





**5. RISKS**

- a) Closing a fixed deposit before the end date (see 3) or maturity, comes with the consequence of losing all interest earned on the principal.
- b) N/A
- c) N/A
- d) N/A

**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:  
N/A - ONCE OFF Inter Account Transfer at the branch.

**How to take money out of your account:** You can take money out of your account in any of the following ways:  
Closure of Account Automatically Credits Operational Account. **See 5(a).**

**Inactivity/dormancy:** N/A

**Deposit protection:** Your deposits are insured up to the equivalent of UGX 10 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 to do so. If you close your account, there might be a charge for doing so (see 4g) and the account will be closed after 1 day. 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 Customer Call Centre on 0800 250 250 or 0800 150 150 or CCCUG@stanbic.com. 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 Our toll-free lines 0800 250 250 or 0800 150 150, email CCCUG@stanbic.com or visit our website at [www.stanbicbank.co.ug](http://www.stanbicbank.co.ug)