

CORPORATE BANKING TARIFF GUIDE 2025

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
NCBA BUSINESS & CORPORATE ACCOUNT					
Account Opening Balance	500,000	500	500	500	50,000
Minimum Balance	100,000	30.00	30.00	30.00	3,000
Monthly Ledger Fees	33,000	15.00	10.00	10.00	1,000
Below Minimum Balance Penalty	10,000	10.00	10.00	5.00	500
Features/ Benefits for NCBA Business & Corporate Account Holders					
Access to account through online banking					
Standard Tariff applied for other transactions					
NCBA CORPORATE ACCOUNT					
Account Opening Balance	200,000	100	100	100	10,000
Minimum Balance	100,000	30.00	30.00	30.00	3,000
Monthly Ledger Fees	25,000	15.00	10.00	10.00	500
Below Minimum Balance Penalty	10,000	10.00	10.00	5.00	500
Features/ Benefits for NCBA Corporate Account Holders					
Access to account through online banking					
Standard Tariff applied for other transactions					
NOT FOR PROFIT ACCOUNT					
Account Opening Balance	500,000	500	500	500	5,000
Minimum Balance	500,000	500	500	500	5,000
Below Minimum Balance Penalty	10,000	10.00	10.00	5.00	500
Features/ Benefits for Non For Profit Account Holders					
No Monthly Ledger Fees if the account is above minimum balance					
Access to account through Online banking					
Dedicated Relationship Manager					
Standard Tariff applied for other transactions					
INTEREST BEARING ACCOUNT					
Account Opening Balance	20,000,000	10,000	10,000	10,000	500,000
Minimum Balance			NIL		
Minimum Balance To Earn Interest	100,000,000	25,000	25,000	25,000	2,500,000
Monthly Ledger Fees	25,000	10.00	10.00	10.00	1,000
Features/ Benefits for Interest Bearing Account Holders					
No monthly ledger fees for balances above UGX 100,000,000, USD 25,000, GBP 25,000, EUR 25,000 KES 2,500,000					
Tiered credit interest for UGX balances of 100M and above					
Access to account through Online banking					
Standard Tariff applied for other transactions					
Cash Deposits - Per Transaction					
Cash Deposits (via NCBA branches)	Free	0.5% for amounts USD 10,000 and above or equivalent			
Cash Deposits (via Centenary Bank & Post Bank branches)	Free	Free			N/A
Cash Deposits (via Agent Banking outlets)					
5,000 - 500,000	500				
500,001 - 1,000,000	1,000				N/A
1,000,001 - 2,500,000	2,000				
2,500,001 - 5,000,000	3,000				
Above 5,000,000	5,000				
Cash Deposits (for Cross Border transactions)	35,000	10.00	10.00	10.00	1,000
		FCY cross border transactions will be subject to 0.5% cash handling fee of amount deposited			
Coin Deposits	Free				N/A
Cash Withdrawals - Per Transaction					
Over-The-Counter (OTC) - NCBA Account	UGX 5M and Below - UGX 5,000, Above 5M 0.25% Max UGX 25,000, FCY Amounts of USD 1,000 & Above (or equivalent)-0.25% of value. Below 1,000 equivalent of UGX 5,000				
Over - The-Counter (OTC) - Cross Border transactions	20,000	5.00	5.00	5.00	600
CHEQUES					
Cheque Deposits (Local Clearing)			Free		
Cheque Deposits (International Clearing)	N/A	50.00	50.00	50.00	5,000
50 Leaf Cheque Book	55,000	15.00	15.00	15.00	1,500
100 Leaf Cheque Book	110,000	30.00	30.00	30.00	3,000
Counter Cheque Leaf	25,000	5.00	5.00	5.00	700
Post Dated Cheque	25,000	5.00	5.00	5.00	700
Returned Cheque (insufficient funds)	200,000	50.00	50.00	50.00	5,000
Returned cheque (effects not cleared)	200,000	50.00	50.00	50.00	5,000
Returned cheque (technical)	25,000	5.00	5.00	5.00	700
Returned cheque by other banks	20,000				
Stop Payment Cheque (per leaf)	30,000	10.00	10.00	10.00	1,000
Encashment of Third Party Cheques (notified to us by drawer)	50,000	15.00	15.00	15.00	1,500
Drafts Issuance - NCBA Bank Customer	20,000	5.00	5.00	5.00	600
Drafts Issuance - Non- NCBA Bank Customer	25,000	5.00	5.00	5.00	700
Drafts Replacement/ Re-issuance	60,000	15.00	15.00	15.00	1,500
Drafts Cancellation	20,000	5.00	5.00	5.00	600
Direct Debits					
Set-Up Fee Debtors (In-Branch)	5,000	1.50	1.50	1.50	150
Successful Collection (per entry)	5,000	1.50	1.50	1.50	150
Unsuccessful Charge to Debtors (per entry)	50,000	15.00	15.00	15.00	1,500
Standing Orders					
Standing Order Set-Up/ Amendment (within NCBA)	5,000	1.50	1.50	1.50	150
Standing Order Set-Up/ Amendment (to other banks)	10,000	3.00	3.00	3.00	300
Standing Order (within NCBA)			Free		
Standing Order (to other banks)	Dependent on mode of transfer; Refer to outward payments tariff				
Standing Order (unpaid)	100,000	25.00	25.00	25.00	300
Statements					
Monthly Statement			Free		
Interim/ Additional/ Duplicate Statement (per page)	5,000	1.50	1.50	1.50	150
MT 940 Statements (per account per month)	100,000	25.00	25.00	25.00	3,000
Domestic Payments - In Branch					
Inward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Inward Real Time Gross Settlement (RTGS)	3,000	1.00	1.00	1.00	100

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Domestic Payments - In Branch					
Outward Electronic Funds Transfer (EFT)	5,000	1.50	1.50	1.50	150
Outward Real Time Gross Settlement (RTGS)	25,000	5.00	5.00	5.00	700
Internal Account Transfers			Free		
Recall of funds (On customer request)	25,000	5.00	5.00	5.00	700
Salary Processing (within NCBA per entry)			Free		
Salary Processing (via EFT per entry)	5,000	1.50	1.50	1.50	150
Salary Processing (via RTGS per entry)	25,000	5.00	5.00	5.00	700
Bank to Mobile Wallet Transactions (Pull Transactions)					
5,000 - 60,000	2,000				
60,001 - 250,000	3,000				N/A
250,001 - 1,000,000	4,000				
Above 1M	5,000				
Utilities: Pay TV	2,000				
School Fees Processing	2,500	1.00	1.00	1.00	100
URA Payment Fee	3,000	1.00	1.00	1.00	100
Cross Border Payments - In Branch					
Inward Telegraphic Transfer (ITT's)	30,000	10.00	10.00	10.00	1,000
East African Payments (Regional) RTGS	30,000	10.00	10.00	10.00	1,000
Outward Telegraphic Transfer (OTT's)	120,000	30.00	30.00	30.00	3,500
Amendment of Instructions	30,000	10.00	10.00	10.00	1,000
Tracers & Chasers	60,000	15.00	15.00	15.00	2,000
Returned Funds (to other banks)	30,000	10.00	10.00	10.00	1,000
Recalling Funds (from other banks)	30,000	10.00	10.00	10.00	1,000
Inter Account Transfer (NCBA Group)			Free		
Online Payments					
Outward Electronic Funds Transfer (EFT)	3,000	1.00	1.00	1.00	100
Outward Real Time Gross Settlement (RTGS)	15,000	5.00	5.00	5.00	500
Outward Telegraphic Transfer (OTT's)	100,000	25.00	25.00	25.00	3,000
Internal Account Transfers			Free		
Salary Processing (via EFT per entry)	3,000	1.00	1.00	1.00	100
Salary Processing (via RTGS per entry)	15,000	5.00	5.00	5.00	500
URA Payment Fee	2,000	1.00	1.00	1.00	100
Petty Cash /Over The Counter (Known Agent)	5,000	1.50	1.50	1.50	150
Petty Cash /Over The Counter (Unknown Agent)	30,000	10.00	10.00	10.00	1,000
		*Petty Cash Max. Limit is UGX 10M, FCY Equivalent			
Utilities: Pay TV	1,500				
Mobile Transactions - Single pay out					
5,000 - 60,000	2,000				N/A
60,001 - 250,000	3,000				N/A
250,001 - 1,000,000	4,000				N/A
Above 1,000,000	5,000				N/A
Mobile Transactions - Bulk payment	1,500				N/A
Search Fees					
Company Search	UGX 60,000				
Account Sweeping					
Sweep Set up/ Amendment Charge	20,000	5.00	5.00	5.00	600
Sweeping Charge (within NCBA)			Free		
Sweeping Charge (other bank)	0.5% of the amount; Min UGX 15000 or equivalent				
Certificates					
Audit Confirmation (per request)	50,000	15.00	15.00	15.00	1,500
Certificate Of Balance (per request)	50,000	15.00	15.00	15.00	1,500
Banker's Opinion (per request)	50,000	15.00	15.00	15.00	1,500
Letters of Reference/ Introduction/ Recommendation(per request)	50,000	15.00	15.00	15.00	1,500
Garnishee, Per Appearance In Court By Bank Staff	100,000	30.00	30.00	30.00	3,000
General Services					
Account Opening			Free		
Account Closure	20,000	5.00	5.00	5.00	600
E-mail Indemnity			Free		
Voucher Retrieval (per item)	20,000	5.00	5.00	5.00	600
Verification of Letters of Administration			As Per Service Provider		
CCTV Viewing (per session)	50,000	15.00	15.00	15.00	1,500
CIT Services			As Per Service Provider		
Interest Payable					
Fixed Deposits Accounts					Negotiable
Call Deposit Accounts					Negotiable
Lending Rates					Negotiable
Unauthorized Overdrawn Account					BLR + 15%
MTN Mobile Money Super Agency Charges					
Cash Withdrawal (Per entry)	3,000				N/A
Cash Withdrawal NCBA Customer (Per entry)	Free				N/A
Cash Deposit	2,000				N/A
Loan Related Charges					
Loan/Advance Application Fee		Free			N/A
Loan/Advance Annual Management Fee (annual)	1% -3% of the Loan value				N/A
Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance; Min UGX 60,000				N/A
Loan/Advance /Commitment Fee		Free			N/A
Loan/Advance Arrangement Fee	1% - 3% of the Loan value				N/A
Loan/Advance Renewal Fee	1% -3% of the outstanding facilities				N/A
Loan/Advance Processing/Admin Fee		Free			N/A
Loan Restructuring Fee	1-3% of outstanding facilities				N/A
Loan Statement per page	5,000	1.50			N/A
Financial Card - Enrolment & Re-issue	30,000	10.00			N/A
Insurance Fee		As Per Service Provider			N/A
Legal Fee		As Per Service Provider			N/A
Loan Default Penalty Interest		BLR + 15%			N/A
Valuation Fee		As Per Service Provider			N/A
CRB Inquiry Fees	20,000	5.00			N/A
CRB Statement per page	5,000	1.50			N/A
Early Repayment Fee		N/A			N/A
Other Loan Related Charges					N/A

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
TRADE FINANCE					
Import/Outward/ Local Letters of Credit					
LC Issuance/Establishment Fee (Cash Covered)	0.75% per establishment, Min UGX 200,000				
LC Issuance/Establishment Fee (Non Cash Covered)	1.0% per establishment, Min UGX 200,000				
LC Commission (Cash covered) charged upfront	0.5% per quarter, Min UGX 200,000				
LC Commission (Non-Cash covered) charged upfront	1% per quarter, Min UGX 200,000				
LC Amendment - Terms and Conditions	150,000	45.00	45.00	30.00	
LC Amendment - Amount & Tenor (Cash Covered)	0.5% per quarter, Min UGX 100,000				
LC Amendment - Amount & Tenor (Non Cash Covered)	1% per quarter, Min UGX 100,000				
LC Swift charges					USD 30
Discrepant fee per set of documents presented					USD 100 Flat
Cancellation Fee					N/A
Transferable LC Charge (of transfer amount)					0.5% Min UGX 100,000
LC Payment/Reimbursement Fee					0.25% Min UGX 100,000
Export/Inward/ Local Letters of Credit					
Export LC/LC Amendment Advising Charges - NCBA Bank Clients	150,000	45.00	45.00	35.00	
Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	200,000	60.00	50.00	45.00	
Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000				
Discrepancy fee per set of documents presented					N/A
LC Transfer (based on Amount transferred)					0.5% Min UGX 100,000
Export LC Document Handling Fee					0.3% Min UGX 100,000
Export LC Payment					N/A
Export LC Discounting/Negotiation Fee					0.5% Min UGX 100,000
Export LC Discounting/Negotiation interest					As Per Banking Facility Letter
Courier Fees (Within Kampala)					UGX 30,000 Flat
Courier Fees (Outside Uganda)					USD 65 Flat
Trade Loans					
Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter rate				
Invoice Discounting Interest rate	As Per Banking Facility Letter				
Short Term Loans Interest rate	As Per Banking Facility Letter				
Supplier Finance/Reverse Factoring	As Per Banking Facility Letter				
Trade Loans Handling /Draw Down Fees/ Factoring Commission	As Per Banking Facility Letter				
Bills for Collection					
Import Bills for Collection Handling Fees	0.25% Min UGX 100,000				
Swift Charges					USD 30
Acceptance commission if usance					UGX 60,000
Extension Request	150,000	45.00	45.00	35.00	
If discharged unpaid (closing fee)					UGX 60,000
Delivery and release of goods					UGX 60,000 + revenue stamp
Holding charges					UGX 80,000 per month
Noting or protesting fee					UGX 100,000 + notary charge