



STANBIC BANK UGANDA

REF NO: OD002 – PAYAS USD

(Licensed and Supervised by Bank of Uganda)

(Customer deposits are protected by the Deposit Protection Fund of Uganda)

KEY FACTS DOCUMENT – DEPOSITS

THIS KEY FACTS 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** SILVER CURRENT ACCOUNT
- 2. AIMS AND BENEFITS** Offers salary earners affordable & convenient banking with free mobile & internet banking, free UGX ATM transactions & SMS alerts, Silver Credit & Debit cards
- 3. TERMS AND CONDITIONS**
 - a) **Interest to be earned:** 0% per annum **The interest rate is:** Fixed Variable Tiered
 - b) **Duration:** N/A **End Date:** N/A
 - c) **Account opening balance** in USD: 10
 - d) **Minimum balance** in USD: 0
- 4. FEES, CHARGES AND PENALTIES**

Description of standard fees		Amount in USD
a)	Withdrawal fees Over the counter (teller) ATM 0 free withdrawals (fee applies after these)	0.25% of value 1.50
b)	Account statements Previous month statement free of charge (fee applies after these)	1.90 per page, Max \$30
c)	Balance enquiry at ATM	0
d)	Account Management Fees per month	1.80
e)	Minimum Balance Breach	0
f)	Deposit fees Over the counter (teller) (Deposits below \$2,000 free)	0.25% of value, Max \$2,000
Potential additional fees/charges		
g)	System alerts	0
h)	SMS alerts (per month)	0
i)	Account closure fees	8.00
j)	Additional fees	
	1. Outward Payments:	
	Outward Electronic funds transfer (EFT)	1.50



Outward Real Time Gross Settlement (RTGS)	8.00
Outward Telegraphic transfer <i>Excludes correspondent bank fees</i>	Equivalent of UGX 60,000
2. Inward Payments:	
Inward Electronic funds transfer (EFT)	1.20
Inward Real Time Gross Settlement (RTGS)	1.00
Inward Telegraphic transfer <i>Excludes correspondent bank fees</i>	0.25% Min \$10 Max \$50
3. Standing orders:	
Standing order set up	5.00
Standing order to Stanbic Account	2.50
Standing order to other banks	8.00
Standing order amendments/ Termination	5.00
4. Debit card fees:	
First Debit Card Issuance (Silver)	4.50
Debit Card Replacement	6.10
Debit Card Bi-Annual Visa fee	6.50
Card Declined due to insufficient funds	0.10

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 on the tariff guides or website www.stanbic.co.ug or by calling 0800250250 / 0800150150 (TOLL FREE PHONE LINES).

5. RISKS

- a) N/A
- 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: ATM, Agent Banking, Online Banking, Mobile Banking or Over the counter at any of our branches.

How to take money out of your account: You can take money out of your account in any of the following ways: ATM, Agent Banking, Online Banking, Mobile Banking or Over the counter at any of our branches.

Inactivity/dormancy:

Inactivity: After 90 days of only bank induced transactions on the account, an account will be considered inactive. An inactive account can be reactivated by any non-Bank induced transaction in any of the following ways: ATM, Electronic funds transfer, Agent Banking, Online Banking, Mobile Banking or Over the counter at any of our branches.



Dormancy: After 2 years of account inactivity, the account is considered dormant. You will need to request in writing to reactivate your dormant account. To reactivate, a fee may apply. See 4 (fees).

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 will be a charge for doing so (see 4i) 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