

KEY FACTS DOCUMENT – DEPOSITS

THIS KEY FACT DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.

1. **TYPE OF ACCOUNT** Smart Banking Account
2. **AIMS AND BENEFITS** Insurance Benefits, Access to self-service channels, Free ugx ATM transactions at Stanbic ATMs, Free SMS Alerts.
3. **TERMS AND CONDITIONS**
- a) **Interest to be earned:** 0% per N/A. **The interest rate is:** Fixed Variable Tiered
- b) **Duration:** N/A **End date:** N/A
- c) **Account opening balance** in UGX: 20,000 or 1st Salary
- d) **Minimum balance** in UGX: 0

4. **FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in Ugx
a)	Withdrawal fees Over the counter (teller) ATM 0 free withdrawals (fee applies after these)	12,000, to 35,000 0
b)	Account statements 1 statements free of charge (fee applies after these) per Month	15,000
c)	Balance enquiry	0
d)	Administrative fees per month	0
e)	Management fee per month	8,500
f)	E mail Statement	0
g)		
Potential additional fees/charges		
h)	System alerts	0
i)	SMS alerts (per SMS alert)	0
j)	Account closure fees	20,000
k)	First Card Issuance	5,000
l)	Bi Annual Card fee	32,000

m)	Salary processing	4,000
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Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. **NOTE** that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find information on these Pricing guides.

5. RISKS

- a) n/a
- b) n/a
- c) n/a
- d)

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways:
Over the counter an any of our branches, ATM, inter account transfers, RTGS Standing instructions

How to take money out of your account: You can take money out of your account in any of the following ways:
Over the counter an any of our branches, ATM, inter account transfers, Account to wallet

Inactivity/dormancy: After 90days of inactivity, an account will be considered inactive. You will need to request in writing to reactivate your account. After 2 years of account inactivity, the account is considered dormant. To reactivate, a fee may apply. See 4 (fees).

Deposit protection: Your deposits are insured up to UGX 3 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax / excise duty will be debited from your account.

Account closure: You may close your account at any time. To close your account, request the bank in writing. If you close your account, there will be a charge for doing so (see 4j) and the account will be closed after 1 days. If this is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us via our CCC on 0800250250 or at any Stanbic branch near you. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks.

Future communications: It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone <input checked="" type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
# 1	Customers Mobile Phone			
# 2	Customers contact			
# 3				

Signature Date

Name Date
 Relationship Officer Client

Where can I find out more? If you want more information on this deposit product or the terms used in this KFD, please contact us on our Toll free line 0800250250 or 0800150150 email CCCUG@stanbic.com or visit our website at www.stanbicbank.co.ug