

# EQUITY BANK UGANDA LIMITED TARIFF GUIDE AS AT 1<sup>ST</sup> JULY 2024



PRODUCT/SERVICE	TARIFF
<b>SAVINGS ACCOUNT</b>	
Opening Balance	NIL
Minimum Balance	NIL
Minimum Balance for a Fixed Deposit Account	UGX 5M
Ledger Fees Per Entry	NIL
Statement Print out (Per Page)	UGX 5,000
Email Statement certification (per page)	UGX 3,000
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
Cash Deposit Charge	Free
Same day deposit - Withdrawal Charge	0.5%
Account Closure	UGX 21,000
Dormant Account Re-activation	Free
Quarterly withdraw penalty on junior account more than once in a quarter	UGX 10,000

CURRENT ACCOUNTS		
Bundled monthly fee	<b>SUPREME BANKING</b> Business - UGX 150,000 Personal - UGX 100,000	
	<b>PREMIUM ACCOUNT</b> Current - UGX 75,000 Personal Current - UGX 75,000	
	<b>RETAIL BANKING</b> Business Current - UGX 150,000 (Includes Search Fees and Cheque Book) Personal Current - UGX 75,000 (Includes Cheque Book)	
	<b>SUPREME BANKING</b> Business Current - UGX 150,000 (Includes Search Fees and Cheque Book) Personal Current - UGX 75,000 (Includes Cheque Book)	
	<b>PREMIUM ACCOUNT</b> Business Current - UGX 150,000 (Includes Search Fees and Cheque Book) Personal Current - UGX 75,000 (Includes Cheque Book)	
	Opening Balance	NIL
	Transaction Non-Supreme Customer	UGX 103,500
	Ledger Fees Per Entry	NIL
	Minimum Ledger Fees per Month	NIL
	Statement Print out (Per Page)	UGX 5,000
Email Statement certification (per page)	UGX 3,000	
Account Closure	UGX 21,000	
Dormant Account Re-activation	Free	
Search Fees (Company)	RETAIL BANKING - UGX 75,000	
Search Fees (Non company)	SUPREME BANKING - UGX 75,000	
Search Fees (SACCO)	RETAIL BANKING - UGX 75,000	
Same day deposit - Withdrawal Charge	RETAIL BANKING - 0.5% SUPREME BANKING - NIL	
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	
Cash Deposit Charge	NIL	
Balance inquiry over the Counter	NIL	
Over draft	Per facility letter	

FOREIGN CURRENCY ACCOUNTS (CURRENT AND SAVINGS ACCOUNTS)	
Opening Balance	USD 100 or equivalent
Minimum Balance	NIL
Penalty Below Min	NIL
Ledger Fees Per Entry	NIL
Account Management/Service Fee	NIL
Cash Deposit charge (USD)	USD 2,000 and Below - Free per day Above USD 2,000 - 0.25% per transaction, Max USD 5,000 (This applies for both Supreme and Retail)
Cash Deposit charge (KES)	KES 250,000 and Below - Free per day Above KES 250,000 - 0.25% per transaction (This applies for both Supreme and Retail)
Cash Deposit charge (GBP, EUR)	<< GBP 5 & << EUR 5 - Free per day > GBP 5 & > EUR 5 - 0.25% per transaction (This applies for both Supreme and Retail)
Statement Print Out (Per Page)	USD 3 per page
Transfer from FCY to LCY and vice versa	Free
Payment against Effects not cleared	3.5% Minimum 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	<b>SUPREME BANKING</b> Up to USD 2,000 or its equivalent - Free per day Above USD 2,000 or its equivalent - 0.25% per transaction <b>RETAIL BANKING</b> 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

RELIGIOUS AND FAITH BASED ORGANISATIONS ACCOUNT	
Opening Balance	UGX 150,000
Monthly fee	NIL
Cash withdrawal charge	UGX 2,100
Internal Transfers charge by Cheque	UGX 2,600

INTERCOUNTRY TRANSACTIONS	
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 (0-2000) or equivalent	USD 3
USD (2001 - 5000) or equivalent	USD 5
USD (5001 - 10,000) or equivalent	USD 0.5% Max USD 30
USD (10,001 - 100,000) or equivalent	USD 0.5% Max USD 30
USD Above 100,000	USD 0.5% Max USD 30
Inter - country Funds Transfer (USD)	
Up to USD 1,000 (or its equivalent)	USD 0.5% Min USD 5, Max USD 30
Above USD 1,000 (or its equivalent)	USD 0.5% Min USD 5, Max USD 30

CHEQUE BOOK/BANKER'S CHEQUES	
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 30,000
Inward cheques	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	
To other Banks	UGX 10,000
Within the Bank	UGX 5,000
Standing Orders (Set up Charge)	NIL
Standing Orders Unpaid	UGX 100,000
Standing Orders (Termination & Amendment charge)	UGX 10,000

MONEY TRANSFERS	
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 200,000
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 2,600
Cash in Transit - Cash Deposits	UGX 70,000

EASZY REMITTANCES	
Internal Transfers	NIL
EFT	UGX 5,000
RTGS	UGX 10,000
Bank to Wallet	*Same as Mobile Banking tariff*

ATM CARD AND USAGE	
New Card & Renewal (VISA)	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10
ATM Card - Replacement	Visa Debit card - UGX 15,500 Visa USD GOLD card - USD 10
Depositing using a cash deposit machine	Free
ATM Withdrawal (Same bank ATM)	Visa Debit card - UGX 1,200 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 5,000
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 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	UGX 500
<b>Visa Prepaid Card Transaction Charges &amp; Other Fees</b>	
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
<b>Credit Card</b>	
Joining fee	Visa Classic Card - UGX 90,000 Visa Gold Card - UGX 252,000
Charges from Equity ATM withdrawals	6% for approved limits 10% for approved limits
Charges from Non-Equity ATM withdrawals	3.5% of spent amounts older than 50 days in a cycle
Renewals	Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000 Visa Gold Card - UGX 129,500 Visa Classic Card - UGX 95,500 Visa Gold card - UGX 55,500 Visa Classic card - UGX 37,000
Issuing supplementary cards	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000
Replacement fee	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000
Annual fee - Primary card	Visa Gold - UGX 162,000 Visa Classic - UGX 90,000
Annual fee - Supplementary card	Visa Classic - UGX 90,000
Late payment charges	4% on all amounts due
Over limit fee	4%
<b>ATM cardless transactions (ATM mobile money withdrawal (MTN &amp; Airtel))</b>	
Tier	Charges
UGX 10,000 - 1,000,000	UGX 5,000
UGX 1,000,001 - 2,000,000	UGX 10,000

POS DEVICE	
Monthly Rental - Temporary	UGX 100,000
Merchant Commission	VISA, MasterCard, CUP, JCB 3%; AMEX 3.5%

RETAIL DIGITAL BANKING (*247#, WEB AND APP)	
<b>Send Money</b>	
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 - 0.2% Min USD 3, Max USD 15
Request cheque book	*Same as Operation tariff*
Bank to Wallet	
Airtel & MTN (max. 5M per transaction)	
<b>0 - 5000</b>	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
<b>Buy airtime</b>	
Airtel & MTN	UGX 300
<b>Withdraw money</b>	
ATM withdraw (CARDLESS)	UGX 1,000
<b>My account - Equity Mobile</b>	
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	Free
UMEME	UGX 1,500
NWSC	Free
Pay TV	UGX 1,500
URA	UGX 1,500
School Pay	UGX 2,000
NSSF Payment	Free
Other Billers	UGX 2,000

CORPORATE INTERNET BANKING - EASZYBIZ	
Annual Subscription	UGX 150,000
Internal Transfers	UGX 2,000
Airtime Purchase	UGX 300
Inter-country transfers	< = USD 1,000 - USD 3 > USD 1,000 - 0.20%, Min USD 3, Max USD 15
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)	With in 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	
Cash deposits	Free
<b>Cash Withdrawal (EQUI DUUKA)</b>	
Tier	Charge
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
<b>Bill Payments</b>	
UMEME, NSSF payments, URA deposits, School fees deposits & Other Billers	Charge
UGX 0 - 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	UGX 1,000
SurePay Payments	UGX 2,500
<b>TRADE FINANCE</b>	
<b>Guarantees and Bid Bonds</b>	
Quarterly Issuance Commission	1% per quarter, minimum of UGX 250,000
Establishment Commission	Free
Amendment of Tenor/Amount	1% per quarter, minimum of UGX 250,000
Amendment of other Terms & Conditions	UGX 150,000
Comfort Letter Issuance	UGX 100,000
Comfort Letter Amendment	UGX 50,000
Counter Guarantee Issuance	0.5% per quarter, Minimum UGX 250,000
Counter Guarantee Amendment	USD 100
Counter Guarantee Advising	USD 150
<b>Import Letters of Credit</b>	
Quarterly Commission	1% per quarter, Minimum UGX 250,000
Establishment Commission	0.5%, Minimum UGX 250,000
Swift Charges	USD 30
Amendment of other Terms & Conditions	USD 50
Amendment of Tenor/Amount	1% per quarter, minimum UGX 250,000
Post Import Finance commission	1% of the Loan Value
Extension of maturity of bill- LC	1% per quarter, Minimum UGX 250,000
Document Handling	UGX 100,000
Discrepancy Fee	USD 150
<b>Export Letters of Credit</b>	
Advising commission	UGX 200,000
Swift charges	USD 30
Confirmation commission	0.5% per quarter, minimum UGX 250,000
Amendment of Terms & Conditions	UGX 100,000
Extension Commission-Confirmed LC	0.5% per quarter, minimum UGX 50,000
Courier Charges	Within Uganda UGX 75,000 Outside Uganda USD 80
Negotiation Fee	0.25%, min UGX 250,000
Discounting of Bills	3% + applicable interest rate
<b>Import and Export Documentary Collections</b>	
Document Handling	0.25%, min UGX 250,000
SWIFT charges	USD 30
Amendment of Terms & Conditions	UGX 100,000
Availing of Bills	0.75% per quarter of Bill Value, Min UGX 250,000
Discounting commission	3% per quarter, minimum UGX 50,000 + applicable interest rate
<b>Open Account Trade</b>	
Invoice Discounting	Interest will apply as agreed in Facility terms and Condition
LPO Financing	Interest will apply as agreed in Facility terms and Condition
Pre and Post Shipment Finance/Trade Loans	Interest will apply as agreed in Facility terms and Condition
Commodity Finance/Structured Trade Finance	Interest will apply as agreed in Facility terms and Condition
Supplier Finance/Invoice Financing	Interest will apply as agreed in Facility terms and Condition

LOANS	
<b>Credit Reference Bureau</b>	
<b>Loan Related Charges</b>	
Application fees (Individuals)	Micro - UGX 10,000 to UGX 30,000 (for Agent Loans) Micro (Life Insurance) - 1% Retail (Life insurance) - 0.9% to 1.5% Agric 3% (Production and Life) Personal (Life Insurance) - 2%
Insurance Fee on loans	
Restructuring Fees	1%
Overdraft renewal	1% - 4% depending on the amount
Early Redemption fees	NIL
URA Stamp Duty on loan documents	UGX 15,000 per document
Interest on Temporary Over-Drafts/ADHOC EXCESS	UGX facilities: to be levied @ PLR Plus 5% Pa USD facilities: to be levied @ PLR Plus 3%
Administration fee for allowing cooling period (max 10 days) for liquidation of loan	Maximum 5% of loan sanctioned amount
Expenses towards legal fee, valuation fee, stamp duty, CRB charges etc. to be recovered from the borrower.	Actual Expenses to be defined in a 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
<b>Loan application fees</b>	
Personal loan & Home Loan	
Other loans	2% - 3% (LACE)
Arrangement fees	
Annual monitoring fee	UGX 20,000
Legal fees	Actual to facility
Renewal facility fees	1% - 4%
Loan refinancing fees	1% - 3%