

5. RISKS

- a) n/a
- b) n/a
- c) n/a
- d) No interest paid for balances below UGX 5,000,000

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 at 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 at any of our branches, ATM, Mobile banking, Inter account transfers

Inactivity/dormancy: After 90 days 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 your 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. 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 type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
# 1				
# 2				
# 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 0312224600, Ou toll free line 0800250250/0800150150, email CCCUG@stanbic.com or visit our website www.stanbicbank.co.ug at