

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** PRIVATE BANKING CURRENT ACCOUNT

2. **AIMS AND BENEFITS** Offers you exclusive & priority service at all our branches with a dedicated Private Banker, Free over the counter withdrawals, Platinum Debit & Credit 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 UGX: 100,000
 - 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 1 statement free of charge per month (fee applies after these)	15,000
c)	Balance enquiry at ATM	0
d)	Account Management Fees per month	80,000
e)	Minimum Balance Breach	0
f)		
g)		
Potential additional fees/charges		
h)	System alerts	0
i)	SMS alerts (per month)	0
j)	Account closure fees	20,000
k)	First Card Issuance	20,000
l)	ATM Bi Annual Visa Card fee	27,500
m)	Debit card replacement fee	50,000

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).

