

NC BANK UGANDA TARIFF GUIDE

CURRENT ACCOUNTS	CURRENCY (UGANDA SHILLINGS - UGX)	GENERAL SERVICES	CURRENCY (UGANDA SHILLINGS - UGX)	GENERAL SERVICES	CURRENCY (UGANDA SHILLINGS - UGX)
NC GOLD		INTEREST PAYABLE			
Account Opening Balance	UGX 100,000, USD 100, EUR 100, GBP 100, KES 5,000	Current Accounts - Minimum	0.0%	Email Indemnity	Free
Minimum Balance	Nil	Current Accounts - Maximum	0.0%	Letter of Introduction/Recommendation	Free
Monthly Ledger Fee	UGX 25,000, USD 10, EUR 10, GBP 5, KES 1,000	Savings Accounts - Minimum	0.0%	Certificate of Balance	20,000
BENEFITS FOR GOLD CUSTOMERS		Savings Accounts - Maximum	3.5%	Audit Confirmation	30,000
Free Over The Counter withdrawal		Fixed Deposit Accounts - Minimum	0.0%	Voucher Retrieval	10,000
ATM Limit of UGX 5M per day		Fixed Deposit Accounts - Maximum	Negotiable	SMS Alerts	Free
Free Visa Debit Card (First Issue)		Lending Rate - Minimum	Negotiable	Company Search	50,000
Access to a Visa Credit Card		Lending Rate - Maximum	Negotiable	Verification of Letters of Administration	Min UGX 100,000, depends on Lawyer, Search & Logistics Costs
Access to your Account through NC Online and Mobile Banking		Unauthorised Overdrawn Foreign Currency Account	15.0%		
Loans to be obtained at a prime rate		Unauthorised Overdrawn Local Currency Account	33.5%	DIGITAL BANKING CHARGES	
Access to Unsecured Loans of amounts upto UGX 150M		CASH DEPOSIT		Internet/Mobile Banking Setup	Free
A dedicated Relationship Manager		Cash Deposit Fees (All Accounts)	Free	Balance Inquiry	Free
* Standard Tariff applied for other transactions		Coin Deposits (All Accounts)	Free	Registration Fee	Free
NC CAMPUSER		VISA DEBIT CARD CHARGES		Mini statement	Free
Account Opening Balance	UGX 5,000, KES 1,000	Visa Classic Debit Card Issuance/Replacement	15,000	Forex Queries	Free
Minimum Balance	UGX 5,000, KES 1,000	Visa Gold Debit Card Issuance/Replacement	20,000	Stop Cheque	Free
Monthly Ledger Fee	Nil	Replacement of a Faulty Card	Free	Cheque Book Request	Free
BENEFITS FOR CAMPUSER CUSTOMERS		ATM Withdrawal (NCB)	1,000	SMS Alerts	Free
Free Visa ATM Debit Card (First Issue)		ATM Withdrawal (Interswitch)	1,500	Airtime top up	Free
Tiered interest for balances of UGX 300,000 and above		ATM Withdrawal (Non-NC Bank)	2,500	Utilities	Free
Access to your Account through NC Online and Mobile Banking		ATM Withdrawal (Non-NC Bank International Cards)	10,000	Internal Transfer	Free
Account will be converted 2 years after graduation		ATM Deposit Fee	Free	International SWIFT Charges	USD 25
* Standard Tariff applied for other transactions		Debit Card Fee - Classic	12,000 (Bi-Annual)	RTGS Outward Online	15,000
NC CURRENT ACCOUNT (PAYG)		Debit Card Fee - Gold	Free	RTGS Outward Mobile	5,000
Account Opening Balance	UGX 20,000, USD 50, EUR 50, GBP 50, KES 50	Debit Card Fee on International Transactions	3.0%	EFT Outward Online	2,000
Minimum Balance	Nil	ATM Camera Viewing (Invalid Claims)	50,000	Mobile Bulk Payments Airtel-to-Airtel	2,000
Monthly Ledger Fee	UGX 3,000, USD 1, EUR 1, GBP 5, KES 100	VISA GOLD CREDIT CARD CHARGES		Mobile Bulk Payments Airtel-to-MTN	3,000
BENEFITS FOR CURRENT CUSTOMERS		Minimum Monthly Payment	10% Min: 60,000	Bank to Mobile Wallet Transactions (Pull Transactions)	2,000
Access to your Account through NC Online and Mobile Banking		SMS Alerts	Free	Token Replacement	60,000
* Standard Tariff applied for other transactions		e-Statement	Free	LOAN RELATED CHARGES	
NC BUSINESS CURRENT ACCOUNT		Joining Fee	120,000	Loan/Advance Application Fee	Personal Banking UGX 20,000; SME/Corporate Banking Free
Account Opening Balance	UGX 20,000	Direct Debit Setup Fee	5,000	Loan/Advance Annual Management Fee	Corporate Banking - Min 1% of Outstanding Loan Balance; SME Banking - Min 2% of Outstanding Loan Balance
Minimum Balance	UGX 5,000	Declined Direct Debit/Out of Order Fee	150,000	Loan Monitoring Fee (Annual)	1% of Outstanding Loan Balance: Min UGX 60,000
Monthly Ledger fee	UGX 15,000	Annual Membership Fee	150,000	Loan/Advance Commitment Fee	Free
BENEFITS FOR CURRENT CUSTOMERS		Supplementary Card	90,000	Loan/Advance Arrangement Fee	SME/Corporate - 1-2%; Personal - 3%
Free ATM and Over The Counter Transactions		Interest Rate (Monthly)	3.0%	Loan/Advance Renewal Fee	1% of Value
No ledger fees & Over The Counter		Cash Advance Fee	5%/Min 20,000	Loan/Advance Commitment Fee	Free
Transactions for monthly average balances above UGX 5M		International Cash Withdrawal (ATM/Over The Counter)	Free	Loan/Advance Processing/Admin. Fee	Free
* Standard Tariff applied for other transactions		Late Payments Fee	5%/Min 20,000	Financial Card	30,000
NC CORPORATE ACCOUNT		Over Limit Fee	5%, Min 20,000	Insurance Fee	As Per Banking Facility Letter
Account Opening Balance	UGX 200,000, USD 100, EUR 20, GBP 20, KES 10,000	Card Re-Issuance Fee	30,000	Legal Fee	As Per Banking Facility Letter
Minimum Balance	Nil	Reprint of PIN Fee	20,000	Valuation Fee	As Per Banking Facility Letter
Monthly Ledger Fee	UGX 25,000 USD 10 EUR 10 GBP 20 KES 1,000	Issuer's Optional Fee	2.0%	Early Repayment Fee	Variable
Over The Counter withdrawal per transaction	UGX 2,000	Hard Copy Statements	5,000	TRADE FINANCE	
BENEFITS FOR CORPORATE CUSTOMERS		STATEMENT CHARGES		IMPORT/OUTWARD LETTERS OF CREDIT	
Access to your Account through NC Online and Mobile Banking		Monthly Statement	Free	Import LC Issuance/Establishment Fee	0.5% per establishment, Min UGX 100,000
* Standard Tariff applied for other transactions		Email Statement	Free	Import LC Commission	0.5% per quarter, Min UGX 100,000
NC PERFORMANCE SELECT ACCOUNT		Interim Statement (Per Page)	5,000	LC Amendment - Terms and Conditions	UGX 100,000
Account Opening Balance	UGX 20,000,000, USD 1,000, EUR 1,000, GBP 1,000, KES 500,000	Duplicate Statement	5,000	LC Amendment - Amount & Tenor	0.5% per quarter, Min UGX 100,000
Minimum Balance	UGX 100,000,000, USD 10,000, EUR 10,000, GBP 10,000, KES 500,000	CHEQUE CHARGES		LC SWIFT Charges	USD 30
Below Minimum Penalty	UGX 10,000, USD 10, EUR 10, GBP 5, KES 500	Cheque Book (Per Leaf)	1,000	Discrepant Documents	USD 100
Over The Counter withdrawal per transaction	UGX 2,000	Counter Cheque Leaf	25,000	LC Payment/Reimbursement Fee	0.2% Min, UGX 100,000
BENEFITS FOR PERFORMANCE SELECT CUSTOMERS		Returned Cheque (Insufficient Funds)	150,000	EXPORT/INWARD LETTERS OF CREDIT	
Tiered interest for balances of UGX 20,000,000 and above		Returned Cheque (Effects not cleared)	150,000	Export LC/LC Amendment Advising Charges - NC Bank Clients	UGX 100,000
Access to your Account through NC Online and Mobile Banking		Returned Cheque (Technical)	25,000	Export LC/LC Amendment Advising Charges - Non-NC Bank Clients	USD 100 Plus SWIFT Charges
* Standard Tariff applied for other transactions		Returned Cheque by other Banks	Free	Export LC Confirmation Fee	0.4% per quarter, Min UGX 100,000
NGO ACCOUNT		Stop Cheque Payment (Per Leaf)	30,000	Export LC Transfer	0.5% Min UGX 100,000
Account Opening Balance	Nil	Cheque Collection	Free	Export LC Document Handling	0.3% Min UGX 100,000
Minimum Balance	Nil	PAYMENTS		Courier Fees (Outside Uganda)	USD 60
Below Minimum Penalty	Nil	Standing Order Setup/Amendment	5,000	TRADE LOANS	
BENEFITS FOR NGO CUSTOMERS		Standing Order (within NC Bank)	Free	Import Loans/LC Refinance	As Per Banking Facility Letter
Free Cheque Books		Unpaid Standing Orders	50,000	Invoice Discounting	As Per Banking Facility Letter
No Ledger Fees		Inward RTGS In-Branch/Online/Mobile	Free	Short Term Loans	As Per Banking Facility Letter
Free Over The Counter withdrawals		Outward RTGS In-Branch (Per entry)	25,000	Trade Loans Handling Fees	As Per Banking Facility Letter
Access to your Account through NC Online and Mobile Banking		Outward RTGS Online (Per entry)	15,000	BILLS FOR COLLECTION	
Free Transfers		Outward RTGS Mobile (Per entry)	5,000	Import Bills for Collection Handling Fees	0.3% Min, UGX 100,000
A dedicated Relationship Manager		Inward Telegraphic Transfers In-Branch/Online (Per Entry)	Free	SWIFT Charges	USD 30
SAVINGS ACCOUNTS		Outward Telegraphic Transfers In-Branch (Per Entry)	USD 30	Past Due Import Bills for Collection	UGX 50,000 per month
NC SAVER		Outward Telegraphic Transfers Online (Per Entry)	USD 25	Bill Avaluation	0.5% Min, UGX 100,000
Account Opening Balance	UGX 10,000, USD 50, EUR 50, GBP 50, KES 5,000	Inward EFT In-Branch/Online/Mobile (Per Entry)	Free	Export Bills for Collection - Handling Charges	0.2% Min, UGX 100,000
Minimum Balance	UGX 50,000, USD 10, EUR 10, GBP 5, KES 1,000	Outward EFT In-Branch (Per Entry)	5,000	Export Bills for Collection - Amendment	UGX 100,000
Below Minimum Penalty	UGX 15,000, USD 10, EUR 10, GBP 5, KES 500	Outward EFT Online (Per Entry)	2,000	Tracers	USD 35
BENEFITS FOR SAVER CUSTOMERS		Salary Processing Online	Free	Export Bills Courier Fees (Outside Uganda)	USD 60
No monthly Ledger Fees		Salary Processing In-Branch within NC Bank (Per Entry)	Free	BONDS AND GUARANTEES	
1 free monthly Over The Counter withdrawal, Other withdrawals charged as per Tariff		Salary Processing In-Branch Other Banks (Per Entry)	2,000	Guarantee Issuance/Establishment Fee	1.5%, Min UGX 100,00, 0.5% per quarter, Min UGX 100,000
Tiered interest paid monthly		School Fees Processing	2,500	Guarantee Amendment - Terms and Conditions	UGX 100,000
Access to your Account through NC Online and Mobile Banking		Internal Transfers	Free	Guarantee Amendment - Amount & Tenor	0.5% per quarter, Min UGX 100,000
* Standard Tariff applied for other transactions		Utility Bill Payment In-Branch	Free	Guarantee Amendment (Other Banks)	USD 100
NC TOTS & TEENS		Utility Bill Payment Mobile	Free	SWIFT Charges	USD 30
Account Opening Balance	UGX 10,000, USD 50, EUR 50, GBP 50, KES 5,000	URA Payment In-Branch	3,000	Inward/Foreign Guarantee against Counter Indemnity	0.5% per quarter, Min USD 100
Minimum Balance	UGX 10,000, USD 50, EUR 50, GBP 50, KES 5,000	URA Payment Online	2,000	Inward Guarantee Advising	0.025%, Min USD 200
Below Minimum Penalty	UGX 10,000, USD 10, EUR 10, GBP 5, KES 500	Direct Debit Set-up In-Branch	5,000	Inward Guarantee Advising - Other Banks	UGX 200,000 + SWIFT Charges
BENEFITS FOR TOTS & TEEN CUSTOMERS		Direct Debit Set-up Online	Free	Guarantee Cancellation/Closure	UGX 6,000
No monthly Ledger Fees		Direct Debit - Successful Collection (Per Entry)	2,500		
1 free monthly Over The Counter withdrawal, others charged an extra UGX 10,000		Direct Debit - Dishonored (Per Entry)	10,000	Note	
Tiered interest for balances of UGX 50,000 and above		Post-Dated Cheque	Free	1. All charges are exclusive of 15% Government Excise Duty.	
1 free Draft per school term		Cheque Deposit	Free	2. The Bank reserves the right to change the tariff at anytime and will inform you of any changes.	
Access to your Account through NC Online and Mobile Banking		Mobile Bulk Payments Airtel-to-Airtel	2,000	3. Tariff changes are effect 1 st March, 2019.	
* Standard Tariff applied for other transactions		Mobile Bulk Payments Airtel-to-MTN	3,000		
NC INVESTMENT CLUB		DRAFT CHARGES & BILLS NEGOTIABLE			
Account Opening Balance	UGX 100,000, USD 50, EUR 50, GBP 50, KES 1,000	Bankers' Cheques/Repurchase - NC Bank Client	20,000		
Minimum Balance	UGX 100,000, USD 50, EUR 50, GBP 50, KES 1,000	Bankers' Cheques/Repurchase - Non-NC Bank Client	25,000		
Below Minimum Penalty	UGX 15,000, USD 10, EUR 10, GBP 5, KES 500	Draft Cancellation	20,000		
BENEFITS FOR INVESTMENT CUSTOMERS		OTHER SERVICES			
No monthly Ledger Fees		Over The Counter Withdrawal	2,000		
Access to your Account through NC Online and Mobile Banking		Account Closure	Free		
Loan Amounts of up to three times accumulated savings after 12 months of consistent savings		Dormant Account Re-Activation	Free		
Financial Advisory Services					
* Standard Tariff applied for other transactions					