

TARIFF GUIDE 2017

FEES & COMMISSIONS

UGX KES USD EUR GBP

MONTHLY FEES

Account Type	UGX	KES	USD	EUR	GBP
Corporate Current Account (Bundled)	UGX 1,500 Per Transaction; min UGX 50,000	KES 50 Per Transaction; min KES 1,500	1 Per Transaction; min USD 30	1 Per Transaction; min EUR 30	1 Per Transaction; min 30
Corporate Current Account (Pay as you Transact)	UGX 30,000	KES 1,000	USD 20	EUR 20	GBP 20
SME Current Account (Bundled)	UGX 30,000	KES 800	USD 15	EUR 15	GBP 15
SME Current Account (Pay as you Transact)	NIL	NIL	NIL	NIL	NIL
Personal Current Account	UGX 15,000	KES 500	USD 10	EUR 10	GBP 10
Advantage Current Account	UGX 35,000	KES 1,000	USD 20	EUR 20	GBP 20
NGO Account	NIL	NIL	NIL	NIL	NIL
Community Account	NIL	NIL	NIL	NIL	NIL
Smart Account	NIL	NIL	NIL	NIL	NIL
Transactional Savings Account - UG Bank Account	UGX 5,000 for Balances Below UGX 1M	KES 1,000	USD 20	EUR 20	GBP 20
Students' Account	NIL	NIL	NIL	NIL	NIL
Weezimbe Savings Account	UGX 5,000	N/A	N/A	N/A	N/A
Simba Savings Account	NIL	NIL	NIL	NIL	NIL
Cub Account	NIL	NIL	NIL	NIL	NIL
Account Maintenance Fees for FCY	N/A	N/A	0.01% of Daily Balance Above \$ 50,000 Charged at Month End.	N/A	N/A

OPENING BALANCE

Account Type	UGX	KES	USD	EUR	GBP
Corporate Current Accounts	UGX 500,000	KES 50,000	USD 1,000	EUR 1,000	GBP 1,000
SME Current Accounts	UGX 100,000	KES 10,000	USD 200	EUR 200	GBP 200
Personal Current Account	UGX 100,000	KES 5,000	USD 100	EUR 100	GBP 100
Advantage Current Account	UGX 100,000	KES 5,000	USD 100	EUR 100	GBP 100
Savings Accounts	UGX 50,000	KES 5,000	USD 100	EUR 100	GBP 100
Students' Account	UGX 10,000	N/A	N/A	N/A	N/A

MINIMUM BALANCE

Account Type	UGX	KES	USD	EUR	GBP
Current Accounts	NIL	NIL	NIL	NIL	NIL
Transactional Accounts	UGX 20,000	KES 1,000	USD 50	EUR 50	GBP 50
Savings Accounts	UGX 50,000	KES 5,000	USD 100	EUR 100	GBP 100
Students' Account	UGX 10,000	N/A	N/A	N/A	N/A

CASH WITHDRAWAL

Account Type	UGX	KES	USD	EUR	GBP
Over the Counter - KCBU Customer	Amounts Below UGX 3m - UGX 2,000 Amounts Greater than or Equal to 3m - 0.15% Maximum UGX 10,000	0.25% of Amount Withdrawn	Amounts less than USD 1,000 - 0.25% Greater than or Equal to USD 1,000 - 0.75%	0.25% of Amount Withdrawn	0.25% of Amount Withdrawn
Over the Counter - Corporate Current Account Bundled	NIL	NIL	NIL	NIL	NIL
Over the Counter - Corporate and SME Pay as Accounts	0.15% Maximum UGX 10,000	0.25% of Amount Withdrawn	Amounts less than USD 1,000 - 0.25% Greater than or Equal to USD 1,000 - 0.75%	0.25% of Amount Withdrawn	0.25% of Amount Withdrawn
Over the Counter - Advantage Customer	NIL	NIL	NIL	NIL	NIL
ATM Withdrawal - KCBU ATM	UGX 600	KES 50	USD 1	EUR 1	GBP 1
ATM Withdrawal - VISA ATM	UGX 3,000	KES 100	USD 1	EUR 1	GBP 1

PAYMENTS

Account Type	UGX	KES	USD	EUR	GBP
Real Time Gross Transfer(RTGS) Outward	UGX 10,000	KES 400	USD 8	EUR 8	GBP 8
Real Time Gross Transfer(RTGS) Inward	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1
Electronic Funds Transfer(EFT) Outward	UGX 3,000	KES 100	USD 1	EUR 1	GBP 1
Electronic Funds Transfer(EFT) Inward	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1
Telegraphic Transfer(TT) Outward KCB Charge	UGX 50,000	KES 2,000	40	EUR 40	GBP 40
Telegraphic Transfer(TT) Outward - Corresponding Bank Charges	UGX 85,000 - UGX 120,000	KES 2,900 - KES 4,000	USD 25 - USD 35	EUR 25 - EUR 35	GBP 25 - GBP 35
Telegraphic Transfer(TT) Inward	UGX 25,000	KES 600	USD 10	EUR 10	GBP 10
Telegraphic Transfer(TT) Amendment	UGX 255,000	KES 8,500	USD 75	EUR 75	GBP 75
Outward TT Funds Recalled	UGX 20,000	KES 800	USD 15	EUR 15	GBP 15
Outward TT - Any Other Investigation or Tracer	UGX 20,000	KES 800	USD 15	EUR 15	GBP 15
Outward TT by Cash Deposit	1% Minimum \$25	1% Minimum \$25	1% minimum \$25	1% minimum \$25	1% minimum \$25
Cash Received for Inward TT	1% Minimum UGX 25,000	1% Minimum KES 25,000	1% minimum USD 25,000	1% minimum EUR 25,000	1% minimum GBP 25,000
Inter Account Transfer(IAT)	NIL	NIL	NIL	NIL	NIL
Intercompany Transfer - KCB to KCB	UGX 30,000	KES 1,200	USD 24	EUR 24	GBP 24
Direct Debit	UGX 5,000	KES 200	USD 2	EUR 2	GBP 2
Salary Processing - KCBUAccount	NIL	NIL	NIL	NIL	NIL
Salary processing - KCBU non - Account	UGX 3,000	KES 100	USD 1	EUR 1	GBP 1
Salary Received from non - KCBU Account	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1
Standard File Interchange - SFI Incoming	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1
Quick Pay Transactions	NIL	NIL	NIL	NIL	NIL
Internet Banking Payments	NIL	NIL	NIL	NIL	NIL
Bulk Mobile Money Payments from KCBU Account	UGX 1,500 per item	N/A	N/A	N/A	N/A

UGX KES USD EUR GBP

CHEQUES	UGX	KES	USD	EUR	GBP
Cheque Book - Per Leaf	UGX 600	KES 50	USD 1	EUR 1	GBP 1
Counter Cheque Leaf	UGX 20,000	KES 800	USD 15	EUR 15	GBP 15
Cheque Clearing - KCBU Cheque	NIL	NIL	NIL	NIL	NIL
Cheque Clearing - Non KCBU Cheque	UGX 3,000	KES 100	USD 1	EUR 1	GBP 1
Foreign Cheque Clearance	UGX 10,000	KES 400	USD 8	EUR 8	GBP 8
Withdrawals Against Uncleared Balances	4% of Withdrawal Amount Minimum UGX 30,000	4% of Withdrawal Amount	4% of Withdrawal Amount	4% of Withdrawal Amount	4% of Withdrawal Amount
Stop Payments	UGX 15,000	KES 5,000	USD 12	EUR 12	GBP 12
Unpaid Cheque - Refer to Drawer	UGX 150,000	KES 5,000	USD 80	EUR 80	GBP 80
Unpaid cheque - effects not cleared	UGX 50,000	KES 2,000	USD 40	EUR 40	GBP 40
Unpaid cheque - technical reasons	UGX 20,000	KES 800	USD 15	EUR 15	GBP 15
Post dated cheques	UGX 20,000	KES 800	USD 15	EUR 15	GBP 15

BANK DRAFTS

Draft Issuance - KCBU Customer	UGX 15,000	KES 600	USD 12	EUR 12	GBP 12
Draft Issuance - non KCBU Customer	UGX 15,000	KES 600	USD 12	EUR 12	GBP 12
Draft Cancellation/Repurchase	UGX 5,000	KES 200	USD 4	EUR 4	GBP 4

STANDING ORDERS

Standing Order Set - Up	UGX 5,000	KES 200	USD 8	EUR 8	GBP 8
Standing Order Execution - KCBU Beneficiary	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1
Standing Order Execution - non KCBU Beneficiary	UGX 5,000	KES 200	USD 8	EUR 8	GBP 8
Standing Order Amendment/Termination	UGX 5,000	KES 200	USD 8	EUR 8	GBP 8
Standing Order Unpaid	UGX 100,000	KES 4,000	USD 80	EUR 80	GBP 80
Intercompany Standing Orders; KCB to KCB	\$10.00				

STATEMENTS

Monthly Statement	NIL	NIL	NIL	NIL	NIL
Interim Statement - Per Page	UGX 2,500	KES 100	USD 4	EUR 4	GBP 4
Duplicate Statement - Per Page	UGX 2,500	KES 100	USD 4	EUR 4	GBP 4
Online Statement - Internet banking	NIL	NIL	NIL	NIL	NIL
E - Statement	NIL	NIL	NIL	NIL	NIL

DEBIT CARDS

Card Issuance	UGX 15,000	KES 600	USD 12	EUR 12	GBP 12
Card Replacement	UGX 15,000	KES 600	USD 12	EUR 12	GBP 12
Monthly Card Fees	UGX 2,000	KES 80	USD 1	EUR 1	GBP 1

CREDIT CARDS

Annual Fee - Visa Classic	UGX 75,000				
Annual Fee - Visa Gold	UGX 100,000				
Card Issuance	NIL				
Card Replacement - Visa Classic	UGX 20,000				
Card Replacement - Visa Gold	UGX 20,000				
Bounced Direct Debit	UGX 30,000				
Delayed Payment	5% of Outstanding Amount				
Cash Withdrawal - ATM and Over the Voucher	5% of Withdrawal Amount				
Interest Rate - Visa Classic	3.2% Per Month				
Interest Rate - Visa Gold	3.0% Per Month				

ATM TRANSACTIONS

Cash Deposit	NIL	NIL	NIL	NIL	NIL
Cheque Deposit	NIL	NIL	NIL	NIL	NIL
Balance Inquiry	NIL	NIL	NIL	NIL	NIL
Mini Statement	UGX 200	KES 10	USD 1	EUR 1	GBP 1
Debit Card Withdrawal - KCBU ATM	UGX 600	KES 20	1	EUR 1	GBP 1
Debit Card Withdrawal - VISA ATM	UGX 3,000	KES 100	1	EUR 1	GBP 1

MOBILE BANKING SERVICES

Application Fee	NIL	NIL	NIL	NIL	NIL
Monthly Charges	UGX 600	KES 50	USD 1	EUR 1	GBP 1
Balance Inquiry	NIL	NIL	NIL	NIL	NIL
Mini Statement	NIL	NIL	NIL	NIL	NIL
Airtime Top Up	NIL	NIL	NIL	NIL	NIL
KCB to KCB Transfers	NIL	NIL	NIL	NIL	NIL
Transfers to other Banks	UGX 1,000	KES 40	USD 1	EUR 1	GBP 1
Bill Payments	NIL	NIL	NIL	NIL	NIL
SMS Alerts - Per Transaction	NIL	NIL	NIL	NIL	NIL
Account to Mobile Wallet Transfer	UGX 2,000	KES 80	1	EUR 1	GBP 1
Mobile Wallet to Account Transfer	NIL	NIL	NIL	NIL	NIL

BILL PAYMENTS

School Fees	UGX 2,000	KES 100	USD 1	EUR 1	GBP 1
UMEME	NIL	NIL	NIL	NIL	NIL
National Water and Sewerage Corporation - NWSC	NIL	NIL	NIL	NIL	NIL
National Social Security Fund - NSSF	NIL	NIL	NIL	NIL	NIL
Uganda Revenue Authority Payments	UGX 2,000	KES 100	USD 1	EUR 1	GBP 1

OTHER SERVICES

Company Search Fees - Business Accounts	UGX 50,000	KES 2,000	USD 40	EUR 40	GBP 40
Certificate of Balance	UGX 30,000	KES 1,200	USD 24	EUR 24	GBP 24
Audit Confirmation Report	UGX 10,000	KES 400	USD 8	EUR 8	GBP 8
Letter of Introduction	UGX 5,000	KES 200	USD 4	EUR 4	GBP 4
Retrieval of Old Voucher/Cheque	UGX 10,000	KES 400	USD 8	EUR 8	GBP 8
Account Closure	UGX 20,000	KES 800	USD 16	EUR 16	GBP 16
Internet Banking Token Issuance	UGX 40,000	KES 1,600	USD 32	EUR 32	GBP 32
Internet Banking Token Replacement	UGX 50,000	KES 2,000	USD 40	EUR 40	GBP 40

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Safe Custody - Wills, Envelopes, Deeds - Per Quarter	UGX 15,000	KES 600	USD 12	EUR 12	GBP 12
Safe Custody - Large Boxes - Per Quarter	UGX 30,000	KES 1,200	USD 24	EUR 24	GBP 24
Business Club - Monthly Contribution	UGX 50,000	KES 2,000	USD 40	EUR 40	GBP 41

FOREIGN CURRENCY ACCOUNT SERVICES

Deposit - Both Cash and Transfer	N/A	1% of Deposit Amount	1% of Deposit Amount	1% of Deposit Amount	1% of Deposit Amount
Cash deposit - Intercompany	N/A	1% of Deposit Amount	1% of Deposit Amount	1% of Deposit Amount	1% of Deposit Amount
Cash Withdrawal	N/A	0.25% of Amount Withdrawn	Amounts less than USD 1,000 - 0.25% or Equal to USD 1,000 - 0.75%	0.25% of Amount Withdrawn	0.25% of Amount Withdrawn
Cash Withdrawal - Intercompany	N/A	0.3% of Withdrawal Amount	0.3% of Withdrawal Amount	0.3% of Withdrawal Amount	0.3% of Withdrawal Amount

TRADE FINANCE

IMPORT BILLS OF COLLECTION

Handling Fees	0.2% - Min UGX 100,000 Per TXN
Avalisation	0.5% - Min UGX 150,000 Per Quarter
Swift Charges	0.3% - Min UGX 50,000 Per Swift Sent

EXPORT BILLS OF COLLECTION

Handling Fees	Min UGX 100,000 Per TXN
Courier Fees	USD 50 Per TXN
Advanced Endorsement of Airway Bill/BL	USD 40 Per TXN
Swift Charges	UGX 50,000 Per Swift Sent

LCS

Establishment Fee	0.5% - Min UGX 100,000 Per TXN
Quarterly Commission	0.75% - Min UGX 180,000 Per Swift Sent
Swift Charges	UGX 50,000 Per Swift Sent

IMPORT LETTERS OF CREDIT

Amendment Fee(Standard)	UGX 100,000 Per TXN
Amendments in amount	Same as Amendment Fee Plus Quarterly Comm. on Increment
Discrepancy Fees	USD 50 Per TXN
Reimbursement Fees	USD 100 Per TXN
Advanced Endorsement of Airway Bill/BL	USD 40 Per TXN
Stamp Duty	UGX 10,000 Per TXN

EXPORT LETTERS OF CREDIT

Handling Fees	0.4% - Min UGX 100,000 Per TXN
Swift Charges	UGX 50,000 Per Swift Sent
LC Advising Fees	UGX 150,000 Per TXN
LC Confirmation	0.4% - Min USD 100
Courier Fees	USD 50 Per TXN

GUARANTEES

Arrangement Fees	2% of the amount - Minimum UGX 100,000
Establishment/Issuance Fee	0.5% - Min UGX 50,000 Per TXN
Quarterly Commission	1% - Min UGX 180,000 Per Quarter
Amendment Fee(Standard)	UGX 100,000 Per TXN
Amendments in amount & tenor	Same as Amendment Fee Plus Quarterly Comm. on Increment
Stamp Duty	UGX 10,000 Per TXN