to communicate this to us through our Customer care toll free number 0800232700 or email; info@equitybank.co.ug. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

**How to deposit money into your account:** You can pay money into your account in any of the following ways: Over the Counter, CDM – Cash Deposit Machine, Agent points, Internal Transfer, RTGS, EFT, Mobile Money, Telegraphic Transfer, Eazzy 24/7.

**How to take money out of your account:** You can take money out of your account in any of the following ways: Over the Counter, ATM, Internal Transfer, RTGS, EFT, Mobile Money, Telegraphic Transfer, Eazzy 24/7.

**Inactivity/dormancy:** After 6 months of inactivity, an account will be considered inactive. You will need to complete a Reactivation form with a proper ID to reactivate your account. After 2 years of account inactivity, the account is considered dormant. Dormant account reactivation is free. (Refer 4 f).

**Tax implications:** The current withholding tax / excise duty will be debited from your account.

**Where can I find out more?** If you want more information on this deposit product or the terms used in this KFD, please contact us on 0800232700 or visit our website at equitygroup Holdings.com/ug

Mobile Phone <input type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
# 1				
# 2				
# 3				

Signature of client.....

..... Date

Name.....

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Name of Client

Relationship officer

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Name of Client

Relationship officer

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