



CBA Bank Tariff Guide
Effective 19th April 2018

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
- CBA Uganda is regulated by Bank of Uganda
- Third party charges will apply

PERSONAL BANKING

Personal Accounts (Local Currency)

Platinum

Current Account

- Opening balance UGX 200,000

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

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

- 1 Cheque book per annum
- 1 Standing order
- 1 Bankers cheque (*local currency*) per quarter
- 1 Bankers draft (*Foreign currency*) per quarter
- 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.

Personal Retail

Current Account

- Opening balance UGX 100,000

Pay As you Transact Tariff

Monthly service charge

- Charge per entry UGX 1,500
- Minimum monthly service fees UGX 10,000

Bundle Tariff

For monthly fee of UGX 30,000 per month you access free

- 1 Cheque book per annum
- 1 Standing order per quarter
- 1 Bankers cheque (local currency) per quarter
- Sweep facilities across current accounts
- Inter account transfers
- Internet banking
- ATM withdrawals on CBA owned ATM's
- No service fee and No charges per entry

Salary Plus Account

- Opening balance UGX 50,000
- Minimum balance Nil
- Minimum monthly service fees Nil
- Cheque book for salary above UGX 500,000

Personal Accounts (Foreign Currency Current Account)

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 EURO 10

Personal Current Accounts

- Account opening balance
 - USD USD 100
 - GBP GBP 100
 - KES KES 2,000
 - EURO EURO 100

- Monthly service charge
 - USD USD 10
 - GBP GBP 10
 - KES KES 500
 - EURO EURO 10

Other FCY charges

- Cash handling
 - FCY Cash deposit 0.25%
 - FCY Cash withdrawals Free

Savings Accounts

Prosaver

- Minimum/Opening balance UGX 500,000
- Minimum amount to earn interest UGX 500,000
- Monthly maintenance fee for bal. below UGX 500,000 UGX 5,000

CBA Prosper Savings Account

- Minimum/Opening balance UGX 100,000
- Minimum amount to earn interest UGX 100,000
- Monthly maintenance fee for bal. below UGX 500,000 UGX 5,000

Investment Club Account

- Opening balance UGX 500,000
- Minimum balance UGX 100,000
- Monthly maintenance fee UGX 5,000

Youth (Be-More) Account (18-30years)

- Minimum/Opening balance UGX 30,000
- Monthly maintenance fee NIL

Savings Account – Minor (Children’s Account)(0-18 years)

- Minimum/Opening balance UGX 50,000
- Monthly maintenance fee NIL
- Minimum balance to earn interest UGX 500,000
- Account Management fees for more than 1 (one) withdrawal per quarter UGX 10,000

CORPORATE AND BUSINESS BANKING

Business Current Account

Local Currency

- Account opening balance UGX 500,000
- Minimum balance Nil
- Charge per entry UGX 1,500
- Minimum ledger fees per month 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 - cash deposits 0.25%
- FCY cash withdrawals Free

NGO/Not-for-profit Organisations (NPOs)

Current Account Local Currency

- Account opening balance UGX 500,000
- Minimum balance Nil
- Charge per entry NIL

Current Account Foreign Currency

- Account Opening Balance
 - USD USD 500
 - GBP GBP 500
 - KES KES 1,000
 - EURO EUR 500

NOTE: Refer to ARM for more details on the NGO account.

CARD SERVICES

CBA Visa Debit Card

- Issuance CBA VISA Debit card UGX 15,000
- Card replacement UGX 15,000
- Card annual fees UGX10,000
- Uncollected cards(90 days) UGX10,000

ATM Cash Withdrawal Fees

- CBA ATM's UGX 600
- Interswitch ATM's UGX 1,800
- VISA enabled ATMs in Uganda UGX 5,000

CBA VISA CREDIT CARDS

Personal Visa Classic Card

- Application fee UGX 100,000
- Annual subscription fees UGX 200,000
- Annual subscription (if on direct debit) UGX 150,000
- Supplementary card UGX 100,000

Personal Visa Gold Card

- Application fee UGX 100,000 USD 50
- Annual subscription fees UGX 300,000 USD 100
- Annual subscription (if on direct debit) N/A -
- Supplementary card Free for the 1st card
first card; waived;
subsequent subseq.
cards card
UGX 200,000 USD 50

Business Visa Gold Card

- Application fee UGX100,000 USD50
- Annual subscription UGX 200,000 USD100
- Additional card UGX 200,000 USD100

Other Credit Card Charges

- Cash advance fee 6% of the total amount withdrawn
- 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% of the outstanding amount or USD 80 whichever is greater
- 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 100,000
 - Cheque per leaf UGX 1,000

Stop payments

- Per cheque UGX15,000
- Cheque book series UGX 50,000
- Counter cheque: customers only UGX 20,000
- Retrieve old cheques/withdrawal slips/cctv deposit slips per item UGX20,000

Bankers Drafts

- Local currency UGX 15,000
- Foreign currency
 - USD USD 10
 - GBP GBP 10
 - KES KES 1,000
 - EUR EUR 10
- Repurchase UGX 15,000
- 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 with CBA; UGX10,000 to other banks
- Processing per payment UGX 2,000 or FCY equivalent with CBA; UGX10,000 to other banks RTGS charges will apply
- Amendment/stopped UGX 5,000 or FCY equivalent with CBA; UGX10,000 to other banks
- 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 cbaconnect 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 cbaconnect (per staff) UGX 1,000

URA

- URA payments UGX 2,000

Foreign Remittances

- Outgoing establishing telegraphic transfers UGX 50,000
- Correspondent bank charges where borne by the remitter USD 20 or UGX 60,000
- Tracers UGX 20,000
- Intra-account transfer Free
- Inter account transfers UGX 2,000
- Incoming foreign payments USD 10 or equivalent in other FCY

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 2 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 UGX120,000
- Effects not cleared UGX120,000
- Technical reasons UGX 25,000
- Postdated UGX 25,000

Foreign Currency

- Cheque returned unpaid: 'Refer to Drawer'
 - By CBA USD 70 per Cheque or Equivalent
 - Technical reasons USD 15 per cheque or Equivalent
- Outward FCY local unpaid Nil
- Foreign currency cheque 0.5% min, USD 35
- Max sent on collection overseas UGX 90,000 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 30.00

TRADE FINANCE

Guarantees

• Security/Immigration bonds	UGX 100,000 per annum
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• Other Guarantees/Bonds

Establishment fee (if cash covered)	0.5% , min UGX 100,000
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Establishment fee (if cash covered by Term Deposits)	0.75% , min UGX 100,000
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Establishment fee (if non cash covered)	0.5% , min UGX 100,000
Quarterly charges (cash and non-cash covered)	0.5% per quarter min 100,000
• Amendment guarantees	0.25% min UGX 100,000
• Cashing facility - set by another bank/branch	<i>Refer to ARM</i>

Foreign bills (Collections)

• Foreign bills - import & export	0.25% min 60,000
• SWIFT	UGX 50,000
• Foreign postage	UGX 60,000
• Acceptance commission if usance	UGX 60,000
• Extension request	0.3% min 100,000
• If discharged unpaid (closing fee)	UGX 60,000
• Delivery and release of goods <i>(Bills of lading, post office; orders, etc against LOU) post office; orders, etc against LOU)</i>	UGX 60,000 + revenue stamp

• Holding charges UGX 80,000 per month

Note: if bills not honored on due date then commission is charged monthly until time of payment.

• Noting or protesting per bill	UGX 100,000 + notary charge
• Bonded goods per consignment	UGX 80,000 + actual warehouse charges

Import LCs

• Opening commission (cash covered)	0.5% per quarter min 100,000
• Opening commission (non- cash covered)	1.5% per quarter min 200,000
• General amendments	UGX 50,000

- Acceptance commission 0.25% per quarter min 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 0.5% per quarter

Export LCs

- Advising commission UGX 50,000
Non customer UGX 300,000
- Adding our confirmation (with cash margin) 0.5% per quarter min UGX 100,000
- Adding our confirmation (without cash margin) 1% per quarter min UGX 100,000
- Acceptance commission Free
- General Amendment UGX 40,000
Non customer UGX 100,000
- Processing fees 0.5% of LC value Subj. to Min. UGX 100,000
- Discrepancy UGX 20,000 per discrepancy
- Negotiation / payment 0.5% min UGX 100,000
- Postage (courier) UGX 250,000
- Charges for handling export docs only UGX 100,000

- Indemnities:
 - First three months 0.5% min UGX 60,000
 - Every three months thereafter 0.25% min USD 100 with max USD 1,000 or equiv in other currencies.

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 50,000
- Audit confirmations UGX 20,000
- Certificate of balance UGX 50,000
- Swift non customer UGX 80,000
- Bank reference letter UGX 100,000
- Cross boarder charges 0.5% of the Transaction Maximum USD 150 or its Equivalent
- CIT fees UGX 55,000
- Counter Withdrawal fee
 - Below UGX 5,000,000 UGX 2,000
 - Above UGX 5,000,000 UGX 5,000
- Company search fees Flat fee of UGX 60,000 p.a.

CREDIT RELATED CHARGES

• Advance application fee	UGX100,000
• Arrangement fee	1.00% - 3.00%
• Advance Processing fee	Nil
• Monitoring fee	Nil
• Legal fee	0.5% - 3%.
• Restructuring fees	1.00%
• Loan statement per page	UGX 3,000
• Early repayment fees	3% of outstanding (5% for refinancing by another bank)
• Penalty interest	Base rate + 15%
• Letters of reference	UGX 100,000
• Renewal of facilities	1%-3% of the outstanding facilities
• FCS Enrolment card	UGX 30,000 or USD Equivalent
• CRB Inquiry fees	UGX 20,000 or USD 10
• FCS card - (Re-issue)	UGX 30,000
• Temporary overdraft processing fee	Flat fee of UGX 120,000

MOBILE BANKING

• Mini statement	UGX500
• Balance Inquiry	UGX500
• Internal funds transfer	UGX1000
• Inter Account transfers	UGX500
• Cheque book request	UGX500
• Stop payments	UGX10,000
• E-tax payments (URA)	UGX1,500
• School Fees payments	UGX1,500
• Airtime purchase	UGX500
• Wallet to bank	UGX1,000
• Bank to Wallet	UGX1,000
• Utility payments	UGX500 to 1,500

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|--------------------|--------|
| • P.I.N changes | UGX100 |
| • Balance requests | UGX300 |
| • SMS Alerts | UGX100 |

Note: Refer to ARM for more details on credit facilities

KAMPALA BRANCH

Twed Towers

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CBAU is regulated by Bank of Uganda.

Deposit Protected by the Deposit Protection Fund

