

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 CARD PREPAID CARD

2. AIMS AND BENEFITS It’s a convenient and flexible way to carry money. From groceries and clothes to electronic equipment, airtime, furniture, online subscriptions and more – you can pay for it all with your Card.

3. TERMS AND CONDITIONS

- a) **Interest to be earned:** N/A
- b) **Duration:** 3 years
- c) **Minimum balance:** N/A

Pre-paid card opening balance: 0

4. FEES, CHARGES AND PENALTIES

Description of standard fees		Amount in USD
a)	Withdrawal fees at Stanbic ATM ATM withdraw (visa local) ATM withdraw (visa international)	1 3 2% with min fee 1.25
b)	Account statements Statements to be accessed from the My Pre-paid card web portal	N/A
c)	Balance enquiry at ATM	Free
d)	Pre-paid card Management Fees	Free
e)	Pre-paid card replacements	10
f)	Cash withdraw(Agent)	N/A
g)	Card Issuance Fee/ Card Activation fees	10
Potential additional fees/charges		
h)	System alerts	Free
i)	SMS alerts (per month)	Free
j)	Card closure	free
k)	Branch Loading	Normal USD Deposit Tariff
l)	Loading-USSD/IB/BOL/Wallet	Free
m)	Currency conversion fees	2%

Depending on how you use the prepaid card, you may be charged any of the fees above, which will be directly deducted from your card. **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) If you lose your card, you pay for replacement at a fee of 10 Dollars
- b) N/A
- c) N/A

6. FURTHER POINTS TO CONSIDER

How to deposit money into your pre-paid card: You can pay money into your card in any of the following ways: You can load the card at any of our Stanbic bank branches or use the following channels:

- 1) Internet Banking,
- 2) Mobile banking,
- 3) Business online(NBOL)
- 4) Agent banking.

How to take money out of your Pre-paid card: You can take money out of your pre-paid card in any of the following ways: Through withdrawing money at the ATM, swiping at the POS machines and E-Commerce

Inactivity/dormancy: After 2 years of inactivity, the card will be considered inactive. You will need to make a call to customer care on 0800250250 / 0800150150 to reactivate your card.

After 2 years of inactivity, the card is considered dormant

Tax implications: The current excise duty will be debited from your Prepaid card account.

Card closure: You may close your card at any time. To close your card, put it in writing requesting the branch to close card .

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us via our customer care email CCCUG2@stanbic.com or by calling 0800250250 / 0800150150. 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 product or the terms used in this KFD, please contact us on 0800250250/0800150150 or email CCCG@stanbic.com or visit our website at

www.stanbicbank.co.ug