Bank of Uganda is publishing these Commercial Banks interest rates and charges to promote transparency and enhance competition in the provision of banking services to the public. These interest rates and charges will be published regularly on the Bank of Uganda Website. Bank customers who are being offered/charged differently from what is published are advised to report to Bank of Uganda.

Amounts are in Uganda Shillings unless otherwise stated.

| Bank          | ACC Column | Base Rate | Bank at Show | Bank at Tell | Reference | Cash | Call | Lombard | CD | GDR | Certificate of balance | Standing Orders Unpaid | Draft Cancellation | Returned Cheque by Other Banks | Returned Cheque - Technical | Chequebook Per Leaf | Dormant Account Reactivation | Salary | Certificate of Balance | Standing Orders Unpaid | Draft Cancellation | Returned Cheque by Other Banks | Returned Cheque - Technical | Chequebook Per Leaf | Dormant Account Reactivation | Salary | Certificate of Balance | Standing Orders Unpaid | Draft Cancellation | Returned Cheque by Other Banks | Returned Cheque - Technical | Chequebook Per Leaf |
|---------------|------------|-----------|--------------|--------------|-----------|------|------|----------|----|-----|------------------------|------------------------|------------------|----------------------------------|-------------------------|-------------------|--------------------------|--------|--------------------------|------------------------|------------------|--------------------------|-------------------------|-------------------|--------------------------|-------------------------|-------------------|
| ABC Capital   | Nil        | Nil       | Nil          | Nil          | Nil       | Free | Nil  | Nil      | Nil|Nil|N/A                     | N/A                    | 2%               | 22%                                | 1%                     | Nil                | Nil                      | 0%                 | Nil                      | 0%                    | 22%              | 1%                       | 0%                     | Nil                |
| I&M Bank      | Nil        | Nil       | Nil          | Nil          | Nil       | Free | Nil  | Nil      | Nil|Nil|N/A                     | N/A                    | 2%               | 22%                                | 1%                     | Nil                | Nil                      | 0%                 | Nil                      | 0%                    | 22%              | 1%                       | 0%                     | Nil                |
| KCB           | Nil        | Nil       | Nil          | Nil          | Nil       | Free | Nil  | Nil      | Nil|Nil|N/A                     | N/A                    | 2%               | 22%                                | 1%                     | Nil                | Nil                      | 0%                 | Nil                      | 0%                    | 22%              | 1%                       | 0%                     | Nil                |
| Stanbic       | Nil        | Nil       | Nil          | Nil          | Nil       | Free | Nil  | Nil      | Nil|Nil|N/A                     | N/A                    | 2%               | 22%                                | 1%                     | Nil                | Nil                      | 0%                 | Nil                      | 0%                    | 22%              | 1%                       | 0%                     | Nil                |
| Diamond      | Nil        | Nil       | Nil          | Nil          | Nil       | Free | Nil  | Nil      | Nil|Nil|N/A                     | N/A                    | 2%               | 22%                                | 1%                     | Nil                | Nil                      | 0%                 | Nil                      | 0%                    | 22%              | 1%                       | 0%                     | Nil                |

**INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT 01 OCTOBER 2022**
For Pay as you transact & PureSaver accounts, USD 1.5 for Dollar ATM cash withdrawals.

For UGX, for USD transactions: 0.25% of the Value and max USD 2,000; Free below USD 2,000 for Customers and High Net Worth Customers and free below USD 4,000 for Diaspora Banking Customers.

For EFTs done using online platforms: 4,000 for inward EFTs and 5,000 for outward EFTs.

For TTs done using online platforms and 50,000 for branch transactions.

For RTGS done using online platforms and 5,000 for branch transactions.

On account overdrawn:
- For UGX 500 or others
- UGX & below USD/GBP/EUR 1,000: 0.5% above USD/GBP/EUR 1,000 Min USD/GBP/EUR 10
- Gradual: 0.8% Target and Group: 10,000 Ball
- Ordinary: 10,000 Business Savings and Current In

- Interbank: 10,000 Business
- Below Shs GUM: 10,000 above 50k: 20k, 50k

- Interbank: Outgoing 3,500

- Interbank: Outgoing 10,000

- Group: 25,000 Individual: 50,000-65,000 SME

- Gradual: Gradual: 5%, 4% of loan value

- Group & SME: 0.5% - 2% Individual

- UGX: UGX 4% for USD

- INR: 0.001 USD at interbank

- Online: USD 20 Inbound, UGX 20 Outward

- Online: UGX 3,000 Inbound, 2,000 Outward

- Inward: 5% Outward

- Inward: UGX 30,000 Outward

- GTT: UGX 2,000 for RTGS

- For UGX 2% for foreign currency deposits above

- As per service provider

- Min: 100k

- (a) Corporate, 0% Retail

- (b) Foreign currency loan only

- (c) Individual and Shs 100,000 Others

- (d) Per Visit

- Savings a/c: 150,000 Current Individual: 250,000

- 10,000 for up-to-date collection

- Online: 3,000 In branch

- Of the outstanding facility

- (a) 10,000 Max

- (b) Outward: 10% Inbound: 20% - 0.25

- (c) Minimum: Upward: 3,000

- (d) TTS ATMs: 1.5% on interbank

- (e) Interbank: Free for institutions/SMEs

- (f) For Group: 0.5% - 2% for Individual and SME, UGX

- (g) For Individual: Shs 50,000 for institutional NGOs

- (h) Ordinary standing order: Shs 1,000 for insurance premium standing order

- (i) Paragraph: Guma, nil savings

- (j) Free up to Shs 100,000,000 and 0.25% Fyp

- (k) Zero

- (l) For unsecured personal loans and debentures: 8.5% to 15% of Home Loan Protection Insurance

- (m) Minimum: 0% funding limit (Minimum: UGX 100,000)

- (n) 0.25% on USD/GMT or in Rupees

- (o) USD EUR/GBP/USD on foreign currency accounts

- (p) 0.25% of value for UGX 4,000 USD deposits or equivalent in Fyp

- (q) Outward: UGX 5,000 Inward

- (r) Outward: UGX 15,000 EUR/12 or equivalent in UGX.

- (s) Outward: UGX 10,000 or equivalent in UGX.

- (t) Minimum: UGX 10,000, 1% Quarterly commission, minimum UGX 200,000

- (u) Minimum: UGX 10,000, 5% of Home Loan Protection Insurance

- (v) Minimum: UGX 10,000

- (w) Minimum: UGX 200,000

- (x) Minimum: UGX 10,000

- (y) Minimum: UGX 200,000

- (z) Minimum: UGX 10,000

- (aa) Minimum: UGX 10,000

- (bb) Minimum: UGX 10,000