



BANK

2021 TARIFF GUIDE

ACCOUNTS

Current Accounts

Opening balance

Corporate	300,000
SME	200,000
Personal	100,000
Diaspora	100,000
Foreign currency (FCY)	USD 100

Minimum Operating balance

Diaspora - Local currency (LCY) account	100,000
Diaspora - FCY account	USD 100
Advantage account	500,000
Penalty below minimum	15,000

Maintenance fees - USD Bundled

Corporate	USD 100
SME	USD 100
Personal	USD 20

Savings accounts

Opening balance

Salary	NIL
Smart	20,000
Foreign currency	USD 100

Minimum Operating balance

Transactional accounts	10,000
Salary Accounts	2,500
Diaspora - LCY account	50,000
Diaspora - FCY account	USD 50
Penalty below minimum	15,000

Account maintenance fees

Monthly fees

Corporate bundled account	100,000
Corporate Pay as you go account	NIL
SME bundled account	50,000
SME Pay as you go account	NIL
School account	NIL
Advantage account	40,000
Personal Current account	15,000
Smart account	NIL
Wezimbabwe account	5,000
UG Bank account	5,000
Student account	NIL
Diaspora account	15,000

Transactional fees

Cash withdrawal

Over the counter (OTC) - Customer	* Amounts below UGX 2m - UGX 5,000 * Other amount - 0.15% of transaction amount capped at max. UGX 10,000
OTC SMEs	0.15% of transaction amount; Maximum 15,000
OTC Savings accounts - USD	*Amounts below 1000 - USD 0.25%; * Other amount - 0.5% of transaction amount.
OTC Business Pay as you Go customers	*Amounts below USD 5000 - 0.5%; *Other amount - 0.75% of transaction amount capped at max USD 5,000.
OTC Diaspora customers	USD 5
Cheques	
Foreign cheque for collection	20,000
Inward Cheque handling fee [insufficient funds]	5,000
Cheque leaf	900
Counter leaf	30,000
Cheque clearing - non KCB cheque	3,000
Cheque clearing - KCB cheque	NIL
Withdrawals against uncleared balances	4% of withdrawal amount; Min 30,000
Stop payments	15,000
Unpaid cheque - refer to drawers	150,000
Unpaid cheque - effects not cleared	50,000
Unpaid cheque - technical reasons	20,000
Post dated cheques	20,000

Bank drafts

Draft issuance - KCBU customer	15,000
Draft issuance -non KCBU customer	15,000
Draft cancellation/repurchase	5,000

Account statement

Monthly statement	NIL
Interim statement - per page	10,000
Previous month statement - per page	10,000
E-statements - IBANK	NIL

In branch transactions

Outward RTGS	20,000
Inward RTGS	2,000
Outward EFTs	3,500
Inward EFTs	2,000
Swift/Telegraphic transfers - outward	50,000
Swift/Telegraphic transfers - inward	35,000
Telegraphic transfers - amendment	255,000
Outward TTs recalled	35,000
Outward TT - any other investigation or tracer	35,000
Intercompany transfer - KCB to KCB	30,000
East African Payments	15,000

Salary processing

KCB to KCB	NIL
KCB to other banks	3,000
Other banks to KCB account	2,000

Internet Banking transactions	
Outward RTGS	15,000
Telegraphic transfers - outward	50,000
Account to account transfer USD only	10,000
Outward EFTs	3,000

Mobile banking

Mobi Loan	Commission charge - 6% Penalty Fees - 10% per month on the outstanding amount.
KCB/Airtel Agent Float Financing	Commission charge - 6% Penalty Fees - Ugx 3000 flat fee
Juza Duuka	21 days interest free, 4% penalty fees will apply on any outstanding unpaid amount month on month
School Fees Payments	Ugx 2,000 flat fees
Balance Inquiry	300
Ministatement	300
Airtime topup	200
Bank to wallet transfer	2,000
Mobi Loan	6% Interest on the loan 10% Penalty

Balance inquiry	300
Balance inquiry-Interswitch ATM	600
Balance inquiry - VISA ATM International	1,300
Mini statement	300
Debit card withdrawal - Interswitch ATM	1,500
Debit card withdrawal - Visa ATM local	5,000
Debit card withdrawal - Visa ATM international	10,000
ATM Withdraw - Smart accounts	1,000
Debit card withdraw-KCBU ATM	800

ATM Transactions

Cash deposit	NIL
Balance inquiry	300
Balance inquiry-Interswitch ATM	600
Balance inquiry - VISA ATM International	1,300
Mini statement	300
Debit card withdrawal - Interswitch ATM	1,500
Debit card withdrawal - Visa ATM local	5,000
Debit card withdrawal - Visa ATM international	10,000
ATM Withdraw - Smart accounts	1,000
Debit card withdraw-KCBU ATM	800

Bill payments

NWSC	NIL
School fees	2,000
URA	2,000
UMEME	NIL
NSSF	NIL

Loan fees

Application fees

Business Loans	50,000
Personal Loans	25,000

Credit Reference Bureau Fees

Search/Inquiry Fees	15,000
Financial card fee - Individual	30,000
Financial card fee - Company	60,000

Facility Fees

Arrangement fees - Working capital	1%
Arrangement fees - Term Loan	2%
Commitment fee - unutilized loans	0.25% of outstanding amount per annum
Annual Review - Term lending	0.5% of outstanding amount as at review date
Utilization or draw down fees	1%
Restructuring Fees	2% of restructured amount
Invoice discounting	2%; Min 120,000
Short term accommodation (unsecured)	3%; Min 50,000
Drawing against uncleared effects	3% of advance amount; Min 50,000
Early repayment -Loan	10% of outstanding amount

Insurance

Personal Loans	1%
Unsecured/secured business loans	1%

Penalty Interest

Penalty Interest - Loans and advances	Effective rate + 5%
Penalty Interest - Short term accommodation	Effective rate + 10%
Penalty interest - Excesses/unarranged	Effective rate + 5%
Penalty Interest - Drawing against uncleared effects	Effective rate + 10%

Discharge of Mortgage

Replacement of discharge of mortgage	20,000
Replacement of other security documents	5,000

Arrangement fees

Working Capital	1%
Term loan	2%

Other Services

Audit Confirmation Report	30,000
Company search fees - business accounts	60,000
Certificate of balance	30,000
Account closure	20,000
Internet Banking token issuance/replacement	50,000
Business club - subscription	50,000
Letter of recommendation	20,000
Retrieval of old voucher/cheque	20,000
Retrieval of CCTV footage	50,000
Safe custody - per quarter	30,000

Standing order

Direct direct	5,000
Standing order/direct debit set up	5,000
Standing order/direct debit execution - KCB beneficiary	2,000
Standing order/direct debit execution - non KCB beneficiary	5,000
Standing order/direct debit amendment/termination	5,000
Unpaid standing order	100,000
Unpaid direct debit	5,000
Intercompany standing orders - KCB to KCB	10,000

Debit cards

Card issuance/repalcement	15,000
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Credit cards

Annual fee - Visa Classic	75,000
Annual fee - Visa Gold	100,000
Card issuance	NIL
Card repalcement - Visa Classic/Gold	20,000
Bounced direct debit	30,000
Delayed payment	5% of outstanding amount
Cash withdrawal - ATM	5% of withdrawn amount
Over limit charge	50,000
Interest rate - Visa Classic	3.2% per month
Interest rate - Visa Gold	3.0% per month

Foreign currency account services	
Cash deposit	KES,EUR,GBP - Nil; USD - 0.25%
Cash deposit - intercompany	0.5%
Cash withdrawal - intercompany	0.5% of withdrawn amount

AGENCY BANKING

Withdrawals

Transaction band	Amount
10,000	800
10,001 - 60,000	1,000
60,001 - 150,000	1,200
150,001 - 225,000	1,500
225,001 - 300,000	1,800
300,001 - 600,000	2,200
600,001 - 1,000,000	2,600
1,000,001 - 2,500,000	3,500
Above 2,500,001	4,500

Bill payments

Transaction band	Amount
< 10,000	800
10,001 - 60,000	1,000
60,001 - 150,000	1,200
150,001 - 225,000	1,500
225,001 - 300,000	1,800
300,001 - 600,000	2,200
600,001 - 1,000,000	2,600
1,000,001 - 2,500,000	3,500
Above 2,500,001	4,500

Other services

Account opening	NIL
Balance inquiry	500
Mini-statement	1,000
URA	2,300
School fees	2,300

TRADE FINANCE SERVICE

General	
Arrangement fee	1% of facility amount

Import letters of credit

Issuance: cash covered	0.5% min. 100,000
Issuance: non cash covered	1% min. 100,000
Quarterly fee: cash covered	0.5% per quarter min. 180,000
Quarterly fee: non cash covered	1% per quarter min. 180,000
Confirmation fee	0.4% per quarter min. US\$ 100
SWIFT charges	50,000 per SWIFT message
Handling fee	0.25% min. 100,000
Amendment fee	US\$ 100
Discrepancy fee	US\$ 50
Reimbursement fee	US\$ 100
Advance endorsement of airway bill	US\$ 40

Export letters of credit

Issuance: cash covered	0.5% min. 100,000
Issuance: non cash covered	1% min. 100,000
Quarterly fee: cash covered	0.5% per quarter min. 180,000
Quarterly fee: non cash covered	1% per quarter min. 180,000
Confirmation fee	0.4% per quarter min. US\$ 100
Advising fee (within)	150,000
Advising fee (Other Banks)	USD 100 + SWIFT charges
Handling fee	0.4% min 100,000
SWIFT charges	50,000 per SWIFT message
Courier fee	US\$ 50
Amendment fee : Terms and Conditions	100,000
Amendment fee : Amount and Tenor	0.5% per quarter min 100,000

Bonds & Guarantees

Secured	
Issuance: Cash covered	0.5% min. 100,000
Issuance: Non-cash covered	1% min. 100,000
Quarterly fee: Cash covered	0.5% per quarter min. 180,000
Quarterly fee : Non cash covered	1% per quarter min. 180,000
Confirmation fee	50,000
Letter of Comfort	150,000
Amendment : Terms and Conditions	100,000
Amendment : Amount/Tenor.	0.5% per quarter min 100,000
Stamp duties : Bid bonds	15,000
Stamp Duties : Other Guarantees	100,000

Unsecured bid bonds

Issuance	0.5% min. 100,000
Quarterly fee	1% per quarter min. 180,000
Confirmation fee	50,000
Letter of Comfort	150,000
Amendment : Terms and Conditions	100,000
Amendment : Amount/Tenor	0.5% per quarter min 100,000
Stamp duty	15,000

Bits for collection

Import Bits	
Handling fee	0.2% min. 50,000
Amendment fee	100,000
Bill Availisation	0.5% min 150,000 per quarter
Bill Validation	0.5% min. 100,000
Past due bills for collection	50,000 per month
SWIFT charges	50,000 per SWIFT message

Export Bits

Handling fee	0.2% min. 50,000
Amendment fee	100,000
Courier fee	US\$ 50
SWIFT charges	50,000 per SWIFT message

Trade Loans

Contract Financing	As per Facility terms
Supplier Financing	
Invoice/Certificate discounting	

AT KCB, THERE'S SO MUCH UNDER ONE ROOF.
You can now access all these services at any KCB Bank Uganda branch.

KCB iBANK

KCB Mobi

ATM

Debit Cards (POS)

*Free URA PRN registration at all KCB Bank Uganda branches.

PLEASE NOTE

- All applicable taxes apply on the relevant fees
- Charges are listed as UGX; the currency equivalent applies for FCY charges except for those specified in the foreign accounts section.
- Specific custodial services charges can be accessed by contacting the Custody Services Department [@ Custody@ug.kcbbankgroup.com](mailto:custody@ug.kcbbankgroup.com)

*Any change that may occur will be duly communicated.

EFFECTIVE 11TH SEPTEMBER 2020

GO AHEAD

CONTACT US TODAY

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KCB Bank is Regulated by the Bank of Uganda. Customer Deposits are protected by the Deposit Protection Fund of Uganda.



KCB Bank Uganda