



CBA Bank Tariff Guide
Effective 1st July 2015

www.cbagroup.com

ABBREVIATIONS

•	CBA	-	Commercial Bank of Africa
•	ATM	-	Automated Teller Machine
•	UGX	-	Uganda Shilling
•	USD	-	United States Dollar
•	GBP	-	British Pound
•	EUR	-	Euro Currency
•	KES	-	Kenya Shilling
•	p.q.	-	per quarter
•	p.a.	-	per annum
•	LCY	-	Local Currency
•	FCY	-	Foreign Currency
•	A.T.S	-	Automated Trading System
•	RTGS	-	Real Time Gross settlement system
•	EFT	-	Electronic funds transfer
•	LC	-	Letter of credit
•	ARM	-	Account Relationship Manager

Note: All amounts are in Uganda Shillings (UGX) unless otherwise stated

All charges apart from loan related attract a 10% excise duty

Third party charges will apply

PERSONAL BANKING

Personal Accounts (*Local Currency*)

Current Account

- Opening balance
- Platinum UGX 200,000
- Retail UGX 100,000
- Freedom UGX 25,000

Pay As You Transact Tariff

Monthly Service Charge

- Charge per entry UGX 1,500
- Minimum Monthly Service fees UGX 10,000
- Platinum Service Charge UGX 20,000
- If a customer maintains a balance of above UGX 30M in the month, the Platinum monthly fee is waived.

Bundled Tariff

Platinum

For a monthly Fee of UGX 50,000 month you access free

- 4 Cheque books per annum
- Standing orders
- 1 Bankers cheque (*local currency*) per month
- 1 Bankers draft (*Foreign currency*) per month
- Sweep facilities across current accounts
- Internet banking
- ATM withdrawals on CBA owned ATMs
- Platinum banking/ Services
- If a customer maintains a balance of above UGX 50M in the month, the bundled monthly fee is waived.

CORPORATE AND BUSINESS BANKING

Retail

For a monthly Fee of UGX30,000 per month you access free

- 4 Cheque books per annum
- Standing orders
- 1 Bankers cheque (*local currency*) per month
- Sweep facilities across current accounts

- Inter account transfers
- Internet banking
- ATM withdrawals on CBA owned ATMs
- No Service fees and no charges per entry

Freedom Account

- Opening balance UGX 25,000
- Minimum balance UGX 25,000

Monthly Service Charge

- Charge per entry UGX 1,500
- Minimum monthly service fees Nil

PERSONAL BANKING

Personal Accounts *(Foreign Currency Current Accounts)*

Platinum Current Accounts

- Account Opening Balance
 - USD USD 500
 - GBP GBP 500
 - KES KES 10,000
 - EURO EUR 500
- Monthly Service Charge
 - USD USD 10
 - GBP GBP 10
 - KES KES 800
 - EURO EUR 10

Personal Current Account

- Account Opening Balance
 - USD USD 100
 - GBP GBP 100
 - KES KES 2,000
 - EURO EUR 100
- Monthly Service Charge
 - USD USD 10
 - GBP GBP 10
 - KES KES 500
 - EURO EUR 10

Other FCY Charges

- Cash Handling
 - FCY cash deposits below USD 20,000 0.25%
 - FCY cash deposits above USD 20,000 0.5%
 - FCY cash withdrawals free

Savings Accounts

Prosaver

- Minimum/Opening balance UGX 500,000
- Minimum amount to earn interest UGX 500,000
- Monthly maintenance fee Nil

CBA Prosper Savings Account

- Minimum/Opening balance UGX 50,000
- Minimum balance to earn interest UGX 100,000
- Account Management fees
(for balance below UGX 500,000) UGX 1,500

BUSINESS BANKING

Business Current Account

Local Currency

- Account opening balance UGX 500,000
- Minimum balance Nil
- Charge per entry UGX 1,500
- Minimum Ledger fee UGX 15,000

Foreign Currency Current Account

- Account Opening Balance
 - USD USD 1,000
 - GBP GBP 1,000
 - KES KES 10,000
 - EURO EUR 1,000
- Monthly Service Charge
 - USD USD 10
 - GBP GBP 10
 - KES KES 500
 - EURO EUR 10

Other FCY Charges

- Cash handling for:
 - amounts below USD 20,000 0.25%
 - amounts above USD 20,000 0.5%
- FCY cash withdrawals Free

CBA Visa Debit Card

- Issuing CBA Visa Debit Card UGX 15,000
- Card replacement UGX 15,000
- Card annual fees Free

ATM Cash Withdrawal Fees

- CBA ATM's UGX 600
- Interswitch ATM's UGX 1500
- VISA enabled ATMs in Uganda UGX 5,000

CBA Visa Credit Cards

Personal Visa Classic Card

- Joining fee Waived N/A
- Annual subscription fees UGX 200,000 N/A
- Annual subscription fees *(if on direct debit)* UGX 150,000 N/A
- Supplementary Card UGX 100,000 N/A

CBA Visa Credit Cards

Personal Visa Classic Card

- Joining fee Waived Waived
- Annual subscription fees UGX 300,000 USD100
- Annual subscription *(if on direct debit)* N/A -
- Supplementary card Free for 1st Free for 1st
Card. Card.
Subsequent Subsequent
cards cards
UGX 200,000 US\$ 50

Personal Visa Gold Card

- Joining fee Free Waived
- Annual subscription fees UGX 300,000 USD100
- Annual subscription *(if on direct debit)* N/A N/A
- Supplementary card

Business Visa Silver Card	UGX	USD
• Joining fee	Free	Waived
• Annual subscription fee	Waived	Waived
• 1-5 cards	UGX 100,000	
	per card	\$60
• 5-9 cards	UGX 90,000	
	per card	\$60
• 10 cards	UGX 80,000	
	per card	\$60

Business Visa Silver Card		
• Joining fee	Waived	Waived
• Annual subscription fee (<i>per card</i>)		
◦ 1-5 cards	UGX 100,000	\$60
◦ 5-9 cards	UGX 90,000	\$ 60

Business Visa Gold Card		
• Joining fee	Waived	Waived
• Annual subscription	UGX 200,000	\$100
• Additional card	UGX 200,000	\$100

Secured Visa Credit Cards

	Personal/ Business Visa Gold Cards	Personal Visa Classic Card
Annual subscription fees	UGX 100,000	UGX 30,000
Supplementary card	2 cards free per principal card holder for each card type	
Interest rate	2% per month	
Installment payments (SIPP)	1.5% per month	

Other Credit Card Charges

• Cash advance fee	6% of the total amount withdrawn or UGX 6,000 whichever is higher
• Interest rate	3.5% per month
• Excess fee	5% of the amount above the authorised limit or UGX 75,000 or USD 35 whichever is greater.

- Issuer optional fees 2%
- Late payment Fee 10% of the minimum due
- Unpaid cheque fee UGX 120,000
- Minimum repayment 20% or UGX 5,000 or USD 80 whichever is greater
- Installment interest (SIPP) 2.5%
- PIN/Cards replacement UGX 15,000 or USD 10
- Payment date 20 days from billing date
- Interest free period Up to 50 days

Statement Request

- Over 1 month UGX 5,000
- Monthly statement via e-mail Free q1
- Balance enquiry via SMS UGX 1,000
- SMS transaction alert messages Free
- Card threshold balance alert 75% Free

CASH MANAGEMENT

- Re-issuing of Withholding tax certificates on deposit accounts UGX 6,000 per certificate

Cheque Books

- Small (30 leaves) UGX 30,000
- Large (100 leaves) UGX 80,000
- Cheque per leaf UGX 600

Stop Payments

- Per cheque UGX 15,000
- Cheque book series UGX 50,000
- Counter cheque: customers only UGX 20,000
- Retrieve old cheques/ Withdrawal slips/ CCTV deposit slips per item UGX 20,000

Over The Counter Cash Withdrawals

- Cash withdrawal – FCY Free

Bankers Drafts

- Local currency UGX 10,000
- Foreign currency UGX 30,000 or FCY equivalent

- Repurchase UGX 5,000
- Replacement UGX 60,000
- Stop payments UGX 30,000
- Online Bankers cheques UGX 5,000

STANDING INSTRUCTIONS

Standing Orders

- Set-up UGX 5,000 or FCY equivalent
- Processing per payment UGX 2,000 or FCY equivalent
- Amendment/stopped UGX 2,000 or FCY equivalent
- Standing order unpaid due to lack of funds UGX 50,000 or FCY equivalent

Direct Debits

- Set up UGX 3,000 or FCY equivalent
- Incoming UGX 5,000 or FCY equivalent
- Outgoing UGX 5,000 or FCY equivalent plus transfer charges (RTGS, EFT, TT)
- Unpaid UGX 50,000 or FCY equivalent

Local Remittances

EFT

- Online (*cba@net*) UGX 3,000
- Manual UGX 5,000
- Recall/ Cancellation (*per entry*) UGX 6,000
- RTGS manual UGX 20,000
- RTGS Automated UGX 15,000
- Incoming CBA customers UGX 3,000
- Resending fees for RTGS UGX 10,000

- Resending fees for EFTs UGX 3,000
- EAPS & REAPs UGX 30,000

Salary processing

- Manual (*per staff*) UGX 2,500
- Online (*flexip@y*) (*per staff*) UGX 1,000

URA payments

- VAT & PAYE processing UGX 2,000

Foreign Remittances

- Outgoing establishg telegraphic transfers UGX 50,000
- Correspondent bank charges where borne by the remitter USD 20 or UGX 60,000
- Tracers UGX 20,000
- Internal & Inter branch transfers Free
- Incoming foreign payments USD 10

Statements

- ATM mini statements UGX 200
- Call Center/ Over the counter enquiries Free
- Interim statement
 - 6 months and below UGX 4,000 per page
 - Older than 6 months UGX 6,000 per page
 - Duplicate statements - per page UGX 3,000 per page
- Certifying statements UGX 15,000 per request

Clearing Cheques

Values on local and foreign cheques deposited:

- Inter Branch – Same day
- Local and upcountry – 4 working days
- Remote – 10 working days
- Local FCY – 4 working days
- Overseas FCY – 15 working days

Local Currency

- Cheque deposit on local banks Free
- Payments against effects not cleared (*ENC*) UGX 100,000

Unpaid with the Reason

- Refer to drawer UGX 120,000

• Effects not cleared	UGX120,000
• Technical reasons/ Postdated cheque	UGX 25,000
Foreign Currency	
• Cheque returned unpaid by CBA:	
◦ Refer to Drawer	USD 70 per Cheque or equivalent
• Technical reasons	USD 15 per cheque
• Outward FCY local unpaid	Nil
• Foreign currency cheque max sent on collection overseas UGX 90,000	0.5% min USD 35 USD 65 + Courier
• Foreign currency cheque negotiated	1%
• FCY cheques sent on collection to local non-member clearing banks	
◦ Outward	USD 50 per cheque
◦ Inward	USD 25 per Cheque
• Credit clearing Inward LCY and FCY	Free
• Outward cheques unpaid by other banks	Nil
• Inward returned by CBA (FCY)	USD 50 per cheque
• Inward technical reasons (FCY)	USD 12 per cheque
• Outward FCY cheques negotiated and returned unpaid by correspondents	70,000 or USD 30 if payable in FCY + Correspondent Bank Charges
• Incoming Cheque Collection	0.4% min 60,000 max 300,000 + cost of swift/ Postage
• FCY cheques unpaid (Off shore)	USD 30 or equivalent plus corr. charges
• Local cheques sent on collection	UGX 60,000 per cheque
Internet Banking	
• Registration and set up	Free
• Monthly access fee	Free

• Token issuance fee	Free
• Token replacement fee	USD 30
Guarantees	
• Security/Immigration bonds	UGX 100,000 per annum
• Other Guarantees/ Bonds	
◦ Establishment fee (<i>if cash covered</i>):	UGX 100,000
◦ Establishment fee (<i>if non cash covered</i>):	UGX 100,000
◦ Quarterly charges (<i>cash and non-cash covered</i>)	UGX 100,000
• Amendment guarantees	UGX 50,000
• Cashing facility - Set by another bank/branch	Refer to ARM
Foreign bills (<i>Collections</i>)	
• Foreign bills - Import & Export	0.25% min UGX 60,000
• SWIFT	UGX 50,000
• Foreign postage	UGX 60,000
• Acceptance commission if usance	UGX 60,000
• Extension request	0.3% min UGX 100,000
• If discharged unpaid (<i>closing fee</i>)	UGX 60,000
• Delivery and release of goods. <i>(Bills of lading, post office orders, etc against LOU)</i>	UGX 60,000 + revenue stamp
• Holding charges <i>Note: if bills not honored on due date then commission is charged monthly until time of payment.</i>	UGX 80,000 per month
• Noting or protesting per bill	UGX 100,000 + notary charge
• Bonded goods per consignment	UGX 80,000 + actual warehouse charges
Import LCs	
• Opening commission (<i>cash covered</i>)	0.5% per quarter min UGX100,000

• Opening commission (<i>non-cash covered</i>)	0.75% per quarter min UGX 200,000
• General amendments	UGX 50,000
• Acceptance commission	0.25% per quarter min UGX 100,000
• Settlement/payment	0.25% min UGX 100,000
• Releasing documents on LOU	UGX 60,000
• Discharged unutilized	UGX 200,000
• SWIFT charges:	
◦ Opening	UGX 100,000
◦ Amendment	UGX 50,000
◦ General correspondence	UGX 50,000
• Amendments increasing amount or period extension	0.5% per quarter min UGX 100,000
• Avalised bills	0.75% per quarter
Export LCs	
• Advising commission	UGX 50,000
• Advising commission (<i>non customer</i>)	UGX 300,000
• Adding our confirmation (<i>with cash margin</i>)	0.5% per quarter min UGX 100,000
• Adding our confirmation (<i>without cash margin</i>)	1% per quarter min UGX 100,000
• Acceptance commission	Free
• General Amendment	UGX 40,000
• General Amendment (<i>non customer</i>)	UGX 100,000
• Processing fees	0.5% of LC value Subj. to min UGX 100,000
• Discrepancy (<i>per discrepancy</i>)	UGX 20,000
• Negotiation/ payment	0.5% min UGX 100,000
• Postage (<i>courier</i>)	UGX 100,000
• Charges for handling export docs only	UGX 60,000

- Indemnities:
 - First three months 0.5% min
UGX 60,000
 - Every three months thereafter UGX 60,000

GENERAL SERVICES

Safe Custody

- Refundable deposit per locker UGX 30,000
- Annual rental fees
 - Small boxes UGX 60,000
 - Medium boxes UGX 100,000
 - Large boxes UGX 200,000
- Safe custody access charge - per visit UGX 20,000

Hold Mail

- Request to hold mail for collection at the counter UGX 10,000 per month

Other Services

- Account closure - Local UGX 20,000
- Account closure - FCY USD 10 or equivalent
- School fees deposit per slip UGX 2,000
- Banker's opinion UGX 10,000
- Audit confirmations UGX 10,000
- Certificate of balance UGX 10,000
- Swift non customer UGX 80,000
- Postage courier UGX 100,000
- Telephone - local UGX 10,000 per 3 min
- Telephone - foreign UGX 60,000 per 3 min
- Fax local UGX 10,000 per page
- Fax foreign UGX 40,000 per page
- Photocopy UGX 5,000 per page
- Cross-boarder charges 0.5% of transaction, max US\$ 50 or equivalent

CREDIT RELATED CHARGES

• Advance application fee	Nil
• Arrangement fee	1% - 3%
• Advance Processing fee	Nil
• Monitoring fee	Nil
• Legal fee	0.5% - 3%
• Restructuring fees	1%
• Loan statement per page	UGX 3,000
• Early repayment fees	3% of outstanding
• Penalty interest	Base rate + 15%
• Letters of reference	UGX 50,000
• Renewal of facilities	1% - 3% of the outstanding facilities
• FCS Enrolment card	UGX 25,000 or USD Equivalent
• CRB Inquiry fees	UGX 20,000 or USD 10
• FCS card - (<i>Re-issue</i>)	UGX 13,000
• Temporary overdraft processing fee	Flat fee of UGX 120,000

Note: Refer to ARM for more details on credit facilities

KAMPALA BRANCH

Twed Towers

Plot 10, Kafu Road, Nakasero, Kampala

PO Box 74827, Kampala, Uganda

Tel +256 417 335700

Tel: +256 312 188400

www.cbagroup.com

The Village Mall Branch

Village Mall, Bugolobi next to Shell

P.O Box 74827, Kampala

Tel +256 417 335700

Tel: +256 312 188400

www.cbagroup.com

Deposit Protected by the Deposit Protection Fund

CBAU is regulated by the Bank of Uganda.

