

EQUITY BANK UGANDA LIMITED TARIFF GUIDE AS AT 29TH JANUARY 2025

NOTE: All charges are inclusive of excise duty with the exception of Trade Finance and Loan related charges.



SAVINGS ACCOUNTS	CHARGES
Opening Balance	NIL
Minimum Balance	NIL
Ledger Fees Per Entry	NIL
Statement Print out (Per Page)	UGX 5,000
	UGX 0 - 1,000,000: UGX 10,000 UGX 1,000,001 - 5,000,000: UGX 20,000 UGX 5,000,001 and above: UGX 30,000
Cash Withdrawals	1 free withdrawal per quarter for Junior and Youth Digital Accounts
Cash Deposit	NIL
Account Closure	UGX 21,000
Dormant Account re-activation	NIL
Quarterly withdraw penalty on Junior account more than once in a quarter	UGX 10,000
Interest	JUNIOR AND DIASPORA SAVING ACCOUNTS Tiered quarterly interest of up to 6% p.a. on average balances maintained above UGX 100,000 PREMIUM SAVING ACCOUNT Tiered quarterly interest of up to 4% p.a. on average balances maintained above UGX 50,000.

CURRENT ACCOUNTS	CHARGES
	SUPREME BANKING Business Current - UGX 150,000 Personal Current - UGX 100,000 PREMIUM ACCOUNTS Premium Current - UGX 75,000 Premium Savings - UGX 75,000
Bundled monthly fee	RETAIL BANKING Business Current - UGX 100,000 (Includes Cheque Book) Personal Current - UGX 50,000 (Includes Cheque Book) SUPREME BANKING Business Current - UGX 150,000 (Includes Cheque Book) Personal Current - UGX 100,000 (Includes Cheque Book) PREMIUM ACCOUNTS Premium Current - UGX 75,000 (Includes Cheque Book) Premium Savings - UGX 75,000 (Includes Cheque Book)
Opening Balance	RETAIL BANKING Business Current - UGX 100,000 (Includes Cheque Book) Personal Current - UGX 50,000 (Includes Cheque Book) SUPREME BANKING Business Current - UGX 150,000 (Includes Cheque Book) Personal Current - UGX 100,000 (Includes Cheque Book) PREMIUM ACCOUNTS Premium Current - UGX 75,000 (Includes Cheque Book) Premium Savings - UGX 75,000 (Includes Cheque Book)
Minimum Balance	NIL
Transaction Non-Supreme Customer	UGX 51,750 (Exclusive of Tax)
Ledger Fees Per Entry	NIL
Minimum Ledger Fees per Month	NIL
Statement Print out (Per Page)	UGX 5,000
Account Closure	UGX 21,000
Dormant Account Re-activation	NIL
Search Fees (Company)	SUPREME BANKING - UGX 75,000 PREMIUM ACCOUNTS - UGX 75,000 RETAIL BANKING - UGX 75,000
Search Fees (Non-company)	SUPREME BANKING - UGX 75,000 PREMIUM ACCOUNTS - UGX 75,000 RETAIL BANKING - UGX 75,000
Search Fees (SACCO)	UGX 75,000
	SUPREME BANKING NIL PREMIUM ACCOUNTS Up to UGX 100M - Free Above UGX 100M - Standard Cash withdrawal rates apply RETAIL BANKING UGX 0-1,000,000: UGX 10,000 UGX 1,000,001- 5,000,000: UGX 20,000 UGX 5,000,001 and Above: UGX 30,000 SUPREME BANKING NIL PREMIUM ACCOUNTS Cash Deposit Charge - UGX RETAIL BANKING NIL Balance inquiry over the Counter Over draft Per facility letter

FOREIGN CURRENCY ACCOUNTS (CURRENT AND SAVINGS)	CHARGES
	RETAIL BANKING Personal-Current/Saving - USD 50 or equivalent Business - USD 100 or equivalent Diaspora Current - USD 50 or equivalent SUPREME BANKING & PREMIUM ACCOUNTS Personal - USD 150 or equivalent Business - USD 150 or equivalent
Opening Balance	SUPREME BANKING Up to USD 2,000 or its equivalent - Free (per day) Above USD 2,000 or its equivalent - 0.25% per transaction, Max USD 5,000 PREMIUM ACCOUNTS Up to USD 2,000 or its equivalent - Free (per day) Above USD 2,000 or its equivalent - 0.25% per transaction, Max USD 5,000 RETAIL BANKING 0.25% per transaction, Max USD 5,000
Minimum Balance	NIL
Penalty Below Min	NIL
Ledger Fees Per Entry	NIL
Account Management/Service Fee	NIL
Cash Deposit charge (USD)	USD 5,000 and Below - Free (per day) Above USD 5,000 - 0.25% per transaction, Max USD 2,000
Cash Deposit charge (KES)	Below KES 100,000 - Free (per day) Above KES 100,000 - 0.3% per transaction, Min KES 1,000 Max 20,000
Cash Deposit charge (GBP)	Below GBP 500 - Free (per day) Above GBP 500 - 0.25% per transaction
Cash Deposit charge (EUR)	Below EUR 500 - Free (per day) Above EUR 500 - 0.25% per transaction
Statement Print Out (Per Page)	USD 3 per page or equivalent
Transfer from FCY to LCY and vice versa	NIL
Payment against Effects not cleared	3.5% Min UGX 50,000
Counter Cheque leaf	UGX 20,000
Fixed Deposit Account/Call Deposit Account minimum balance	UGX 5,000,000 or Its equivalent
Cash withdrawal charges	SUPREME BANKING Up to USD 2,000 or its equivalent - Free (per day) Above USD 2,000 or its equivalent - 0.25% per transaction, Max USD 5,000 PREMIUM ACCOUNTS 0.25% per transaction, Max USD 5,000 RETAIL BANKING 0.25% per transaction, Max USD 5,000
Account closure	UGX 21,000
Activation of Dormant account	NIL
Cash deposit - foreign currency (small notes)	1% of the transaction value

SACCO/GROUP ACCOUNTS (VSLA's, SACCOs AND COOPERATIVES)	CHARGES
	SMALL GROUPS, VSLA's, ASSOCIATIONS, FARMER GROUPS, INVESTMENT CLUBS UGX 50,000 (as initial deposit to cover for Cheque Book) SACCOs & COOPERATIVES (FULLY REGISTERED) UGX 150,000
Opening Balance	SACCOs & COOPERATIVES (FULLY REGISTERED) UGX 150,000
Minimum Balance	NIL
Ledger Fees Per Entry	NIL
Statement Print out (Per Page)	1 Free statement per quarter, additional/interim statement UGX 5,000 (per page)
Withdrawals	1 free withdrawal per month UGX 5,000,000 and below: UGX 10,000 UGX 5,000,001 and above: UGX 15,000
Cash Deposit	NIL
Account Closure	UGX 21,000
Dormant Account Re-activation	NIL
Interest	Tiered monthly interest of up to 6% p.a on average balances maintained on account as per below SMALL GROUPS, VSLA's, ASSOCIATIONS, FARMER GROUPS ACCOUNTS UGX 3,000,000 and above SACCOs & COOPERATIVES (FULLY REGISTERED) ACCOUNTS UGX 100,000,000 and above

RELIGIOUS AND FAITH BASED ORGANISATIONS ACCOUNT	CHARGES
Opening Balance	UGX 250,000
Monthly fee	NIL
Cash withdrawal	UGX 2,100
Internal Transfers charge by Cheque	UGX 2,600
Statement Print out (Entire statement)	UGX 5,000
Monthly E-statement	NIL
Interest	Tiered monthly interest of up to 6% p.a. on average balances maintained above UGX 100,000,000

INTERCOUNTRY TRANSACTIONS	CHARGES
Cash Deposit at Counter	
Up to USD 1000 (or its equivalent)	USD 3
Above USD 1000 (or its equivalent)	0.35% Min USD 5
KES	0.3% Min KES 1,000
Cash Withdrawal at Counter	
USD (0-2,000) or equivalent	USD 3
USD (2,001 - 5000) or equivalent	USD 5
USD (5,001 - 100,000) or equivalent	Min 0.3% Max 20 USD-OTC
USD Above 100,000	Min 0.4% Max 30 USD-OTC

Inter-country Funds Transfer (USD)	
Up to USD 1,000 (or its equivalent)	USD 10
Above USD 1,000 (or its equivalent)	USD 15

CHEQUE BOOK/BANKER'S CHEQUES	CHARGES
Drafts (Banker's Cheque) - Customer	UGX 20,000
Drafts (Banker's Cheque) Non - Customer	UGX 30,000
Drafts (Bankers Cheque) Cancellation Charge	UGX 20,000
Cheque Book/Per Leaf	UGX 1,000
Counter Cheque Leaf	UGX 20,000
Inward cheques	PREMIUM ACCOUNTS - NIL OTHER ACCOUNTS - UGX 3,000
Payment against Effects not cleared	3.5% Min UGX 50,000
Returned Cheque - Insufficient Funds	UGX 230,000
Returned Cheque - Technical	UGX 20,000
Returned Cheque By Other Banks	UGX 20,000
Stop Payment Orders	UGX 30,000
Foreign Currency Cheques on Collection	USD 10
Voucher retrieval	UGX 50,000
Retrieval of old cheques etc	UGX 50,000

STANDING ORDERS	CHARGES
To other Banks	UGX 10,000
Within the Bank	UGX 5,000
Standing Orders (Set up Charge)	NIL
Standing Orders Unpaid	Insurance Standing orders - Free Others - UGX 15,000
Standing Orders (Termination & Amendment charge)	UGX 10,000

MONEY TRANSFERS	CHARGES
EFT Charge - Outgoing	UGX 5,200
EFT Charge - Incoming	UGX 3,500
Incoming Direct Debits	UGX 5,200
Outgoing Direct Debits	UGX 3,000
Unpaid Direct Debits (Insufficient funds)	UGX 15,000
Swift Amendment Charges	USD 20
Swift statement (mt940) per account, per month	UGX 50,000
Telegraphic Transfers (TT/SWIFT)- Out-wards (SHA)	UGX 40,000
Telegraphic Transfers (TT/SWIFT)- Out-wards (OUR)	UGX 40,000 + USD 20
Telegraphic Transfers (TT/SWIFT)- Inwards	UGX 30,000
RTGS Transfers - Outward	UGX 23,000
RTGS Transfers - Inwards	UGX 3,200
EAPS - Outward	UGX 30,000
EAPS - Inward	UGX 3,200
Internal Funds Transfers	NIL
Tracers on TT's < 1 month	USD 7 or its equivalent
Tracers on TT's > 1 month	USD 10 or its equivalent
Recall funds	UGX 5,000
Return funds	UGX 5,000
Salary Handling	UGX 2,400
Cash in Transit - Cash Deposits	UGX 70,000

ATM CARD AND USAGE	CHARGES
New Card & Renewal (VISA)	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10 Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10
ATM Card - Replacement	Free
Depositing using a cash deposit machine	Visa Debit card - UGX 1,200 Visa USD Gold card - UGX 0.3
ATM Withdrawal (Same bank ATM)	Visa Debit card - UGX 8,000 Visa USD Gold card - USD 2
ATM Withdrawal at other Banks (VISA) - Domestic	Visa USD Gold card - USD 2
ATM Withdrawal at other Banks (VISA) - International	UGX 2,100
ATM cash withdrawal (Interswitch)	UGX 2,100
Other Bank ATM access fee - Domestic	UGX 2,100
Other Bank ATM access fee - International	USD 5
ATM Camera Viewing	UGX 50,000
ATM Mini Statement (Per print)	UGX 500
ATM Balance Enquiry (Per print)	UGX 300
ATM balance inquiry at other Banks ATMs	UGX 1,500
Balance inquiry on Interswitch	UGX 400
Balance inquiry International	UGX 2,000
Card Usage at POS machines	Free
Card Usage for online purchase	Visa Debit card - Free Visa USD Gold card - Free
ATM card declined for insufficient funds	Equity Bank cards - NIL Other Bank Cards - UGX 500

Visa Prepaid Card Transaction Charges & Other Fees	
Card cost (New & Replacement)	UGX 20,000
Annual Card Fee	Free
Load/Reload fee	Free
ATM cash withdraw - On-Us	UGX 2,000
ATM cash withdraw Off-Us - Domestic	UGX 8,500
ATM cash withdraw Off-Us - International	UGX 10,000
ATM Balance inquiry check - On-Us	UGX 300
ATM Balance inquiry check Off-Us - Domestic	UGX 1,500
ATM Balance inquiry check Off-Us - International	UGX 2,000
ATM Mini-statement - On-Us	UGX 300
POS Purchase - Domestic	Free
POS Purchase - International	Free

Credit Card	
Joining fee	Visa Classic Card - UGX 90,000 Visa Gold Card - UGX 252,000
Charges from Equity ATM withdraws	6% for approved limits
Charges from Non-Equity ATM withdraws	10% for approved limits
Interest	3.5% of spent amounts older than 45 days in a cycle
Renewals	Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000
Issuing supplementary cards	Visa Gold card - UGX 129,500 Visa Classic Card - UGX 55,500
Replacement fee	Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000
Annual fee - Primary card	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000
Annual fee - Supplementary card	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000
Late payment charges	4% on all amounts due
Over limit fee	4%

ATM cardless transactions (ATM mobile money withdrawal (MTN & Airtel)	
Teir	
UGX 10,000 - 1,000,000	UGX 5,000
UGX 1,000,001 - 2,000,000	UGX 10,000

RETAIL DIGITAL BANKING (*247# WEB AND APP)	CHARGES
Send Money	
To Equity Account (max: 50M per day)	UGX 500
RTGS	UGX 10,000
EFT	UGX 3,000
SWIFT (SHA)	UGX 30,000
SWIFT (OUR)	UGX 30,000 + USD 20
Inter-country	<= USD 1,000 - USD 3 > USD 1,000 - USD 6
Request cheque book	*Same as Operation tariff*
Bank to Wallet	
Airtel & MTN (max: 5M per transaction)	
0 - 5000	UGX 550
5001 - 60,000	UGX 1,000
60,001 - 125,000	UGX 1,500
125,001 - 250,000	UGX 2,100
250,001 - 500,000	UGX 3,000
500,001 - 1,000,000	UGX 4,000
1,000,001 - 2,000,000	UGX 5,000
2,000,001 - 3,000,000	UGX 6,000
3,000,001 - 4,000,000	UGX 7,500
4,000,001 - 5,000,000	UGX 9,000
Buy airtime	
Airtel & MTN	Free
Withdraw money	
ATM withdraw (CARDLESS)	UGX 1,000
My account - Equity Mobile	
Registration	Free
Account Balance on Screen	Free
Account Balance with SMS - (*247#)	UGX 300
Statement on Screen - (Web, App)	Free
Mini Statement on Screen - (*247#)	Free
Mini statement with SMS - (*247#)	UGX 500
Change pin	Free
Forgot pin	Free
Stop Card	Free
Stop Cheques	UGX 30,000
Request cheque book	Free
SMS alerts monthly charge	Free

Utility Bill Payment	
UMEME	UGX 1,500
NWSC	Free
Pay TV	UGX 1,500
URA	UGX 1,500
School fees	UGX 2,000
NSSF Payment	Free
Other Billers	UGX 2,000

CORPORATE INTERNET BANKING	CHARGES
Annual Subscription	UGX 150,000
Internal Transfers	UGX 2,000
Airtime Purchase	Free
Intercountry transfers	<= USD 1,000 - USD 3 > USD 1,000 - USD 6
EFT	UGX 3,000
RTGS	UGX 10,000
SWIFT (SHA)	UGX 30,000
SWIFT (OUR)	UGX 30,000 + USD 20
Statements	Free
Electronic statements for VISA applications	Free
Balance Inquiry	Free
Utility Bill Payments	UGX 2,000
Bank to Wallet	*Same as Mobile Banking tariff*
Mobile Money Bulk Payments (per transaction)	UGX 2,500
SMS Alert	Free
New Token Fees	USD 35 per Token
Additional token	USD 35
Replacement for lost or damaged token	USD 35
Salary payments (PER ENTRY)	Within bank - UGX 1,000 RTGS - UGX 10,000 Mobile wallet - UGX 2,500
EFT Salary Payments (PER ENTRY)	UGX 3,000
Request Cheque Book	*Same as Operations tariff*

AGENCY BANKING - EQUI DUUKA	CHARGES
Cash deposits	Free
Cash Withdrawal (EQUI DUUKA)	
Tier	
UGX 0 - 60,000	UGX 1,000
UGX 60,001 - 150,000	UGX 2,000
UGX 150,001 - 300,000	UGX 2,500
UGX 300,001 - 600,000	UGX 3,500
UGX 600,001 - 1,000,000	UGX 4,500
UGX 1,000,001 - 2,500,000	UGX 6,000
UGX 2,500,001 - 4,000,000	UGX 10,000

Bill Payments	
UMEME, NSSF, URA, School fees & Other Billers	
UGX 0 - 30,000	UGX 1,000
UGX 30,001 - 60,000	UGX 1,500
UGX 60,001 - 300,000	UGX 2,000
UGX 300,001 - 1,000,000	UGX 2,400
UGX 1,000,001 - 2,500,000	UGX 3,000
UGX 2,500,001 - 4,000,000	UGX 3,500
UGX 4,000,001-10,000,000	UGX 8,000
UGX 10,000,001 and above	UGX 10,000
NWSC	UGX 1,000
School fees	UGX 2,000

TRADE FINANCE	CHARGES
Loan Application and Credit Evaluation Fee (LACE)	1%
Guarantees and Bid Bonds	
Establishment/Issuance fee (excl. Bid bonds)	0.5% Min UGX 250,000
Quarterly fee (Cash covered)	0.5% Min UGX 250,000
Quarterly fee (Non-Cash covered)	1% per quarter; Min UGX 250,000
Amendment fee (Tenor/Amount); Cash covered	0.5% per quarter; Min UGX 250,000
Amendment fee (Tenor/Amount); Non-Cash covered	1% per quarter; Min UGX 250,000
Amendment fee (Terms & Conditions)	UGX 150,000
Comfort Letter Issuance	UGX 100,000
Comfort Letter Amendment	UGX 50,000
Counter Guarantee Issuance originating from Equity Bank subsidiaries	0.15% per Annum
Counter Guarantee Issuance originating outside Equity Bank Group	0.5% per quarter, Min UGX 250,000
Counter Guarantee Amendment	USD 100
Counter Guarantee Advising/Swift Authentication	USD 150
Import Letters of Credit	
Establishment/Issuance fee	0.5%, Min UGX 250,000
Quarterly fee; Cash covered	0.5% Min UGX 250,000
Quarterly fee; Non-Cash covered	1% per quarter, Min UGX 250,000
Amendment fee (Terms & Conditions); Cash covered	0.5% per quarter, Min UGX 250,000
Amendment fee (Tenor/Amount); Non-Cash covered	1% per quarter, Min UGX 250,000
Post Import Finance fee (if not pre-approved)	Free on already approved Facility
Extension of maturity of bill- LC	1% of the Loan Value on conversion
Document Handling	1% per quarter; Min UGX 250,000
Discrepancy fee	UGX 150
Advance endorsement of Airway bill	USD 40

Export Letters of Credit	
Advising commission	UGX 200,000
Confirmation commission	0.5% per quarter, Min UGX 250,000
Amendment of Terms & Conditions	UGX 100,000
Extension Commission-Confirmed LC	0.5% per quarter, Min UGX 50,000
Negotiation/Document Processing fees	0.25%, Min UGX 250,000
LC Transfer fee	1% Min UGX 250,000
Discounting of Bills	3% + applicable interest rate
Import and Export Documentary Collections	
Document Handling	0.25%, Min UGX 250,000
Amendment of Terms & Conditions	UGX 100,000
Avalising of Bills	0.75% per quarter of Bill Value, Min UGX 250,000
Discounting commission	3% per quarter; Min UGX 50,000 + applicable interest rate

Other Trade Finance Transactional Costs	
SWIFT fee	USD 30
Retrieval of Trade Finance documents	UGX 50,000 per Transaction
Courier Charges	Within Uganda, UGX 75,000 Outside Uganda, USD 80
Stamp Duty; For all Trade instruments including Bid Securities/ Bid Bonds	UGX 30,000
Stamp duty; for Bank guarantees	UGX 115,000

Open Account Trade	2025
Invoice Discounting	Interest will apply as agreed in Facility Terms and Conditions
LPO Financing	RETAIL - 3% above Base rate CORPORATE - Base Rate Applies
Pre and Post Shipment Finance/Trade Loans	Interest will apply as agreed in Facility Terms and Conditions
Commodity Finance/Structured Trade Finance	Interest will apply as agreed in Facility Terms and Conditions
Supplier Finance/Invoice Financing	Interest will apply as agreed in Facility Terms and Conditions
Leasing (Finance Lease)	Interest will apply as agreed in Facility Terms and Conditions
Contract Financing	Interest will apply as agreed in Facility Terms and Conditions
Import Loans/LC Refinancing	Interest will apply as agreed in Facility Terms and Conditions

LOAN RELATED CHARGES	TARIFF
Application fees (Individuals)	Micro - UGX 10,000 to UGX 30,000 (for Agent Loans) Retail (Life Insurance) - 1 % Agric 3 % (Production and Life) Personal (Life Insurance) - 2 %
Insurance Fee on loans	Micro (Life Insurance) - 1 % Retail (Life Insurance) - 0. 9% to 1.5% Agric 3 % (Production and Life) Personal (Life Insurance) - 2 %
Restructuring Fees	1%
Overdraft renewal	1% - 4 % depending on the amount
Early Redemption fees	NIL
Partial Redemption	NIL
Full Redemption- Buyout Letter	NIL
URA Stamp Duty on loan documents	UGX 15,000 per document
Interest on Temporary Over-Drafts/AD HOC EXCESS	UGX facilities: to be levied @ PLR Plus 5% p.a USD facilities: to be levied @ PLR Plus 3% p.a
Expenses towards legal fee, valuation fee, stamp duty, CRB charges etc. to be recovered from the borrower	Actual Expenses to be defined in KFD and Offer Letter
Import Loans/Invoice discounting interest	As per agreement
Short term loans Interest	As per agreement
Personal Loans Interest	As per agreement
Long Term Loans Interest	As per agreement
Loan statement fee	UGX 5,000 per page
Security release	NIL
Security release late pick penalty charge	NIL
Insurance/Legal /Valuation fee/Stamp duty /Mortgage registration/search fees	Actual
Loan restructure fees (percentage of the outstanding amount)	1%
Penal Interest for overdrawing - FCY	NIL
Penal Interest for overdrawing - LCY	NIL
Temporary limit extension	Between 0.5% - 1%
Offer letter cancellation fees	NIL
Replacement of mortgage discharge letter	NIL
Standing order set up	NIL