

# PERSONAL & BUSINESS BANKING TARIFF GUIDE 2026

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
<b>PREMIER BANKING</b>					
<b>PREMIER BANKING CURRENT ACCOUNT</b>					
Account Opening Balance	200,000	500	500	500	10,000
Minimum Balance	60,000	15.00	15.00	15.00	1,500
Monthly Ledger Fees	60,000	15.00	15.00	15.00	2,000
Below minimum balance penalty	10,000	10.00	10.00	5.00	500
<b>Features/ Benefits for Premier Banking Current Customers</b>					
1 Free Cheque book per annum					
1 Free Standing order					
1 Free Bankers cheque (local currency) per quarter					
Free ATM withdrawals on NCBA owned ATMs					
ATM limit of UGX 5M per day					
<b>NCBA DIASPORA ACCOUNT</b>					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance	50,000	10.00	10.00	5.00	1,000
Monthly Ledger Fees	25,000	10.00	10.00	5.00	1,000
Below minimum service penalty	10,000	10.00	10.00	5.00	500
<b>Features/ Benefits for Diaspora Customers</b>					
1 Free Banker's Cheque (local currency) per annum					
ATM limit of 5M per day					
Access to account through online & mobile banking					
<b>PROSAVER</b>					
Account Opening Balance	500,000	125	125	125	15,000
Minimum Balance	500,000	125	125	125	15,000
Below minimum balance penalty	15,000	10.00	10.00	5.00	1,000
Penalty below minimum balance applies at the End Of the Month					
<b>Features/ Benefits for ProSaver Customers</b>					
Waiver of monthly service fee for customers that maintain a balance above UGX 500,000					
<b>PERSONAL BANKING</b>					
<b>GOLD BUNDLED</b>					
Account Opening Balance	100,000	100	100	100	5,000
Minimum Balance	NIL				
Monthly Ledger Fees	35,000	12.00	12.00	6.00	1,300
<b>Benefits for Gold Bundled Customers</b>					
Over the counter transactions					
NCBA ATM Transactions					
Bank to Wallet Transactions (Balance inquiry, Mini statement)					
Standard Tariff applies for other transactions					
Account Opening Balance	100,000	100	100	100	5,000
Monthly Ledger Fees	15,000	4.00	4.00	4.00	500
Minimum Balance	NIL				
Below minimum penalty	NIL				
<b>NCBA SAVER</b>					
Account Opening Balance	50,000	50.00	50.00	50.00	5,000
Minimum Balance	50,000	10.00	10.00	5.00	1,000
Below Minimum Balance Penalty	15,000	10.00	10.00	5.00	500
Penalty below minimum balance applies at the End Of the Month					
<b>Benefits for NCBA Saver</b>					
No Monthly Ledger Fees					
One Free monthly OTC Withdrawal, FCY Max USD 5,000 other extra charged as per tariff					
Tiered interest paid monthly					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
<b>YOUTH (BE MORE)</b>					
Account Opening balance	30,000	10.00	10.00	10.00	1,000
Minimum Balance	30,000	10.00	10.00	10.00	1,000
Monthly Ledger Fees	NIL				
<b>Benefits for Youth Be more Customers</b>					
No Monthly Ledger Fees					
NCBA SALARY PLUS ACCOUNT					
Account Opening Balance	50,000	15.00	15.00	15.00	1,500
Minimum Balance	NIL				
Monthly Ledger Fees	3,000	1.00	1.00	5.00	100
<b>NCBA CURRENT ACCOUNT (PAYT)</b>					
Account Opening Balance	20,000	50.00	50.00	50.00	500
Minimum Balance	20,000	50.00	50.00	50.00	500
Monthly Ledger Fees	3,000	1.00	1.00	5.00	100
Below Minimum Balance Penalty	10,000	10.00	10.00	5.00	500
<b>Benefits for NCBA Current Account (PAYT)</b>					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
<b>NCBA TOTS &amp; TEENS</b>					
Account Opening Balance	30,000	50.00	50.00	50.00	5,000
Minimum Balance	30,000	50.00	50.00	50.00	5,000
Below minimum penalty	10,000	10.00	10.00	5.00	500
Penalty below minimum balance applies at the End Of the Month					
<b>Benefits for NCBA Tots &amp; Teens Customers</b>					
No Monthly Ledger Fees					
One Free monthly OTC Withdrawal, FCY Max USD 5,000 other extra charged as per tariff					
Tiered interest for balances of UGX 50,000 and above					
One free draft per school term					
Access to account through Online and mobile banking					
Standard Tariff applied for other transactions					
<b>INVESTMENT CLUB ACCOUNT</b>					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	100,000	50.00	50.00	50.00	1,000
Monthly maintenance fee	5,000	1.50	1.50	1.50	150
Below minimum balance penalty	15,000	10.00	10.00	10.00	500
Penalty below minimum balance applies at the End Of the Month					
<b>Benefits for Investment Club Customers</b>					
Access to account through Online					
Loan amounts of up to 100% of the savings after 12 months of consistent savings					
Financial advisory services					
Standard Tariff applied for other transactions					
<b>BUSINESS BANKING</b>					
<b>NCBA BUSINESS CURRENT ACCOUNT</b>					
Account Opening Balance	100,000	50.00	50.00	50.00	1,000
Minimum Balance	50,000	10.00	10.00	5.00	500
Monthly Ledger Fees	15,000	10.00	10.00	10.00	500
Below minimum balance penalty	10,000	10.00	10.00	5.00	500
<b>GENERAL SERVICES</b>					
<b>Cash Deposits - Per Transaction</b>					
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	N/A			
<b>Agent Banking</b>					
Cash Deposits (Agent Banking)	5,000 - 60,000	1,000			
	60,001 - 250,000	1,500			
	250,001 - 500,000	2,000			
	500,001 - 1,000,000	2,500			
	1,000,001 - 2,500,000	4,000			
	2,500,001 - 5,000,000	8,000			
	Above 5,000,000	12,000			
<b>ABC Local Funds Transfer</b>					
Cash Deposits	5,000 - 500,000	500			
	500,001 - 1,000,000	1,000			
	1,000,001 - 2,500,000	2,000			
	2,500,001 - 5,000,000	3,000			
	Above 5,000,000	5,000			
<b>Search Fees</b>					
Company Search	60,000				
<b>Account Sweeping</b>					
Sweep Set up/ Amendment Charge	20,000				
Sweeping Charge (within NCBA)	Free				
Sweeping Charge (other bank)	0.5% of the amount; Min UGX 15000 or equivalent				
<b>Certificates</b>					
Audit Confirmation (per request)	50,000				
Certificate Of Balance (per request)	50,000				
Banker's Opinion	50,000				
Letters of Reference/ Introduction/ Recommendation	50,000				
Garnishee, Per Appearance in Court By Bank Staff	100,000				
<b>General Services</b>					
Account Opening	Free				
Account Closure	20,000				
E-mail Indemnity	Free				
Voucher Retrieval (per item)	20,000				
Verification of Letters of Administration	As Per Service Provider				
CCTV viewing (per session)	50,000				
CIT Services	As Per Service Provider				
<b>Interest Payable</b>					
Fixed Deposits Accounts	Negotiable				
Call Deposit Accounts	Negotiable				
Lending Rates	Negotiable				
Unauthorized Overdrawn Account	BLR + 15%				
<b>MTN Mobile Money Super Agency Charges</b>					
Cash Withdrawal (Per entry)	3,000				
Cash Withdrawal NCBA Customer (Per entry)	Free				
Cash Deposit	2,000				
<b>Loan Related Charges</b>					
Loan/Advance Application Fee	Free				
Loan/Advance Annual Management Fee (annual)	1% - 3% of the Loan value				
Loan Monitoring Fee (annual)	1% of Outstanding Loan Balance: Min UGX 60,000				
Loan/Advance /Commitment Fee	Free				
Loan/Advance Arrangement Fee	1% - 3% of the Loan value				
Loan/Advance Renewal Fee	1% - 3% of the outstanding facilities				
Loan/Advance Processing/Admin Fee	Free				
Loan Restructuring Fee	1-3% of outstanding facilities				
Loan Statement per page	5,000				
Financial Card - Enrolment & Re-issue	30,000				
Insurance Fee	As Per Service Provider				
Legal Fee	As Per Service Provider				
Loan Default Penalty Interest	BLR + 15%				
Valuation Fee	As Per Service Provider				
CRB Inquiry Fees	20,000				
CRB Statement per page	5,000				
Early Repayment Fee	N/A				
Other Loan Related Charges	As Per Agreement				
<b>Trade Finance</b>					
<b>Import/Outward/ Local Letters of Credit</b>					
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				
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				
Discrepancy 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				
<b>Export/Inward/ Local Letters of Credit</b>					
Export LC/LC Amendment Advising Charges - NCBA Bank Clients	150,000				
Export LC/LC Amendment Advising Charges - Non- NCBA Bank Clients	200,000				
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				
<b>Trade Loans</b>					
Import Loans/LC Refinance Interest rate	As Per Banking Facility Letter				
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				
<b>Bills for Collection</b>					
Import Bills for Collection Handling Fees	0.25% Min UGX 100,000				
Swift Charges	USD 30				
Acceptance commission if usage	UGX 60,000				
Extension Request	150,000				
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				
Banded goods per consignment	UGX 80,000 + actual warehouse charges				
Past Due Import Bills for Collection	UGX 50,000 per month				
Bill AVALIATION	0.5% Min UGX 100,000				
Export Bills for Collection - Handling Charges	0.25% Min UGX 100,000				
Export Bills for Collection - Amendment	150,000				
Tracers	USD 35 Flat				
Export Bills Courier Fees (Outside Uganda)	USD 65 Flat				
<b>Bonds and Guarantees</b>					
Guarantee Issuance/Establishment Fee (Cash Cover)	0.75% Min UGX 100,000				
Guarantee Issuance/Establishment Fee (No Cash Cover)	1% Min UGX 100,000				
Commission per quarter (Cash Cover) - charged upfront	0.5% Min UGX 200,000				
Commission per quarter (No Cash Cover) - charged upfront	1% Min UGX 200,000				
Guarantee Amendment - Terms and Conditions	UGX 100,000 Flat				
Guarantee Amendment - Amount & Tenor (Cash Cover)	0.5% per quarter Min UGX 100,000				
Guarantee Amendment - Amount & Tenor (No Cash Cover)	1% Min UGX 200,000				
Unsecured bid bonds - Issuance/establishment fee	1% Min UGX 100,000				
Unsecured bid bonds - Commission per quarter	0.5% Min UGX 200,000				
Confirmation of Line of Credit Letter	UGX 100,000				
Guarantee Amendment (other banks)	USD 100 Plus Swift Charges				
Swift Charges	USD 30				
Inward/Foreign Guarantee Against Counter Indemnity	0.5% per quarter Min USD 100				
Inward Guarantee Advising	0.025% Min USD 200				
Inward Guarantee Advising - other banks	UGX 200,000 + Swift Charges				
Guarantee Cancellation Before Expiry	UGX 6,000				
Guarantee Sealing Fee	UGX 35,000				

PRODUCT SERVICE	BANK TARIFF				
	UGX	USD	EUR	GBP	KES
<b>Visa Platinum Debit Card</b>					
Visa Platinum Debit Card Issuance	25,000				
Replacement Faulty Card	Free				
ATM Balance Inquiry	Free				
ATM Balance Inquiry (Interswitch)	1,000				
ATM Mini statement	Free				
ATM Withdrawal (NCBA)	Free				
ATM Withdrawal (Interswitch)	5,000				
ATM Withdrawal (Non NCBA)	5,000				
ATM Withdrawal (Non NCBA Bank International Cards)	10,000				
NCBA ATM Deposit Fee	Free				
Debit Card Fee - Platinum (Annual)	50,000				
Debit Card Fee on International Transactions	5.00%				
Uncollected ATM card destroyed (90 days)	15,000				
Replacement lost ATM card	50,000				
ATM Camera Viewing (Invalid Claims)	50,000				
<b>Visa Classic Credit Card Charges - Personal</b>					
Minimum monthly payment	20% of the outstanding amount				
Monthly SMS alerts	1,000				
E-Statement	Free				
Joining fee / Application fee	100,000				
Direct Debit set up fee	5,000				
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000				
Annual membership / Subscription fee	200,000				
Supplementary card Issuance	150,000				
Interest rate (Monthly)	3.50%				
Cash advance fee	6.00%				
Late payment fee	10% of the minimum due				
Over Limit fee / Excess	5.00%				
Card re-issuance fee	15,000				
Reprint of PIN fee	15,000				
Issuer's Optional fee	5,000				
Hard copy statements (per page)	5,000				
<b>Issued in Local Currency</b>					
<b>Visa Gold Credit Card Charges - Personal</b>					
Minimum monthly payment	20% Min; UGX 60,000				
Monthly SMS alerts	1,000				
e-Statement	Free				
Joining fee / Application fee	100,000				
Direct Debit set up fee	5,000				
Declined Direct Debit/Out of order fee / Unpaid cheque	150,000				
Annual membership / Subscription fee	300,000				
Supplementary card Issuance	90,000				
Interest rate (Monthly)	3.50%				
Cash advance fee	5% Min; 20,000				
Over Limit fee / Excess	10% of the minimum due				
Card re-issuance fee	30,000				
Reprint of PIN fee	20,000				
Issuer's Optional fee	5%				
Hard copy statements	5,000				
<b>Visa Gold Credit Card Charges - Business (UGX &amp; USD)</b>					
Minimum monthly payment	20% of the outstanding amount				
Monthly SMS alerts	1,000				
e-Statement	Free				
Joining fee / Application fee	100,000				
Direct Debit set up fee	5,000				
Declined Direct Debit/Out of order fee / Unpaid cheque	120,000				
Annual membership / Subscription fee	200,000				
Supplementary card Issuance	100,000				
Interest rate (Monthly)	3.50%				
Cash advance fee	6.00%				
International cash withdrawal (ATM over the counter)	Free				
Late payment fee	10% of the minimum due				
Over Limit fee / Excess	5%				
Card re-issuance fee	15,000				
Reprint of PIN fee	15,000				
Issuer's Optional fee	5%				
Hard copy statements	5,000				
<b>Credit Card Statement Charges</b>					
Interim Statement (per page)	5,000				
Duplicate Statement	5,000				
Monthly SMS Alerts	1,000				
<b>Cheque Charges</b>					
Cheque Deposits (Local Clearing)	Free				
Cheque Deposits (International Clearing)	N/A				
50 Leaf Cheque Book	55,000				
100 Leaf Cheque Book	110,000				
Counter Cheque Leaf	25,000				
Post Dated Cheque	25,000				
Returned Cheque (insufficient funds)	200,000				
Returned cheque (effects not cleared)	200,000				
Returned cheque (technical)	25,000				
Returned cheque by other banks	20,000				
Stop Payment Cheque (per leaf)	30,000				
Encashment of Third Party Cheques (notified to us by drawer)	50,000				
Drafts Issuance - NCBA Bank Customer	20,000				
Drafts Issuance - Non- NCBA Bank Customer	25,000				
Drafts Replacement/ Re-issuance	60,000				
Drafts Cancellation	20,000				
<b>Direct Debits</b>					
Set-Up Fee Debtors (In-Branch)	5,000				
Successful Collection (					