

# NC BANK TARIFF GUIDE

## CURRENT ACCOUNTS

### NC PLATINUM

UGX – 2,000,000 USD – 500 EUR – 500 GBP – 500 KES – 25,000

- Minimum opening 2,000,000
- Gross salary 10m+
- No minimum operating balance
- Monthly flat fee 45,000
- Access to automatic credit card
- ATM limit of up to 5m per day
- Free OTC & ATM transactions
- Free ATM debit card (first issue)
- Access to account through NC online and mobile banking
- Loans to be obtained at prime rate
- Life insurance
- Access to TOD of up to 50m
- Dedicated relationship manager

### NC GOLD

UGX – 100,000 USD – 100 EUR – 100 GBP – 100 KES – 5,000

- Minimum opening 100,000
- Net salary 2m +
- No minimum operating balance
- Monthly flat fee 25,000
- Credit card for salaried of 5m +
- ATM limit of up to 5m per day
- Free OTC & ATM transactions
- Free ATM debit card (first issue)
- Access to account through NC online and mobile banking
- Loans to be obtained at prime rate

### NC CAMPUSER

UGX – 10,000 KES – 1,000

- Account opening 10,000
- Minimum balance 5,000
- Free ATM (first issue)
- ATM & OTC transactions as per tariff guide
- No monthly charges
- Tiered interest for balances of 300,000 and above
- Access to account through NC online & mobile banking
- Account with expiry date to be converted to NC saver
- Account opening requirements to be tailored to student KYC

### NC SALARY ACCOUNT

UGX – 20,000 USD – 50 EUR – 50 GBP – 50 KES – 50

- Opening – 20,000
- Minimum balance 5,000
- Free incoming transfers
- Free counter cash & cheque deposits
- Free monthly statements via email
- Monthly charge 2,000
- No charges for below minimum
- Access to account through online and mobile banking

### NC CORPORATE CURRENT

UGX – 200,000 USD – 100 EUR – 100 GBP – 100 KES – 10,000

- Opening balance 200,000
- Monthly maintenance 15,000
- OTC withdraw charge of 2,000 per transaction
- ATM transactions as per tariff guide
- Free incoming transfers
- Free counter cash and cheque deposits
- Free monthly statements via email
- Cheque book charge as per tariff
- Access to account through NC online and mobile banking

## SAVINGS ACCOUNTS

### NC SAVER

UGX – 50,000 USD – 50 EUR – 50 GBP – 50 KES – 5,000

- Opening and minimum balance 50,000
- Tiered interest paid monthly
- No monthly charges
- Free incoming transfers
- Free monthly statement via email
- Below minimum penalty 15,000 per month
- 1 free monthly OTC withdrawal, at extra as per tariff guide
- Access to account through NC online and mobile banking
- ATM debit card

### TOTS & TEENS

UGX – 50,000 USD – 50 EUR – 50 GBP – 50 KES – 5,000

- Opening and minimum balance 50,000
- Tiered interest paid monthly on bal above 500,000
- No monthly charges
- Free monthly statement via email
- 1 free monthly OTC withdrawal
- Below minimum, 10,000 per month
- Additional OTC transaction 10,000 per transaction
- One free draft per school term
- Free incoming transfers
- Access to account through NC online and mobile banking
- One free MK book for each child upon account opening
- Access to Tots & Teens reading corner in the branches
- 1 free dental checkup per year for balances above 500,000
- Automatic membership to the NC termly holiday reading club
- Tots & Teens card to be used to get 10% discounts for MK books in book shops

### NC INVESTMENT CLUB

UGX – 100,000 USD – 50 EUR – 50 KES – 10,000 GBP – 50

- Opening and minimum 100,000
- Low balance fee 15,000
- Tiered interest paid monthly
- Access using cheque book
- Cheque book charges as per tariff guide
- No monthly maintenance fees
- Access to account through NC online banking
- Loan amounts of up to 150% of the savings after 12 months of consistent savings
- Financial advisory services

### NC FLEXI - SAVE

UGX – 100,000 KES – 10,000

- Minimum Opening 100,000
- Flexible installments within chosen plan
- Periods are 6 & 12 months
- Interest rate 6%, 8% p.a. for 6 & 12 months respectively
- Installments to be made through cash deposit or standing orders for fixed monthly savings
- Interest to be paid upon maturity
- All Interest is forfeited if terminated before maturity
- Withholding tax on interest earned 15%

## GENERAL SERVICES

Current Accounts-Minimum	0.00%
Current Accounts-Maximum	3.50%
Savings Account-Minimum	0.00%
Savings Account-Maximum	6%
Fixed Deposits-Minimum	Negotiable
Fixed Deposits-Maximum	Negotiable
Lending Rate-Minimum	Negotiable
Lending Rate-Maximum	Negotiable
Prime Lending Rate(PLR)	21.5%
Overdrawn penalty	LCY 33.5% & FCY 15%

## GENERAL SERVICES BANK CHARGES

Penalty below minimum-savings a/c	15,000
Penalty below minimum-current a/c	Nil
Ledger fee per entry	2,000
Minimum ledger fee per month	2,000
Statement	Free
Interim statement	5,000
Duplicate statement	5,000
Closing account	n/a
Dormant account reactivation	n/a
Savings card/passbook Change	n/a
Cheque book cheque per leaf	UGX 1,000 USD 30 EUR 25 KES 3,000 GBP 25
Counter cheque leaf	20,000
Returned cheque-Insufficient funds	150,000
Returned cheque-Effects not cleared	150,000
Returned cheque-Technical	25,000
Returned cheque by other banks	Nil
Stop payment orders	25,000
Post dated cheque	Free
Cheques collection	Nil
Drafts-Customer and Non Customers	20,000
Draft cancellation	10,000
Cash withdrawal	2,000
Cash deposit	Nil
Coin deposit	Nil
Bulk cash deposit 0.5% >= 10,000 USD, GBP, EUR & KES	
Bulk cash withdrawal	Free
EFT	2,000
TT	USD 25
RTGS	15,000
Standing orders (within Bank)	Free
Standing orders (to other banks):	
RTGS	15,000
TT	USD 25
EFT	2,000
Standing orders unpaid	Free
Certificate of balance	20,000
Audit confirmation	30,000
Letter of introduction	20,000
Salary processing (in-house)	Free
Salary processing (EFT)	Free
School fees	2,000
URA collection	2,000
Utilities collection	Free
Voucher Retrieval	10,000

## ATM TRANSACTIONS

ATM card issue	15,000
Uncollected ATM card destroyed	10,000
Replacement lost ATM card	15,000
Replacement faulty ATM card	Free
ATM withdrawals	1,000
ATM deposits	Free

## MOBILE BANKING

Registration fee	Free
Balance enquiry	Free
Mini statement	Free
Forex queries	Free
Stop cheque	Free
Cheque book change request	Free
SMS Alerts	Free
Airtime top up	Free
Internal transfer	Free
Mobile money transfers	1,500
EFT	Free
RTGS	5,000
NWSC payments	500
UMEME payments	500

## ONLINE BANKING

Setup	Free
Payments	
- Internal transfer	Free
- Domestic EFT	UGX 2,000
- Domestic RTGS	15,000
- TT	USD 25
Online secure messages	Free
Tokens	Free

## UTILITY PAYMENTS

- URA	2000
- NSSF	Free
- NSWSC	Free
- Umeme	Free

## LOAN RELATED CHARGES

Loan/advance application fee	Nil
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Loan/advance commitment fee	Nil
Loan/advance arrangement fee (corporate)	0.5%
Loan/advance arrangement fee (Retail)	3%
Loan/advance processing/admin fee	Nil
Loan/advance monitoring fee	Nil
Insurance fee	Actual
Legal fee	Actual
Loan/advance facility renewal	1%
Loan/advance facility restructuring	1%
Discharge of security documents	n/a
Early repayment fee	Variable
Financial Card	30,000

## TRADE FINANCE

### IMPORT/OUTWARD LETTERS OF CREDIT

Import LC issuance/establishment fee one off minimum	0.5% UGX 50,000
Import LC commission	0.5% p.q minimum UGX 100,000
LC amendment terms and conditions	UGX 60,000
LC amendment amount & tenor minimum	0.5% p.q UGX 100,000
LC Swift charges	UGX 60,000
Discrepancy fee per set of documents	USD 100
LC payment/Reimbursement fee	USD 100

### EXPORT/INWARD LETTERS OF CREDIT

Export LC/LC amendment advising charges - Bank clients	UGX 60,000
Export LC/LC amendment advising charges - non Bank clients	USD 60
Export LC confirmation fee	0.4% p.q
LC transfer fees	0.5% minimum UGX 100,000
Export LC documents handling	0.2% minimum UGX 100,000
Courier fee (outside Uganda)	USD 50

## TRADE LOANS

Import loans/LC	As per agreement refinance interest
Invoice discounting loans interest	As per agreement
Short term loans interest	As per agreement
Trade loans handling charges	0.3% minimum UGX 100,000

## BILLS FOR COLLECTION

Import bills for collection handling fee	0.2% minimum UGX 60,000
Swift charges	UGX 60,000
Past due import bills for collection	UGX 50,000 per month
Bill avalisation	0.4% minimum UGX 100,000
Export bills for collection - handling charges	0.2% minimum UGX 60,000
Export bills for collection - amendment	UGX 60,000
Tracers	UGX 60,000
Export bills Courier fee (outside Uganda)	USD 50

## BONDS AND GUARANTEES

Guarantee issuance/establishment fee	1.5% minimum UGX 100,00 at issuance thereafter, 0.5% per quarter min UGX 100,000
Guarantee commission	0.5% p.q minimum UGX 100,000 for subsequent quarters
Guarantee amendment terms and conditions	UGX 60,000
Guarantee amendment amount & tenor	0.5% p.q minimum UGX 100,000
Guarantee amendment (other banks)	USD 100
Swift charges	UGX 60,000
Inward/foreign guarantee against counter indemnity	0.5% p.q minimum USD 100
Inward guarantee advising	0.025% minimum USD 200
Inward guarantee advising - (other banks)	UGX 200,000 + swift charges

## NOTE:

1. All charges are exclusive of 10% government excise duty.
2. The Bank reserves the right to change the tariff at anytime and will inform you of any changes.