

YOUR QUICK GUIDE TO OUR PRODUCTS AND SERVICES PRICES

Revised - 8th February 2016 | Effective - 8th March 2016

Savings Accounts

	UGX	USD	GBP	EURO	KES
Classic Savings					
Account opening/minimum balance	25,000	8	5	7	750
Monthly ledger fees	2,500	1	0.5	1	75
Minimum account balance to earn interest	25,000	8	5	7	750
Over the counter withdrawals	3 free per month	1 free per month	1 free per month	1 free per month	1 free per month
Each additional withdrawal (TT/RTGS/EFT/Counter)	3,000	0.3% minimum 1 of amount	0.3% minimum 1 of amount	0.3% minimum 1 of amount	0.3% minimum 100 of amount
Deposits	nil	nil	nil	nil	nil
Reward Savings					
Account opening/minimum balance	250,000	70	50	65	7,500
Minimum account balance to earn interest	5,000,000	1,450	1,000	1,250	148,000
Monthly ledger fees	nil	nil	nil	nil	nil
Below minimum balance charge per month	20,000	6	4	5	600
Deposits	nil	nil	nil	nil	nil
BOA ERO					
Account opening/minimum balance	5,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	25,000	n/a	n/a	n/a	n/a
Monthly ledger fees	1,200	n/a	n/a	n/a	n/a
Over the counter withdrawals	1 free per month	n/a	n/a	n/a	n/a
Each additional withdrawal (TT/RTGS/EFT/Counter)	3,000	n/a	n/a	n/a	n/a
Deposits	nil	n/a	n/a	n/a	n/a
Goldplus Savings					
Account opening/minimum balance	100,000	30	20	25	3,000
Minimum account balance to earn interest	100,000	30	20	25	3,000
Monthly ledger fees	nil	nil	nil	nil	nil
Minimum saving period	6 months	6 months	6 months	6 months	6 months
Over the counter withdrawals	1 free per quarter	1 free per quarter	1 free per quarter	1 free per quarter	1 free per quarter
Each additional withdrawal (TT/RTGS/EFT/Counter)	35,000	10	7	9	1,100
Deposits	nil	nil	nil	nil	nil
Forexave					
Account opening/minimum balance	n/a	150	100	100	5,000
Monthly ledger fees	n/a	nil	nil	nil	nil
Minimum account balance to earn interest	n/a	1,000	600	800	90,000
Over the counter withdrawal	n/a	1 free per month	1 free per month	1 free per month	1 free per month
Each additional withdrawal (TT/RTGS/EFT/Counter)	n/a	0.3% minimum 1 of amount	0.3% minimum 1 of amount	0.3% minimum 1 of amount	0.3% minimum 100 of amount
Deposits	n/a	nil	nil	nil	nil
Tots 2 Teenz					
Account opening/minimum balance	10,000	3	2	3	300
Monthly ledger fees	nil	nil	nil	nil	nil
Minimum balance to earn interest	50,000	15	10	15	1,500
Withdrawals	1 free per quarter	1 free per quarter	1 free per quarter	1 free per quarter	1 free per quarter
Each additional withdrawal (TT/RTGS/EFT/Counter)	6,000	2	1	2	180
Minimum balance to qualify for life assurance for Parent/Guardian	200,000	60	40	50	6,000
Deposits	nil	nil	nil	nil	nil
Young Mullah					
Account opening/minimum balance	5,000	1.5	1	1.5	150
Monthly ledger fees	nil	nil	nil	nil	nil
Minimum balance to earn interest	100,000	30	20	25	3,000
Over the counter withdrawal	3,000	1	0.5	1	100
Deposits	nil	nil	nil	nil	nil
VSLA Chama					
Account opening/minimum balance	10,000	n/a	n/a	n/a	n/a
Monthly ledger fees	nil	n/a	n/a	n/a	n/a
Minimum balance to earn interest	nil	n/a	n/a	n/a	n/a
Deposits	nil	n/a	n/a	n/a	n/a

Current Accounts

	UGX	USD	GBP	EURO	KES
Standard Current Accounts					
Account opening balance	50,000	15	10	15	1,500
Monthly ledger fees	11,500	3.5	2.5	3	350
Transaction fees per entry	1,500	0.5	0.3	0.5	45
Deposits	nil	0.25% of amount	0.25% of amount	0.25% of amount	0.25% of amount
Remunerated Current Accounts					
Account opening balance/minimum account balance	50,000,000	15,000	10,000	12,500	1,500,000
Minimum account balance to earn interest	100,000,000	30,000	20,000	25,000	3,000,000
Below minimum balance charge per month	40,000	11.5	7.5	10	1,200
Monthly ledger fees	nil	nil	nil	nil	nil
Deposits	nil	0.25% of amount	0.25% of amount	0.25% of amount	0.25% of amount
Single Fee Business Current Account					
Account opening balance/minimum account balance	100,000	n/a	n/a	n/a	n/a
Monthly account management fee	40,000	n/a	n/a	n/a	n/a
Transaction fees per entry	Free	n/a	n/a	n/a	n/a
Deposits	Free	n/a	n/a	n/a	n/a
Single Fee Salary Current Account					
Account opening balance	50,000	15	10	15	1,500
Minimum account balance	10,000	5	2	5	300
Monthly account management fee	14,000	4	2.5	3.5	450
1st cheque book of 25 leaves	Free	Free	Free	Free	Free
1st ATM card	Free	n/a	n/a	n/a	n/a
Salary processing	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free
Deposits	nil	0.25% of amount	0.25% of amount	0.25% of amount	0.25% of amount
School Fees Collection Account					
Account opening balance/minimum account balance	100,000	n/a	n/a	n/a	n/a
Minimum account balance to earn interest	5,000,000	n/a	n/a	n/a	n/a
Monthly account management fee	112,000	n/a	n/a	n/a	n/a
Deposits	Free	n/a	n/a	n/a	n/a
Embassy/NGO Current Account					
Account opening balance/minimum account balance	100,000	30	20	25	3,000
Monthly account management fee	14,000	4	2.5	3.5	450
1st cheque book of 25 leaves	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free
Deposits	nil	nil	nil	nil	nil
Embassy Staff Current Account					
Account opening balance	50,000	15	10	15	1,500
Minimum account balance	25,000	7.5	4.5	7.5	750
Monthly account management fee	5,000	1.5	1	1.5	150
1st cheque book of 25 leaves	Free	Free	Free	Free	Free
1st ATM card	Free	n/a	n/a	n/a	n/a
Salary processing	Free	Free	Free	Free	Free
Counter transactions	Free	Free	Free	Free	Free
Deposits	nil	nil	nil	nil	nil

Foreign Services

	UGX	USD	GBP	EUR	KES
Foreign Transfers And Other Foreign Currency Services					
Inward SWIFT/TT funds transfers commission	42,000	12	8	11	1,250
Outward SWIFT/TT funds transfer (All charges borne by receiver)	52,500	15	10	14	1,600
Outward SWIFT/TT funds transfer (All charges borne by sender)	192,500	55	38	50	6,000
SWIFT/TT funds transfer amendments	Actual + 52,500	Actual + 15	Actual + 10	Actual + 14	Actual + 1,600
Foreign Draft charges - Customers	30,000	9	6	8	900
Foreign Draft cancellations	45,500	13	8.5	12	1,350
SWIFT/TT funds transfer charge for queries/SWIFT messages	35,000	10	6.5	9	1,100
Outward SWIFT/TT funds transfer investigation charge	Actual	Actual	Actual	Actual	Actual
SWIFT/TT funds transfer confirmation advises (Email confirmations)	Free	Free	Free	Free	Free

VISA

	UGX Charges
VISA - Debit Card	
VISA card initial issuance - Proxima	20,000
VISA card replacement - lost/damaged	20,000
Withdrawal charge (other VISA enabled ATMs - Domestic)	4,000
Withdrawal charge (other VISA enabled ATMs - International)	15,000
Withdrawal charge (BOA ATMs)	600
BOA point of sale transactions	Free
Bill payments	Free
Other VISA enabled point of sale transactions - Domestic	Free
Other VISA enabled point of sale transactions - International	Free
Online transactions	2.5% of amount
PIN replacement	12,000
VISA card monthly management fee	Free
VISA - Prepaid Card	
VISA card initial issuance - Toucan	20,000
VISA card replacement - lost/damaged	20,000
Withdrawal charge (other VISA enabled ATMs - Domestic)	4,000
Withdrawal charge (other VISA enabled ATMs - International)	15,000
Withdrawal charge (BOA ATMs)	600
BOA point of sale transactions	Free
Bill payments	Free
Other VISA enabled point of sale transactions - Domestic	Free
Other VISA enabled point of sale transactions - International	Free
Online transactions	2.5% of amount
VISA card monthly management fee	Free
SMS alert	Free
PIN replacement	12,000
Loading fee - VISA Toucan	2,000

*Mobile Banking

	UGX Charges
Account Management	
Registration fee	Free
My Account	
Check account balance	350
Last 5 transactions	350
Statement request	350
Request cheque book	300
Check cheque book status	100
ATM card status	100
Stop cheque	500
Block ATM	500
Send Money	
Send to BOA account	400
Send to mobile number: Unregistered	500
Send to Mobile Money (MTN & AIRTEL)	250
Send to accounts in other banks	500
Send TT	500
Get Money	
BOA ATM cardless withdrawals	500
Get from Mobile Money (MTN)	1,500
Buy Airtime	
Airtime purchase on all networks (MTN, Airtel, UTL, Orange)	200
Pay Bills	
Pay bills (e-Umeme, e-Water, e-Tuition, e-DSTV, e-Startimes)	500

WARI Money Transfer Services

	From (UGX)	To (UGX)	Within Uganda	Rest of the World
		30,000	2,800	8,300
	30,001	60,000	4,400	12,000
	60,001	125,000	6,200	12,000
	125,001	250,000	9,300	21,800
	250,001	500,000	18,600	38,000
	500,001	1,000,000	27,900	60,000
	1,000,001	2,000,000	49,600	83,100
	2,000,001	4,000,000	86,800	140,000
	4,000,001	7,000,000	148,800	195,000
	7,000,001	11,000,000	217,000	260,000
	11,000,001	20,000,000	346,000	403,000

Credit Services

	UGX	USD	GBP	EUR	KES
Application fees - Individuals (non-business)	65,000	20	12	17	2,000
Application fees - business	125,000	36	28	32	4,000
Financial card	20,000	6	4	5	600
Uncleared effects (percentage of approved amount)	1%, minimum 50,000	1%, minimum 14	1%, minimum 10	1%, minimum 12.5	1%, minimum 1,500
Facility arrangement (percentage of facility amount)	2%, minimum 65,000	2%, minimum 20	2%, minimum 12	2%, minimum 17	2%, minimum 2,000
Commitment fees (percentage of unutilized amount - excluding ODs)	1% per quarter	1% per quarter	1% per quarter	1% per quarter	1% per quarter
Draw down fee (percentage of facility amount - Certificate discounting, Import loans, Invoice discounting, Inventory financing limits)	0.25%, minimum 100,000	0.25%, minimum 30	0.25%, minimum 20	0.25%, minimum 25	0.25%, minimum 3,000
Penalty interest (percentage over effective rate)	2%	2%	2%	2%	2%
Credit protection fee (percentage of facility amount)	2%	2%	2%	2%	2%
Credit monitoring fee (monthly)	5,000	2	1	1.5	200
Loan statement (per page)	5,000	1.5	1	1.5	150
Early repayment on salary loans (percentage of repaid amount)	10%	10%	10%	10%	10%
Early repayment on business loans (percentage of repaid amount)	2%	2%	2%	2%	2%
Cooling off (percentage of outstanding amount)	5%	5%	5%	5%	5%
Restructuring fees (percentage of restructured amount)	2%	2%	2%	2%	2%
Temporary limit extension (percentage of extended limit)	0.5%	0.5%	0.5%	0.5%	0.5%
Processing fee - Temporary Overdraft (percentage of facility amount)	2%, minimum 100,000	2%, minimum 30	2%, minimum 20	2%, minimum 25	2%, minimum 3,000
Penalty interest (percentage over effective rate)	5% p.a	5% p.a	5% p.a	5% p.a	5% p.a
Guarantee processing (percentage of amount) for cash covered guarantees	0.25%, minimum 80,000	0.25%, minimum 25	0.25%, minimum 15	0.25%, minimum 20	0.25%, minimum 2,500
Guarantee processing (percentage of amount) for non-cash covered guarantees	0.5%, minimum 100,000	0.5%, minimum 30	0.5%, minimum 20	0.5%, minimum 25	0.5%, minimum 3,000
Guarantee commission (percentage of amount per quarter)	Below 10M - 2% / Above 10M - 1%	Below 3,000 - 2% / Above 3,000 - 1%	Below 2,000 - 2% / Above 2,000 - 1%	Below 2,500 - 2% / Above 2,500 - 1%	Below 295,000 - 2% / Above 295,000 - 1%
Guarantee amendment/Cancellation	50,000	15	10	15	1,500
Offer letter cancellation	100,000	30	20	25	3,000
Security search	Actual	Actual	Actual	Actual	Actual
Mortgage registration	Actual	Actual	Actual	Actual	Actual
Insurance premiums	Actual	Actual	Actual	Actual	Actual
Legal fees	Actual	Actual	Actual	Actual	Actual
Discharge of mortgages and other security documents	20,000	6	4	5	600

*Terms and conditions apply. Other charges in this tariff and telecom charges may apply in some mobile banking transactions. All other Foreign Currency account related charges to be processed at prevailing exchange rates.

Please note that third party tariffs are subject to amendments by third parties from time to time. Further information is available at the following website: <http://www.boauganda.com/money-transfer-services.html>

Products Packs

	My Business Pack	Salary Pack	Public Servant Pack
Pack opening balance	10,000	10,000	5,000
Minimum account balance	5,000	10,000	5,000
Minimum monthly savings amount	1,000	5,000	5,000
Monthly pack management fee	1,200	12,000	6,000
SESAME ATM 1st card issue	Free	Free	Free
ATM deposits	Free	Free	Free
ATM withdrawals	3 free per month	4 free per month	4 free per month
ATM withdrawals - charge for each additional withdrawal	600	600	600
Standing orders from current account to savings account	Free	Free	Free
B-WEB (internet banking - viewing option only)	Free	Free	Free
BSMS (SMS banking - number of free queries and alerts per month)	5	10	10
1st cheque book of 25 leaves	n/a	Free	Free
Ambition Savings Account			
Account opening balance	nil	n/a	n/a
Minimum savings amount	10,000	n/a	n/a
Ledger fees	nil	n/a	n/a
Minimum standing order amount	20,000	n/a	n/a