

EQUITY BANK UGANDA LIMITED TARIFF GUIDE - EFFECTIVE 01ST MAY 2026



NOTE: All charges will be accompanied by an additional 15% Excise Duty, as required by law and payable to URA, except for Loan-related charges.

SAVINGS ACCOUNTS	CHARGES
	OTHER SAVING ACCOUNTS
Opening Balance	NIL PREMIUM SAVING ACCOUNT UGX 75,000 (Includes Cheque Book) Premium Savings - UGX 75,000
Bundled monthly fee	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 PREMIUM ACCOUNTS Up to UGX 100M - Free Above UGX 100M - Standard Cash withdrawal rates apply
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
	JUNIOR AND DIASPORA SAVING ACCOUNTS
Interest	Tiered quarterly interest of up to 6% p.a. on average balances of UGX 100,000 and above. PREMIUM SAVINGS ACCOUNT Tiered quarterly interest of up to 4% p.a. on average balances of UGX 50,000 and above.

CURRENT ACCOUNTS	CHARGES
	SUPREME BANKING
Bundled monthly fee	Business Current - UGX 150,000 Personal Current - UGX 100,000 PREMIUM ACCOUNTS Premium Current - UGX 75,000
	RETAIL BANKING
Opening Balance	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)
Minimum Balance	NIL
Transaction Non-Supreme Customer	UGX 51,750
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 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
Cash withdrawals - UGX	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 NIL RETAIL BANKING NIL
Cash Deposit Charge - UGX	NIL PREMIUM ACCOUNTS NIL RETAIL BANKING NIL
Balance inquiry over the Counter	NIL
Over draft	Per facility letter

FOREIGN CURRENCY ACCOUNTS (CURRENT AND SAVINGS)	CHARGES
Opening Balance	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
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)	UGX 3 per page or equivalent
Transfer from FCY to LCU 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
	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 (VSLAs, SACCOs AND COOPERATIVES)	CHARGES
Opening Balance	SMALL GROUPS; VSLAs, ASSOCIATIONS, FARMER GROUPS, INVESTMENT CLUBS UGX 50,000 (as initial deposit to cover for Cheque Book) 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) 1 free withdrawal per month
Withdrawals	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; VSLAs, 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 of UGX 100,000,000 and above.
	INTERCOUNTRY TRANSACTIONS
	CHARGES
Cash Deposit at Counter	
Up to USD 1000 (for its equivalent)	USD 3
Above USD 1000 (for 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)		
Funds in USD or Equivalent	USD 12	
	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	
Standing Orders (Termination & Amendment charge)	Others - UGX 15,000	

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 (ISHA)	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 Handing	UGX 2,600
Cash in Transit - Cash Deposits	UGX 70,000

ATM AND CARD USAGE	CHARGES
New Card & Renewal (VISA)	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10 Visa Debit card - UGX 15,500
Card - Replacement	Visa USD GOLD card - USD 10 Visa Debit card - UGX 15,500
Annual Card Fees (Charged Bi-annually)	Visa USD Gold card - USD 10 Free
Depositing using a cash deposit machine	Free
ATM Withdrawal (Equity Bank Cards)	Visa Debit card Below UGX 1,000,000 - UGX 1,200 Above UGX 1,000,000 - UGX 2,000 Visa USD Gold card - USD 0.3
ATM Withdrawal at other Banks (VISA) - Domestic	Visa Debit card - UGX 8,000 Visa USD Gold card - USD 2
ATM Withdrawal at other Banks (VISA) - International	Visa USD Gold card - USD 2
ATM cash withdrawal (Interswitch)	UGX 2,100
Other Bank ATM access fee - Domestic	UGX 10,000
Other Bank ATM access fee - International	USD 7
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 600
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 withdrawals	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 95,500 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%

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 (ISHA)	UGX 30,000
SWIFT (OUR)	UGX 30,000 + USD 20 < = USD 1,000 - USD 3 > USD 1,000 - USD 6
Inter-country	
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 airtel
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 - I (Web, Appl)	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	
NSFF Payment	Free	
Other Billers	UGX 2,000	
	CORPORATE INTERNET BANKING	CHARGES
Annual Subscription	UGX 150,000	
Internal Transfers	UGX 2,000	
Airtime Purchase	Free	
Inter-country transfers	< = USD 1,000 - USD 3 > USD 1,000 - USD 6	
EFT	UGX 3,000	
RTGS	UGX 10,000	
SWIFT (ISHA)	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, NSFF, URA, School fees & Other Billers
UGX 5,000 - 15,000	UGX 800
UGX 15,001 - 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 2,600
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
	School fees
	UGX 1,000
	UGX 2,000
	TRADE FINANCE
	CHARGES
Loan Application and Credit Evaluation Fee (LACE) (Excluding Bid bonds)	1%, Min UGX 250,000
	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	UGX 100,000
Discrepancy fee	USD 150
Advance endorsement of Airway bill	USD 40