

# NC BANK UGANDA TARIFF GUIDE

CURRENT ACCOUNTS NC GOLD	CURRENCY (UGANDA SHILLINGS - UGX)	GENERAL SERVICES	CURRENCY (UGANDA SHILLINGS - UGX)	GENERAL SERVICES	CURRENCY (UGANDA SHILLINGS - UGX)
Account Opening Balance	UGX 100,000, USD 100, EUR 100, GBP 100, KES 5,000	<b>INTEREST PAYABLE</b>		<b>CASH WITHDRAWAL IN-BRANCH</b>	
Minimum Balance	Nil	Current Accounts - Minimum	0.0%	Over The Counter Withdrawal	UGX 2,000
Monthly Ledger Fee	UGX 25,000, USD 10, EUR 10, GBP 5, KES 1,000	Current Accounts - Maximum	0.0%	<b>DIGITAL BANKING CHARGES</b>	
<b>BENEFITS FOR GOLD CUSTOMERS</b>		Savings Accounts - Minimum	0.0%	Internet/Mobile Banking Setup	Free
Free Over The Counter withdrawal		Savings Accounts - Maximum	3.5%	Bank to mobile Wallet Transactions (Pull Transactions) fee	UGX 2,000
ATM Limit of UGX 5M per day		Fixed Deposit Accounts - Minimum	0.0%	Balance Inquiry	UGX 500
Free Visa Debit Card (First Issue)		Fixed Deposit Accounts - Maximum	Negotiable	Registration Fee	Free
Access to a Visa Credit Card		Lending Rate - Minimum	Negotiable	Mini statement	UGX 500
Access to your Account through NC Online and Mobile Banking		Lending Rate - Maximum	Negotiable	Forex Queries	Free
Loans to be obtained at a prime rate		Unauthorised Overdrawn Foreign Currency Account	Base Lending Rate (BLR) + 15%	Stop Cheque	UGX 10,000
Access to Unsecured Loans of amounts upto UGX 150M		Unauthorised Overdrawn Local Currency Account	Base Lending Rate (BLR) + 15%	Cheque Book Request	UGX 500
A dedicated Relationship Manager		<b>CASH DEPOSIT</b>		SMS Alerts	Free
* Standard Tariff applied for other transactions		Cash Deposit Fees (All Accounts)	Free	Airtime top up	Free
<b>NC CAMPUSER</b>		Coin Deposits (All Accounts)	Free	Utility Bill Payment Mobile	UGX 1,500
Account Opening Balance	UGX 5,000, KES 1,000	Foreign Currency Cash Deposit USD 10,000 + or equivalent	0.5% of value	Internal Transfer	Free
Minimum Balance	UGX 5,000, KES 1,000	Cross Border Charges	0.5% of value, Max USD150	Token Replacement	USD 30
Monthly Ledger Fee	Nil	<b>VISA DEBIT CARD CHARGES</b>		<b>MOBILE MONEY SUPER AGENCY SERVICES</b>	
<b>BENEFITS FOR CAMPUSER CUSTOMERS</b>		Visa Classic Debit Card Issuance/Replacement	UGX 15,000	Cash Withdrawal (Per entry)	UGX 3,000
Free Visa ATM Debit Card (First Issue)		Visa Gold Debit Card Issuance/Replacement	UGX 20,000	Cash Withdrawal NC Customer (Per entry)	Free
Tiered interest for balances of UGX 300,000 and above		Replacement of a Faulty Card	Free	Cash Deposit	UGX 2,000
Access to your Account through NC Online and Mobile Banking		ATM Withdrawal (NCB)	UGX 1,000	<b>LOAN RELATED CHARGES</b>	
Account will be converted 2 years after graduation		ATM Withdrawal (Interswitch)	UGX 1,800	Loan/Advance Application Fee	Personal Banking UGX 50,000; SME/Corporate Banking Free
* Standard Tariff applied for other transactions		ATM Withdrawal (Non-NC Bank)	UGX 2,500	Loan/Advance Annual Management Fee	1% - 3% of the Loan value
<b>NC CURRENT ACCOUNT (PAYG)</b>		ATM Withdrawal (Non-NC Bank International Cards)	UGX 10,000	Loan Monitoring Fee (Annual)	1% of Outstanding Loan Balance: Min UGX 60,000
Account Opening Balance	UGX 20,000, USD 50, EUR 50, GBP 50, KES 50	ATM Deposit Fee	Free	Loan/Advance Commitment Fee	Free
Minimum Balance	Nil	Debit Card Fee - Classic (Annual)	UGX 24,000	Loan/Advance Arrangement Fee	1% - 3% of the Loan value
Monthly Ledger Fee	UGX 3,000, USD 1, EUR 1, GBP 5, KES 100	Debit Card Fee - Gold	Free	Loan Default Penalty Fee	BLR + 15%
<b>BENEFITS FOR CURRENT CUSTOMERS</b>		Debit Card Fee on International Transactions	4.0%	Loan Statement Per Page	UGX 5,000
Access to your Account through NC Online and Mobile Banking		ATM Camera Viewing (Invalid Claims)	UGX 50,000	Credit Reference Bureau Inquiry Fees	UGX 20,000; UGX 5,000 Per Page
* Standard Tariff applied for other transactions		Uncollected ATM card destroyed	UGX 10,000	Loan/Advance Renewal Fee	1% - 3% of the Loan value
<b>NC BUSINESS CURRENT ACCOUNT</b>		<b>VISA GOLD CREDIT CARD CHARGES</b>		Loan/Advance Commitment Fee	Free
Account Opening Balance	UGX 20,000	Minimum Monthly Payment	10% Min: UGX 60,000	Loan/Advance Processing/Admin. Fee	Free
Minimum Balance	UGX 5,000	SMS Alerts	Free	Financial Card - Enrolment & Re-issue	UGX 30,000
Monthly Ledger fee	UGX 15,000 if monthly average balance is below UGX 5M	e-Statement	Free	Insurance Fee	As Per Service Provider
<b>BENEFITS FOR CURRENT CUSTOMERS</b>		Joining Fee	UGX 120,000	Legal Fee	As Per Service Provider
Free ATM and Over The Counter Transactions		Direct Debit Setup Fee	UGX 5,000	Valuation Fee	As Per Service Provider
No ledger fees & Over The Counter Transactions for monthly average balances above UGX 5M		Declined Direct Debit/Out of Order Fee	UGX 150,000	Early Repayment Fee	10% of outstanding amount
* Standard Tariff applied for other transactions		Annual Membership Fee	UGX 300,000	Other Loan Related Charges	As Per Service Provider
<b>NC CORPORATE ACCOUNT</b>		Supplementary Card	UGX 90,000	<b>TRADE FINANCE</b>	
Account Opening Balance	UGX 200,000, USD 100, EUR 100, GBP 100 KES 10,000	Interest Rate (Monthly)	3.5%	<b>IMPORT/OUTWARD LETTERS OF CREDIT</b>	
Minimum Balance	Nil	Cash Advance Fee	5%, Min UGX 20,000	Import LC Issuance/Establishment Fee	1.0% per establishment, Min UGX 200,000
Monthly Ledger Fee	UGX 25,000, USD 10, EUR 10, GBP 5, KES 1000	International Cash Withdrawal (ATM/Over The Counter)	Free	Import LC Commission (Cash Covered)	0.5% per quarter, Min UGX 200,000
Over The Counter withdrawal per transaction	UGX 2,000	Late Payments Fee	10% of Min UGX 60,000	Import LC Commission (Non Cash Covered)	1.5% per quarter, Min UGX 200,000
<b>BENEFITS FOR CORPORATE CUSTOMERS</b>		Over Limit Fee	5%, Min UGX 20,000	LC Amendment - Terms and Conditions	UGX 100,000
Access to your Account through NC Online and Mobile Banking		Card Re-Issuance Fee	UGX 30,000	LC Amendment - Amount & Tenor	0.5% per quarter, Min UGX 100,000
* Standard Tariff applied for other transactions		Reprint of PIN Fee	UGX 20,000	LC SWIFT Charges	USD 55
<b>NC PERFORMANCE SELECT ACCOUNT</b>		Issuer's Optional Fee	2.0%	Discrepant Documents	USD 100
Account Opening Balance	UGX 20,000,000, USD 1,000, EUR 1,000, GBP 1,000, KES 500,000	Hard Copy Statements	UGX 5,000	LC Payment/Reimbursement Fee	0.25% Min Ugx 100,000
Minimum Balance	UGX 100,000,000, USD 10,000, EUR 10,000, GBP 10,000, KES 500,000	<b>STATEMENT CHARGES</b>		<b>EXPORT/INWARD LETTERS OF CREDIT</b>	
Below Minimum Penalty	UGX 10,000, USD 10, EUR 10, GBP 5, KES 500	Monthly Statement	Free	Export LC/LC Amendment Advising Charges - NC Bank Clients	UGX 100,000
Over The Counter withdrawal per transaction	UGX 2,000	Email Statement	Free	Export LC/LC Amendment Advising Charges - Non-NC Bank Clients	USD 100 Plus SWIFT Charges
<b>BENEFITS FOR PERFORMANCE SELECT CUSTOMERS</b>		Interim Statement (Per Page)	UGX 5,000	Export LC Confirmation Fee (With Cash Margin)	0.5% per quarter, Min Ugx 100,000
Tiered interest for balances of UGX 100,000,000 and above		Duplicate Statement	UGX 5,000	Export LC Confirmation Fee (Without Cash Margin)	1.0% per quarter, Min Ugx 100,000
Access to your Account through NC Online and Mobile Banking		<b>CHEQUE CHARGES</b>		Export LC Transfer	0.5% Min UGX 100,000
* Standard Tariff applied for other transactions		Cheque Book (Per Leaf)	UGX 1,000	Export LC Document Handling	0.3% Min UGX 100,000
<b>NGO ACCOUNT NGO / EMBASSY / FBO ACCOUNT</b>		Counter Cheque Leaf	UGX 25,000	Courier Fees (Outside Uganda)	USD 65
Account Opening Balance	UGX 100,000, USD 100, EUR 100, GBP 100, KES 5,000	Returned Cheque (Insufficient Funds)	UGX 150,000	<b>TRADE LOANS</b>	
Minimum Balance	UGX 100,000, USD 100, EUR 100, GBP 100, KES 5,000	Returned Cheque (Effects not cleared)	UGX 150,000	Import Loans/LC Refinance	As Per Banking Facility Letter
Below Minimum Penalty	Nil	Returned Cheque (Technical)	UGX 25,000	Invoice Discounting	As Per Banking Facility Letter
<b>BENEFITS FOR NGO CUSTOMERS</b>		Returned Cheque by other Banks	Free	Short Term Loans	As Per Banking Facility Letter
Free Cheque Books		Stop Cheque Payment (Per Leaf)	UGX 30,000	Trade Loans Handling Fees	As Per Banking Facility Letter
No Ledger Fees		Cheque Collection	Free	<b>BILLS FOR COLLECTION</b>	
Free Over The Counter withdrawals		Encashment of Third Party Cheques (notified to us by drawer)	UGX 30,000	Import Bills for Collection Handling Fees	0.3% Min, UGX 100,000
Access to your Account through NC Online and Mobile Banking		<b>PAYMENTS</b>		SWIFT Charges	USD 30
Free Transfers		Standing Order Set-up/ Amendment (within NC Bank)	UGX 5,000	Acceptance Commission if Usance	UGX 60,000
A dedicated Relationship Manager		Standing Order Set-up/ Amendment To Other Banks	UGX 10,000	Extension Request	0.3% min UGX UGX 100,000
<b>SAVINGS ACCOUNTS NC SAVER</b>		Unpaid Standing Orders	UGX 50,000	If Discharged Unpaid (Closing Fee)	UGX 60,000
Account Opening Balance	UGX 50,000, USD 50, EUR 50, GBP 50, KES 5,000	Inward RTGS In-Branch/Online/Mobile	UGX 3,000	Delivery & Release of Goods	UGX 60,000 + revenue stamp
Minimum Balance	UGX 50,000, USD 10, EUR 10, GBP 5, KES 1,000	Outward RTGS In-Branch (Per entry)	UGX 25,000	Holding Charges	UGX 80,000 per month
Below Minimum Penalty	UGX 15,000, USD 10, EUR 10, GBP 5, KES 500	Outward RTGS Online (Per entry)	UGX 15,000	Noting or Protesting Fee	UGX 100,000 + notary charge
<b>BENEFITS FOR SAVER CUSTOMERS</b>		Outward RTGS Mobile (Per entry)	UGX 10,000	Bonded Goods per Consignment	UGX 80,000 + actual warehouse charges
No monthly Ledger Fees		Inward Telegraphic Transfers In-Branch/Online (Per Entry)	USD 10	Past Due Import Bills for Collection	UGX 50,000 per month
1 free monthly Over The Counter withdrawal, Other withdrawals charged as per Tariff		Outward Telegraphic Transfers In-Branch (Per Entry)	USD 30	Bill Avalisation	0.5% Min, UGX 100,000
Tiered interest paid monthly		Outward Telegraphic Transfers Online (Per Entry)	USD 25	Export Bills for Collection - Handling Charges	0.2% Min, UGX 100,000
Access to your Account through NC Online and Mobile Banking		Inward EFT In-Branch/Online/Mobile (Per Entry)	UGX 3,000	Export Bills for Collection - Amendment	UGX 100,000
* Standard Tariff applied for other transactions		Outward EFT In-Branch (Per Entry)	UGX 5,000	Tracers	USD 35
<b>NC TOTS &amp; TEENS</b>		Outward EFT Online (Per Entry)	UGX 3,000	Export Bills Courier Fees (Outside Uganda)	USD 65
Account Opening Balance	UGX 10,000, USD 50, EUR 50, GBP 50, KES 5,000	Salary Processing within NC Bank (per entry)	Free	<b>BONDS AND GUARANTEES</b>	
Minimum Balance	UGX 10,000, USD 50, EUR 50, GBP 50, KES 5,000	Salary Processing Online via EFT (per entry)	UGX 3,000	Guarantee Issuance/Establishment Fee	1.5% Min Ugx 100,000 at issuance thereafter, 0.5% per quarter Min ugx 200,000
Below Minimum Penalty	UGX 50,000, USD 50, EUR 50, GBP 50, KES 500	Salary Processing In-Branch via EFT (per entry)	UGX 5,000	Guarantee Amendment - Terms and Conditions	UGX 100,000
<b>BENEFITS FOR TOTS &amp; TEEN CUSTOMERS</b>		Salary Processing Online via RTGS (per entry)	UGX 15,000	Guarantee Amendment - Amount & Tenor	0.5% per quarter, Min UGX 100,000
No monthly Ledger Fees		Salary Processing In-Branch via RTGS (per entry)	UGX 25,000	Guarantee Amendment (Other Banks)	USD 100
1 free monthly Over The Counter withdrawal, others charged an extra UGX 10,000		School Fees Processing	UGX 2,500	SWIFT Charges	USD 30
Tiered interest for balances of UGX 50,000 and above		East African Payment System	UGX 30,000	Inward/Foreign Guarantee against Counter Indemnity	0.5% per quarter, Min USD 100
1 free Draft per school term		Internal Transfers	Free	Inward Guarantee Advising	0.025%, Min USD 200
Access to your Account through NC Online and Mobile Banking		Utility Bill Payment In-Branch	Free	Inward Guarantee Advising - Other Banks	UGX 200,000 + SWIFT Charges
* Standard Tariff applied for other transactions		Bulk Utility & Statutory Bill Payments (per entry)	UGX 1,000	Guarantee Cancellation/Closure	UGX 6,000
<b>NC INVESTMENT CLUB</b>		URA Payment In-Branch	UGX 3,000	Security / Immigration Bonds	UGX 100,000 per annum
Account Opening Balance	UGX 100,000, USD 50, EUR 50, GBP 50, KES 1,000	URA Payment Online	UGX 2,000	<b>Note</b>	
Minimum Balance	UGX 100,000, USD 50, EUR 50, GBP 50, KES 1,000	Direct Debit Set-up In-Branch	UGX 5,000	1. All charges are exclusive of 15% Government Excise Duty.	
Below Minimum Penalty	UGX 15,000, USD 10, EUR 10, GBP 5, KES 500	Direct Debit Set-up Online	Free	2. The Bank reserves the right to change the tariff at anytime and will inform you of any changes.	
<b>BENEFITS FOR INVESTMENT CUSTOMERS</b>		Direct Debit - Successful Collection (Per Entry)	UGX 5,000	3. Tariff changes are effect 1 <sup>st</sup> January, 2020	
No monthly Ledger Fees		Direct Debit - Dishonored (Per Entry)	UGX 50,000		
Access to your Account through NC Online and Mobile Banking		Post-Dated Cheque	UGX 25,000		
Loan Amounts of up to three times accumulated savings after 12 months of consistent savings		Cheque Deposit	Free		
Financial Advisory Services		Mobile Bulk Payments Airtel-to-Airtel	UGX 2,000		
* Standard Tariff applied for other transactions		Mobile Bulk Payments Airtel-to-MTN	UGX 3,000		
		<b>DRAFT CHARGES &amp; BILLS NEGOTIABLE</b>			
		Bankers' Cheques/Repurchase - NC Bank Client	UGX 20,000		
		Bankers' Cheques/Repurchase - Non-NC Bank Client	UGX 25,000		
		Draft Cancellation	UGX 20,000		
		<b>OTHER SERVICES</b>			
		Account Closure	Free		
		Dormant Account Re-Activation	Free		
		Email Indemnity	Free		
		Letter of Introduction / Recommendation	UGX 50,000		
		Certificate of Balance	UGX 50,000		
		Audit Confirmaion	UGX 50,000		
		Voucher Retrieval	UGX 10,000		
		SMS Alerts	Free		
		Company Search	As Per Service Provider		
		Verification of Letters of Administration	As Per Service Provider		
		Cash In Transit (CIT) Fees	As Per Service Provider		
		Tracers & Chasers	USD 15 or equivalent in other currencies		