KFD

STANBIC BANK UGANDA **REF NO:** INIMT

(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** FIXED DEPOSIT

2. **AIMS AND BENEFITS** Funds are invested for a definite period at a fixed interest rate that guarantees you a specified interest that is paid at the end of the term or at maturity.

3. **TERMS AND CONDITIONS**

a) **Interest to be earned:** % per annum **The interest rate is:** Fixed ☒ Variable ☐ Tiered ☐
b) **Duration:** months **End Date:**
c) **Account opening balance** in UGX: 1,000,000
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)	0 0
b)	**Account statements** Previous month statement request free of charge (fee applies after these)	N/A
c)	**Balance enquiry** at ATM	N/A
d)	**Account Management Fees** per month	0
	Potential additional fees/charges	
e)	**System alerts**	0
f)	**SMS alerts** (per month)	0
g)	**Account closure fees**	0

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) 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 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 ☐	**Email** ☐	**Post** ☐	**Over the counter** ☐	**Other** ☐
# 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