EQUITY BANK UGANDA LIMITED TARIFF GUIDE AS AT 1ST JULY 2024



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PRODUCT/SERVICE TAR SAVINGS ACCOUNT Opening Palance		New Card & Renewal (VISA)	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10	UGX 2,500,001 - 4,000,000 UGX 4,000,001-10,000,000 UGX 10,000,001 and above	UGX 3,500 UGX 8,000 UGX 10,000
Opening Balance Minimum Balance Minimum Balance for a Fixed Deposit Account	NIL NIL UGX 5M	ATM Card - Replacement	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10	NWSC SurePay Payments	UGX 1,000 UGX 2,500
Ledger Fees Per Entry Statement Print out (Per Page)	NIL UGX 5,000	Depositing using a cash deposit machine	Free Visa Debit card - UGX 1,200	TRADE FINANCE	
Email Statement certification (per page)	UGX 3,000 UGX 0 - 1,000,000 : UGX 10,000	ATM Withdrawal (Same bank ATM)	Visa USD Gold card - USD 0.3 Visa Debit card - UGX 8,000	Guarantees and Bid Bonds Quarterly Issuance Commission	1% per quarter, minimum of UGX 250,000
Withdrawals	UGX 1,000,001 - 5,000,000 : UGX 20,000 UGX 5,000,001 and Above : UGX 30,000	ATM Withdrawal at other Banks (VISA) - Domestic ATM Withdrawal at other Banks (VISA) - International	Visa USD Gold card - USD 2 Visa USD Gold card - USD 2	Establishment Commission Amendment of Tenor/Amount	Free 1% per quarter, minimum of UGX 250,000
Cash Deposit Charge Same day deposit - Withdrawal Charge	Free 0.5%	ATM cash withdrawal (Interswitch) Other Bank ATM access fee - Domestic	UGX 2,100 UGX 5,000	Amendment of other Terms & Conditions Comfort Letter Issuance Comfort Letter Amendment	UGX 150,000 UGX 100,000 UGX 50,000
Account Closure Dormant Account Re-activation	UGX 21,000 Free	Other Bank ATM access fee - International ATM Camera Viewing	USD 5 UGX 50,000	Counter Guarantee Issuance Counter Guarantee Amendment	0.5% per quarter, Minimum UGX 250,000 USD 100
Quarterly withdraw penalty on junior account more than once in a quarter	UGX 10,000	ATM Mini Statement (Per print) ATM Balance Enquiry (Per print)	UGX 500 UGX 300	Counter Guarantee Advising Import Letters of Credit	USD 150
CURRENT ACCOUNTS	SUPREME BANKING	ATM balance inquiry at other Banks ATMs Balance inquiry on Interswitch Balance inquiry International	UGX 1,500 UGX 600 UGX 2,000	Quarterly Commission Establishment Commission	1% per quarter, Minimum UGX 250,000 0.5%, Minimum UGX 250,000
	Business - UGX 150,000 Personal - UGX 100,000	Card Usage at POS machines	Free Visa Debit card - Free	Swift Charges Amendment of other Terms & Conditions	USD 30 USD 50
Bundled monthly fee	PREMIUM ACCOUNT Current - UGX 75,000	Card Usage for online purchase ATM card declined for insufficient funds	Visa USD Gold card - Free UGX 500	Amendment of Tenor/Amount Post Import Finance commission	1% per quarter, minimum UGX 250,000 1% of the Loan Value
	Personal Current - UGX 75,000 RETAIL BANKING	Visa Prepaid Card Transaction Charges & Other Fees Card cost (New & Replacement)	UGX 20,000	Extension of maturity of bill- LC Document Handling	1% per quarter, Minimum UGX 250,000 UGX 100,000
	Business Current - UGX 150,000 (Includes Search Fees and Cheque Book) Personal Current - UGX 75,000 (Includes Cheque Book)	Annual Card Fee Load/reload fee	Free Free	Discrepancy Fee Export Letters of Credit Advising commission	USD 150 UGX 200,000
Opening Balance	Business Current - UGX 150,000 (Includes Search Fees and Cheque Book) Personal Current - UGX 75,000 (Includes Cheque Book)	ATM cash withdraw - On-Us ATM cash withdraw Off-Us - Domestic	UGX 2,000 UGX 8,500	Swift charges Confirmation commission	USD 30 0.5% per guarter, minimum UGX 250,000
	Personal Current - UGX 75,000 (Includes Cheque Book) PREMIUM ACCOUNT Business Current - UGX 150,000 (Includes Search Fees and Cheque Book)	ATM Balance inquiry check - On-Us	UGX 10,000 UGX 300	Amendment of Terms & Conditions Extension Commission-Confirmed LC	UGX 100,000 0.5% per quarter, minimum UGX 50,000
Minimum Balance	Personal Current - UGX 75,000 (Includes Cheque Book) NIL	ATM Balance inquiry check Off-Us - Domestic ATM Balance inquiry check Off-Us - International ATM Mini- statement - On-Us	UGX 1,500 UGX 2,000 UGX 300	Courier Charges	Within Uganda UGX 75,000 Outside Uganda USD 80
Transaction Non-Supreme Customer Ledger Fees Per Entry	UGX 103,500 NIL	POS Purchase - Domestic POS Purchase - International	Free Free	Negotiation Fee Discounting of Bills	0.25%, min UGX 250,000 3% + applicable interest rate
Minimum Ledger Fees per Month Statement Print out (Per Page)	NIL UGX 5,000	Credit Card	Visa Classic Card - UGX 90,000	Import and Export Documentary Collections Document Handling	0.25%, min UGX 250,000
Email Statement certification (per page) Account Closure	UGX 3,000 UGX 21,000	Joining fee Charges from Equity ATM withdraws	Visa Gold Card - UGX 252,000 6% for approved limits	SWIFT charges Amendment of Terms & Conditions	USD 30 UGX 100,000
Dormant Account Re-activation Search Fees (Company)	Free RETAIL BANKING - UGX 75,000	Charges from Non-Equity ATM withdraws Interest	10% for approved limits 3.5% of spent amounts older than 50 days in a cycle	Avalising of Bills Discounting commission	0.75% per quarter of Bill Value, Min UGX 250,000 3% per quarter, minimum UGX 50,000 + applicable interest rate
Search Fees (Non company)	SUPREME BANKING - UGX 75,000 SUPREME BANKING - UGX 75,000	Renewals	Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000	Open Account Trade Invoice Discounting LPO Financing	Interest will apply as agreed in Facility terms and Condition
Search Fees (SACCO)	RETAIL BANKING - UGX 75,000 SUPREME BANKING - UGX 75,000 PETAIL BANKING - 0.5%	Issuing supplementary cards	Visa Gold Card - UGX 129,500 Visa Classic Card - UGX 55,500	Pre and Post Shipment Finance/Trade Loans Commodity Finance/Structured Trade Finance	Interest will apply as agreed in Facility terms and Condition Interest will apply as agreed in Facility terms and Condition Interest will apply as agreed in Facility terms and Condition
Same day deposit - Withdrawal Charge	RETAIL BANKING - 0.5% SUPREME BANKING - NIL LIGX 0 - 1 000 000 · LIGX 10 000	Replacement fee	Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000	Supplier Finance/Invoice Financing	Interest will apply as agreed in Facility terms and Condition Interest will apply as agreed in Facility terms and Condition
Cash withdrawals	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	Annual fee - Primary card	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000	LOANS Credit Reference Bureau	
Cash Deposit Charge Balance inquiry over the Counter	NIL	Annual fee - Supplementary card	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000 4% on all amounts due	Loan Related Charges Application fees (Individuals)	Micro - UGX 10,000 to UGX 30,000 (for Agent Loans)
Over draft	Per facility letter	Late payment charges Over limit fee ATM cardless transactions (ATM mobile money	4% on all amounts due 4%	Insurance Fee on loans	Micro (Life Insurance) - 1% Retail (Life insurance) - 0.9% to 1.5%
FOREIGN CURRENCY ACCOUNTS (CURRENT AND SAVINGS ACCOUNTS)		ATM cardless transactions (ATM mobile money withdrawal (MTN & Airtel)) Teir Charges			Agric 3% (Production and Life) Personal (Life Insurance) - 2%
Opening Balance Minimum Balance	USD 100 or equivalent NIL	UGX 10,000 - 1,000,000 UGX 1,000,001 - 2,000,000	UGX 5,000 UGX 10,000	Restructuring Fees Overdraft renewal	1% - 4% depending on the amount
Penalty Below Min Ledger Fees Per Entry	NIL NIL	POS DEVICE		Early Redemption fees URA Stamp Duty on loan documents	NIL UGX 15,000 per document
Account Management/Service Fee Cash Deposit charge (USD)	NIL USD 2,000 and Below - Free per day Above USD 2,000 - 0.25% per transaction, Max USD 5,000	Monthly Rental - Temporary Merchant Commission	UGX 100,000 VISA, MasterCard, CUP, JCB 3%; AMEX 3.5%	Interest on Temporary Over-Drafts/ADHOC EXCESS Administration fee for allowing cooling period	UGX facilities: to be levied @ PLR Plus 5% P.a USD facilities: to be levied @ PLR Plus 3%
Cash Deposit Charge (USD)	(This applies for both Supreme and Retail) KES 250,000 and Below - Free per day	RETAIL DIGITAL BANKING (*247#, WEB AND APP)		(max 10 days) for liquidation of loan Expenses towards legal fee, valuation fee, stamp duty, CRB	Maximum 5% of loan sanctioned amount Actual Expenses to be defined in a KFD and Offer Letter
Cash Deposit charge (KES)	Above KES 250,000 - 0.25% per transaction (This applies for both Supreme and Retail)	Send Money To Equity Account (max. 50M per day) RTGS	UGX 500 UGX 10,000	charges etc. to be recovered from the borrower. Import Loans/Invoice discounting interest Short term loans Interest	As per agreement
Cash Deposit charge (GBP, EUR)	<=GBP 5 & <= EUR 5 - Free per day > GBP 5 & > EUR 5 - 0.25% per transaction		UGX 3,000 UGX 30,000	Personal Loans Interest Long Term Loans Interest	As per agreement As per agreement As per agreement
Statement Print Out (Per Page)	(This applies for both Supreme and Retail) USD 3 per page	SWIFT (OUR)	UGX 30,000 + USD 20 <= USD 1,000 - USD 3	Loan statement fee Loan application fees	UGX 5,000 per page
Transfer from FCY to LCY and vice versa Payment against Effects not cleared	Free 3.5% Minimum UGX 50,000	Inter-country Paguet shague book	> USD 1,000 - 0.2% Min USD 3, Max USD 15 *Same as Operation tariff*	Personal loan & Home Loan	20/ 20/ (1.405)
Counter Cheque leaf Fixed Deposit Account/Call Deposit Account minimum	UGX 5,000,000 or Its equivalent	Request cheque book Bank to Wallet Airtel & MTN (max. 5M per transaction)	*Same as Operation tariff*	Other loans Arrangement fees	2% - 3% (LACE)
balance	SUPREME BANKING Up to USD 2,000 or its equivalent - Free per day	0 - 5000 5001 - 60,000	UGX 550 UGX 1,000	Annual monitoring fee Legal fees	UGX 20,000 Actual to facility
Cash withdrawal charges	Above USD 2,000 or its equivalent - 0.25% per transaction RETAIL BANKING	60,001 - 125,000 125,001 - 250,000	UGX 1,500 UGX 2,100	Renewal facility fees Loan refinancing fees	1% - 4% 1% - 3 %
Account closure	0.25% per transaction, Max USD 5,000 UGX 21,000	250,001 - 500,000 500,001 - 1,000,000	UGX 3,000 UGX 4,000	BANCASSURANCE (INSURANCE SERVICES) - Please note rate does	
Activation of Dormant account Cash deposit - foreign currency (small notes)	NIL 1% of the transaction value	1,000,001 - 2,000,000 2,000,001 - 3,000,000	UGX 5,000 UGX 6,000	Motor Indic Saloons, station wagon, pick-up (For commercial use) Saloons, station wagon, pick-up (For private use)	ative rate* 5%
RELIGIOUS AND FAITH BASED ORGANISATIONS ACCOUNT		3,000,001 - 4,000,000 4,000,001 - 5,000,000	UGX 7,500 UGX 9,000	Lorries, prime movers, tractor heads, trailers, etc Petrol/Gas/Chemical Tankers	6% 7.5%
Opening Balance Monthly fee	UGX 150,000 NIL	Buy airtime Airtel & MTN Withdraw money	UGX 300	Other tankers Special types (Such as Ambulances, bullion vans, farm	6% 4%
Cash withdrawal charge Internal Transfers charge by Cheque	UGX 2,100 UGX 2,600	ATM withdraw (CARDLESS)	UGX 1,000	vehicles, fire vehicles) Vans and buses for Private/Corporate or School use	6%
INTERCOUNTRY TRANSACTIONS Cash Deposit at Counter		My account - Equity Mobile Registration	Free	Passenger service vehicles Motorcycles	7.5% - 10% 7.5% - 10%
Up to USD 1000 (or its equivalent) Above USD 1000 (or its equivalent)	USD 3 0.35% Min USD 5	Account Balance on Screen Account Balance with SMS - (*247#) Statement on Screen - (Web, App)	Free UGX 300	Tri-cycles Special machinery/road-registered mobile plants and construction vehicles	5% 3%
KES Cash Withdrawal at Counter	0.3% Min KES 1,000	Mini Statement on Screen - (*247#) Mini statement with SMS - (*247#)	Free UGX 500	Motor Trade Risks (Limit of Liability) Vehicles designed for use by driving schools	5% 5%
USD (0-2000) or equivalent USD (2001 - 5000) or equivalent	USD 3 USD 5	Change pin Forgot pin	Free Free	*[Final rate will factor in number of vehicles, the extent of cover req Marine Insurance	uired, and car tracking and alarms) 0.125% - 1.5%
USD (5001 - 10,000) or equivalent USD (10,001 - 100,000) or equivalent	USD 0.5% Max USD 30 USD 0.5% Max USD 30	Stop Card Stop Cheques	Free UGX 30,000	Bonds Fire	0.3% - 2.5%
USD Above 100,000 Inter - country Funds Transfer (USD) Up to USD 1,000 (or its equivalent)	USD 0.5% Max USD 30 USD 0.5% Min USD 5, Max USD 30	Request cheque book SMS alerts monthly charge	Free Free		Buildings - 0.125% Contents - 0.75%
Above USD 1,000 (or its equivalent) Above USD 1,000 (or its equivalent)	USD 0.5% Min USD 5, Max USD 30 USD 0.5% Min USD 5, Max USD 30	Utility Bill Payment UMEME	UGX 1,500	Domestic Package	All risks - 1.5% Portable items - 3% Domestic Workers - 0.25%
CHEQUE BOOK/BANKER'S CHEQUES Drafts (Banker's Cheque) - Customer	UGX 20,000	NWSC Pay TV	Free UGX 1,500	Commercial Buildings	Domestic Workers - 0.25% Liability - 0.2% 0.1% - 0.75%
Drafts (Banker's Cheque) Non - Customer Drafts (Bankers Cheque) Cancellation Charge	UGX 30,000 UGX 20,000	URA School Pay	UGX 1,500 UGX 2,000	Contractors All Risks Roads	0.1% - 0.75%
Cheque Book/Per Leaf Counter Cheque Leaf	UGX 1,000 UGX 30,000		Free UGX 2,000	Bridges Buildings	0.3% 0.3%
Inward cheques Payment against Effects not cleared	UGX 3,000 3.5% Min UGX 50,000	CORPORATE INTERNET BANKING - EAZZYBIZ		Contractors Plant and Machinery Machinery Breakdown	0.4%
Returned Cheque - Insuffcient Funds Returned Cheque - Technical	UGX 230,000 UGX 20,000	Annual Subscription Internal Transfers	UGX 150,000 UGX 2,000	Agriculture Manufacturing	1.0% 0.75%
Returned Cheque By Other Banks Stop Payment Orders Foreign Currency Cheques on Collection	UGX 20,000 UGX 30,000 USD 10	Airtime Purchase	UGX 300 < = USD 1,000 - USD 3	Power generation and Electrical Mining Transport or Troffic	0.6%
Foreign Currency Cheques on Collection Voucher retrieval Retrieval of old cheques etc	USD 10 UGX 50,000 UGX 50,000	EFT	> USD 1,000 - 0.20%, Min USD 3, Max USD 15 UGX 3,000	Transport or Traffic other Personal Accident	0.5% 0.5%
STANDING ORDERS	OGA 30,000	RTGS SWIFT (SHA)	UGX 10,000 UGX 30,000	Workers Compensation (Based on Five years Earnings) Personal Accident And Group Personal Accident	0.25% - 0.65% 0.3% - 0.75%
To other Banks Within the Bank	UGX 10,000 UGX 5,000	SWIFT (OUR) Statements Electronic statements for VISA applications	UGX 30,000 + USD 20 Free	Theft Insurance Fidelity Guarantee	0.3% - 0.75% 4% - 10%
Standing Orders (Set up Charge) Standing Orders Unpaid	NIL UGX 100,000	Electronic statements for VISA applications Balance Inquiry Utility Bill Payments	Free Free UGX 2,000	All risks Burglary	0.75% - 3% 0.1% - 1%
Standing Orders (Termination & Amendment charge)	UGX 10,000	Bank to Wallet Mobile Money Bulk Payments (per transaction)	*Same as Mobile Banking tariff* UGX 2,500	Liability Public Liability	0.3% - 1%
MONEY TRANSFERS EFT Charge - Outgoing	UGX 5,200	SMS Alert New Token Fees	Free USD 35 per Token	Product Liability professional Indeminty	0.4% - 0.75% 1.5% - 3%
EFT Charge - Incoming Incoming Direct Debits	UGX 3,500 UGX 5,200	Additional token Replacement for lost or damaged token	USD 35 USD 35	Credit Life Credit Life Personal Loans	0.05% - 2.5%
Outgoing Direct Debits Unpaid Direct Debits (Insufficient funds) Swift Amendment Charges	UGX 3,000 UGX 200,000	Salary payments (PER ENTRY)	With in bank - UGX 1,000 RTGs - UGX 10,000	Retail/Individual life products Savings and Investment Plans	Rate dependent on age, length of plan, and monthly savings
Swift Amendment Charges Swift statement (mt940) per account, per month Telegraphic Transfers (TT/SWIFT)- Out-wards (SHA)	USD 20 UGX 50,000 UGX 40,000	EFT Salary Payments (PER ENTRY)	Mobile wallet - UGX 2,500 UGX 3,000	Business Combined Insurance Business Combined Insurance covers various business risks (property, equipment, business and liability risks)	Rate dependent on selection of risks covered
Telegraphic Transfers (TT/SWIFT)- Out-wards (SHA) Telegraphic Transfers (TT/SWIFT)- Out- wards (OUR) Telegraphic Transfers (TT/SWIFT)- Inwards	UGX 40,000 UGX 40,000 + USD 20 UGX 30,000	Request Cheque Book	*Same as Operations tariff*	OTHER SERVICES	
RTGS Transfers - Outward RTGS Transfers - Inwards	UGX 30,000 UGX 23,000 UGX 3,200	AGENCY BANKING - EQUI DUUKA Cash deposits	Free	URA Payments (Over The Counter)	UGX 2,500 UMEME - UGX 1,000
EAPS - outward EAPS - inward	UGX 30,000 UGX 3,200	Cash Withdrawal (EQUI DUUKA) Tier		Utility Bills (Over The Counter)	NWSC - NIL NSSF Payment - NIL
Internal Funds Transfers Tracers on TT's < 1 month	NIL USD 7 or its equivalent	Tier UGX 0 - 60,000 UGX 60,001 - 150,000	UGX 1,000	Audit Confirmation	Others - UGX 2,000 UGX 30,000
Tracers on TT's > 1 month Recall funds	USD 10 or its equivalent USX 5,000	UGX 60,001 - 150,000 UGX 150,001 - 300,000 UGX 300,001 - 600,000	UGX 2,000 UGX 2,500 UGX 3 500	Certificate of Balance Letter of Introduction	UGX 30,000 UGX 30,000
Return funds	UGX 5,000 UGX 2,600	UGX 300,001 - 600,000 UGX 600,001 - 1,000,000 UGX 1,000,001 - 2,500,000	UGX 3,500 UGX 4,500	Verification of Letters of Administration School Fees Deposits Camera viewing	UGX 100,000 UGX 3,000
Salary Handling	LIOV 70 000		UGX 6,000 UGX 10,000	Camera viewing	UGX 50,000
Cash in Transit - Cash Deposits	UGX 70,000	UGX 2,500,001 - 4,000,000 Bill Payments		ACCOUNT SWEEPING	
	NIL UGX 5,000	Bill Payments UMEME, NSSF payments, URA deposits, School fees deposits & Other Billers UGX 0 - 300,000	Charge	Account sweeping to other banks Restructuring/Rescheduling of Sweeping Transaction	NIL NIL