FINANCE TRUST BANK PRICING GUIDE
EFFECTIVE 14TH JUNE 2024

FINANCE trust BANK
Putting Women First

DEPOSIT PRODUCTS	Trust Savers Individual	Trust Saver Joint	Trust Savers Company	Single Tariff Current Account	Mama's Safe - Individual	No Fee - Individual	No Fee - Joint	Forex Saving - Individual Forex Saving - Business	Trust Junior Savers	Girl's Choice Savings	Teen Classic Savings	Youth Progress Savings	Trust Group Savers	Trust Halal Personal Account	Trust Halal Business Account
Initial Deposit	General:10,000 Corporate 25,000	35,000	75,000	200,000	5,000	6,000	11,000	USD 100 USD 250	13,000	3,000	3,000	6,000	75,000	10,000	75,000
Minimum Balance	General:10,000 Corporate: 20,000	20,000	50,000	50,000	5,000	5,000	10,000	USD 50 USD 100	10,000	2,500	2,500	5,000	50,000	10,000	50,000
Opening Fees	General: Nil Corporate: 5,000	15,000	25,000	Nil	Nil	1,000	1,000	Nil	3,000	500	500	1,000	25,000	Nil	Nil
Withdraw Fees	General: 2,500 Corporate : 20,000	2,500	General: 2,500 Corporate:20,000	Nil	Nil	2 Free P.m	2 Free P.m	0.2% for amounts >=USD 5,000	2 Free P.m	Nil	Nil	Nil	2,500	Nil	Nil
Extra Withdraw within month/quarter	N/A	N/A	N/A	N/A	N/A	2,000	2,000	N/A	2,000	N/A	N/A	N/A	N/A	N/A	N/A
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Deposit and Withdrawal Same Day >10m	0.1%	0.1%	0.1%	Nil	0.1%	0.1%	0.1%	Nil	0.1%	0.1%	0.1%	0.1%	0.1%	N/A	N/A
Penalty below Minimum	500	500	500	Nil	Nil	Nil	Nil	3	Nil	Nil	Nil	Nil	500	N/A	N/A
Account Closure	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	NIL	NIL
Annual Management Fees	10,000	10,000	10,000	10,000	10,000	10,000	10,000	(USD equivalent of 10,000UGX)	10,000	10,000	10,000	10,000	10,000	Nil	Nil
Monthly Ledger fees	General: 3,000 Corporate : 20,000	3,000	General: 6,000 Corporate: 20,000	30,000	2,000	Nil	Nil	USD 2 per month	Nil	500	500	500	3,300	Nil	Nil
Interest Paid on Savings	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999) 3% p.a. (on Balances 10m and above)		Nil	N/A	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 - 999,999) 5.5% p.a. (on Balances 1,000,000 and above)	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 and above)		N/A	5% p.a. (on balances 100,000 and above)	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999)	3% p.a. (on Balances 10m and above)	2% p.a. on balances of Ugs 50,000 - 499,999 2.5% p.a. on balances 500,000 - 9,999,999 3% p.a. on balances 10,000,000 and above Interest is paid semi-annualy	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 9,999,999) 3% p.a. (on Balances 10,000,000 and above)	Nil	Nil

DEPOSIT PRODUCTS	VSLA Savings & Current Accounts	Investment Club Savings & Current Accounts	Personal Current Accounts	Current Business Accounts	Collection Account	Company & Institution Accounts	Forex Current Accounts	Fixed Deposit Accounts - UGX	Fixed Deposit Accounts - USD	Trust Flex Fixed Deposit Accounts - UGX	No Fee Group Savings	Mama's Safe Group	Trust Diaspora - UGX	Trust Diaspora - USD	SACCO Savings & Current Accounts
Initial Deposit	Savings - 20,000 Current - 50,000	Savings - 50,000 Current - 100,000	50,000	150,000	Nil	200,000	250	1,000,000	5,000	100,000	11,000	50,000	100,000	USD 100	Savings - 20,000 Current - 100,000
Minimum Balance	Savings - 20,000 Current - 50,000	Savings - 50,000 Current - 100,000	General:10,000 Corporate: 20,000	50,000	Nil	100,000	100	N/A	N/A	N/A	10,000	50,000	100,000	USD 100	Savings - 20,000 Current - 50,000
Opening Fees	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	1,000	Nil	Nil	Nil	Nil
Withdraw Fees	3 Free P.m	2,500	General:5 free Pm Corporate: 25,000	General:5 free Pm Corporate: 25,000	Nil	General: Nil Coporate: 25,000	0.2% for amounts >= USD 5,000	N/A	N/A	N/A	2 Free P.m	Nil	2,500	USD 3	3 Free P.m
Extra Withdraw within month/quarter	2,000	N/A	2,000	2,000	N/A	N/A	N/A	N/A	N/A	N/A	2,000	N/A	N/A	N/A	2,000
Deposit Fees	Nil	Nil	Nil	Nil	Nil	Nil	USD 0.25% of amount	N/A	N/A	N/A	Nil	Nil	Nil	0.25%	Nil
Deposit and Withdrawal Same Day>10m	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A	N/A	N/A	0.1%	0.1%	Nil	Nil	Nil
Penalty below Minimum	Nil	Nil	Nil	Nil	Nil	Nil	3	N/A	N/A	N/A	Nil	Nil	Nil	Nil	Nil
Account Closure	20,000	20,000	20,000	20,000	20,000	20,000	Equivalent of Ugx 20,000	N/A	N/A	N/A	20,000	20,000	20,000	USD 20	20,000
Annual Management Fees	10,000	10,000	10,000	10,000	Nil	10,000	Nil	N/A	N/A	N/A	10,000	10,000	10,000	Nil	10,000
Monthly Ledger Fees	Savings - 3,000 Current - 15,000	Savings - 3,000 Current - 15,000	General: 10,000 Corporate : 20,000	General: 10,000 Corporate : 20,000	2,300	20,000	USD 2 per month	N/A	N/A	N/A	Nil	2,000	3,000	Nil	Savings - 2,000 Current - 15,000
Interest Paid on Savings	2% p.a. (on Balances 100,000 - 999,999) 3% p.a. (on Balances 1m - 9,999,999) 4% p.a. (on Balances 10m - 19,999,999) 5% p.a. (on Balances 20m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for VSLA current accounts**	2% p.a. (on Balances 50,000 - 499,999) 3% p.a. (on Balances 500,000 - 9,999,999) 5% p.a. (on Balances 10m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for Investment Club current accounts**	N/A	N/A	N/A	N/A	N/A	As per running bank rate	As per running bank rate	As per running bank rate	2.5% p.a. (on Balances 50,000 - 199,999) 3.5% p.a. (on Balances 200,000 - 499,999) 5% p.a. (on Balances 500,000 and above)	3.5% p.a. (on Balances 100,000 - 499,999) 5% p.a. (on Balances 500,000 - 999,999) 5.5% p.a. (on Balances 1,000,000 and above)	Up to 2%-4% P.a.	Nil	2% p.a. (on Balances 100,000 - 999,999) 3% p.a. (on Balances 1m - 9,999,999) 4% p.a. (on Balances 10m - 19,999,999) 5% p.a. (on Balances 20m - 29,999,999) 6% p.a. (on Balances 30m - 49,999,999) 7% p.a. (on Balances 50m - 99,999,999) 7.5% p.a. (on Balances 100m and above) **Nil for SACCO current accounts**

GENERAL SERVICES

Item	Charge	Item	Charge
Bank Statement	1 free per month	Mini Statement / Balance Inquiry on Bank ATM	300 at TrustCash ATMs 600 on interwitch ATMs
Interim/Duplicate Statement	2,500/= per page	CCTV viewing charges	100,000
Interim/Duplicate Statement USD	USD 1	Returned Cheque - by other banks	20,000
Telegraphic Transfers	Correspondent Bank Charge	Standing Order out of Bank	10,000
Customised Statement UGX	5,000	Stop Payment Orders	20,000
Customised Statement USD	USD 2	Post dated Cheques	20,000
Audit Confirmation	30,000	Cancelled Cheque/ Draft	10,000
Audit Confirmation	USD 10	School Fees Handling/ School Pay	2,000
Excise Duty	15%	EFT Incoming/ Outgoing UGX	3,500
Certificate of Balance UGX	30,000	EFT Incoming/ Outgoing USD	Outgoing - USD 10 Incoming USD 1
Certificate of Balance USD	USD 7	RTGS Charges UGX	Outgoing - 20,000 Incoming - 3,500
Cheque Book UGX	1,000 per leaf	RTGS Charges USD	Outgoing - USD 10 Incoming USD 1
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 30	Standing Order within Bank	5,000
Verification Letters of Administration	150,000	Standing Orders - Unpaid	10,000
Payment against Uncleared Effects	2% of the approved amount	Letter of Introduction	30,000
Returned Cheque -Insufficient Funds	100,000	Salary Handling	2,500
Effects not Cleared	40,000	Safe Custody	30,000 per quarter
Returned Cheque - Technical	20,000	Safe Custody Access	10,000
Counter Cheque Leaf	20,000 UGX USD 5 - USD account	Direct debits Inward/Outward UGX	2,000
Replacement of Mortgage & Caveat release letters	10,000	Direct debits Inward/Outward USD	Inward USD 1 Outward - USD 10
New ATM Card/Replacement	20,000	Failed direct debit	2,000
ATM transaction receipt	100	Retrieval of Old Cheques, Vouchers	50,000
ATM TXT Limit	2,000,000	SMS Notification	500 per month
ATM Daily Limit	5,000,000	Security that remain uncollected after a year	35,000
ATM Withdrawal	1,000 at TrustCash ATMs 1,500 on interwitch ATMs	Loan buyouts	Nil

AGENCY BANKING

Transaction Tiers	Deposit AT FTB Agent (ON US)	DEPOSIT AT OTHER BANK AGENT LOCATIONS (REMOTE ON US)	Withdrawals at FTB Agent (On us)	WITHDRAWALS AT OTHER BANK AGENT LOCATIONS (REMOTE ON US)	School Pay
500 - 5,000	Nil	2,000	1,000	1,500	2,000
5,001 - 30,000	Nil	2,000	1,000	1,500	2,000
30,001 - 60,000	Nil	2,000	1,000	1,500	2,000
60,001 - 125,000	Nil	2,000	1,000	1,500	2,000
125,001 - 250,000	Nil	2,000	2,000	2,000	2,000
250,001 - 500,000	Nil	2,000	2,800	2,800	2,000
500,001 - 1,000,000	Nil	2,000	3,500	3,500	2,000
1,000,001 - 2,000,000	Nil	2,000	6,250	6,250	2,950
2,000,001 - 3,000,000	Nil	2,000	8,750	8,750	3,550
3,000,001 - 5,000,000	Nil	2,000	10,000	10,000	4,550
5,000,001 - 10,000,000	Nil	2,000	N/A	N/A	N/A

TRUST MOBILE

Activity	Charge
Airtime Purchase	Free
Balance Enquiry	300
Mini Statement	300
Pay TV	1,000
Utilities	1,000
School Pay	2,000

INTERNAL FUNDS TRANSFER

Transaction Tiers	Charge
5,000-1,000,000	500
1,000,001-2,000,000	1,000
2,000,001-5,000,000	5,000
TXN Limit	5,000,000
Daily Limit	10,000,000

BANK TO WALLET*

Transaction Tiers	Charge
0 - 5,000	550
5,001 - 60,000	800
60,001 - 125,000	1,050
125,001 - 250,000	1,300
250,001 - 500,000	1,550
500,001 - 1,000,000	2,050
1,000,001 - 2,000,000	5,000

WALLET TO BANK

Activity	Charge
MTN/AIRTEL	300

OTHER AGENT SERVICES

Activity	Charge
Account Opening origination funded account	Free
School fees collection-Bank slip	2,000
Bill/ Utility Payments; UMEME,NWSC	1,000
School Pay on Mobile Money	1,000

INTERNET BANKING

Activity	Charge
Airtime Purchase	Free
Mini Statement	Free
Balance Enquiry	Free
Pay Tv services	1,000
Utility payments	1,000
RTGs	20,000
EFT	3,500
Bulk Payments	2,500

Internal Funds Transfer (Individual)

Transaction Tiers	Charge
5,000 - 1,000,000	500
1,000,001 - 2,000,000	1000
2,000,001 - 5,000,000	5000

Internal Funds Transfer (Corporate)

Transaction Tiers	Charge
5,000 - 1,000,000	500
1,000,001 - 2,000,000	1000
2,000,001 - 5,000,000	5000
5,000,001 - 10,000,000	10000

BANK TO WALLET

*Refer to Bank to Wallet charges under Trust Mobile.

LOAN PRODUCTS

BUSINESS LOANS	Arrangement Fees / Advance Processing	Loan Application fees	Insurance Fees	Insurance fees (Restructured Loans)	Interest Rate	Prime Lending Rate	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	CRB Inquiry
SME/Micro/Corporate Loans	3%	10M and Below - 20,000 Above 10M - 50,000	1.05% - =<1 Year 1.55% - > 1 Year Nil for SACCOs, VSLAs & IPF & Companies	Extension of loan period up to 1 year – 0.2% Extension of loan period up to 36 months – 0.4% Extension of loan period greater than 36 months – 0.6%"	Micro loans - 44% P.a. Reducing Small loans - 39% P.a. Reducing Medium loans - 28% P.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% IPF - 9.6% P.a Women in business - Micro 43% & Small 38% P.a Reducing	21% p.a	1% outstanding amount	0.5% of the principle amount in arrears Max- 10% N/A for balance based loans	300,000 - 4,999,99 = 50,000 5,000,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,00 = 500,000 Above 50,000,000 = 2% of Loan amount capped at 1,000,000	20,000
Working Capital Loans	3%					21% p.a	1% outstanding amount			20,000
Renewable Energy for Business	3%					21% p.a	1% outstanding amount			20,000
Women in Business Loan	3%					21% p.a	1% outstanding amount			20,000
SACCO and VSLA Loans	3%					21% p.a	1% outstanding amount			20,000
Bank Overdraft	3%	N/A	1.05%		Prime + / - 6%	21% p.a	1% of the outstanding amount	N/A		20,000
Unsecured Overdraft	3%	100,000	Nil		27% P.a. Reducing	21% p.a				
Youth Loan	2%	Nil	1.05%		23% Flat rate	21% p.a	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%		20,000
Cash Collaterised Loans	2%	N/A	1.05% - =<1 Year 1.55% - >1 Year		Prevailing Prime lending rate	21% p.a	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%		20,000
Investment Club Loans	3%	10M and Below - 20,000 Above 10M - 50,000	Nil		Prime + / - based on risk profile	21% p.a	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%		20,000
LPO Financing, Invoice Discounting & Certificate Discounting	2%		1.05% - Personal Nil - Non-Personal Entities		Prime + 2 points	21% p.a	1% of the outstanding amount	N/A		20,000
CONSUMER LOANS										
Salary Loans	2%	10M and Below - 20,000 Above 10M - 50,000	1.05% - =<1 Year 1.55% - >1 Year	Extension of loan period up to 1 year – 0.2% Extension of loan period up to 36 months – 0.4% Extension of loan period greater than 36 months – 0.6%"	19% - 26% P.a Reducing	N/A	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	300,000 - 4,999,99 = 50,000 5,000,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,00 = 500,000 Above 50,000,000 = 2% of Loan amount capped at 1,000,000	20,000
School Fees Loan	2% - Processing 2% - Arrangment				30% Flat					
Renewable Energy for Consumption	3%				Microloans - 44% P.a Reducing Small Loans - 39% P.a Reducing Other SME Loans- Prime + Upto 6%					
Individual Personal Loan										
SmartHome Loan										
WASH Loan (Water Sanitation & Hygiene)										
Kyapa Loan										
AGRICULTURE LOANS										
Agro Production Loan	3%	10M and Below - 20,000 Above 10M - 50,000	3.5% - Agro Production Loan Others: 1.05% - Loans 1yr and below 1.55% - Loan above 1 year	Extension of loan period up to 1 year – 0.2% Extension of loan period up to 36 months – 0.4% Extension of loan period greater than 36 months – 0.6%"	Micro loans - 44% p.a. Reducing Small loans - 39% p.a. Reducing Medium loans - 28% p.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43% & Small 38% Reducing	21% p.a	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	300,000 - 4,999,99 = 50,000 5,000,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,00 = 500,000 Above 50,000,000 = 2% of Loan amount capped at 1,000,000	20,000
Agro Processing Loan										
Agro Marketing Loan										
Agro Investment Loan										
Women in Agriculture Loan										
ASSET FINANCE LOANS										
Land / Other Asset Acquisition Loan	3%	10M and Below - 20,000 Above 10M - 50,000	1.05% - =<1 Year 1.55% - > 1 year"	Extension of loan period up to 1 year – 0.2% Extension of loan period up to 36 months – 0.4% Extension of loan period greater than 36 months – 0.6%"	Micro loans - 44% p.a. Reducing Small loans - 39% p.a. Reducing Medium loans - 28% p.a. Reducing Medium loan for women 27% P.a. Reducing Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43% & Small 38% Reducing	21% p.a	1% of the outstanding amount	0.5% of the principle amount in arrears Max- 10%	300,000 - 4,999,99 = 50,000 5,000,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,00 = 500,000 Above 50,000,000 = 2% of Loan amount capped at 1,000,000	20,000
Asset Finance Loans										
Asset Improvement Loan - Construction										
TRUST MOBILE LOAN / LOAN KU SIMU										
Trust Mobile Loan/Loan ku Simu	1%	Nil	1%		5% PM Flat	N/A	N/A	0.5% of the principle amount in arrears Max- 10%	N/A	4,720
OFF BALANCE SHEET PRODUCTS										
Comfort Letter	50,000	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Bank Guarantee	0.5% Min 100,000 Amendment fee- 0.85% - 1% per quarter Min-100,000	0.85% - 1% per quarter Min-100,000	N/A		N/A	N/A	N/A	N/A	100,000	20,000

Please Note:
The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or via other optional medium.
For more details, please contact us on 0800 220 500 or WhatsApp 0751 932 900|0701 932 901 | www.financetrust.co.ug | P.O. Box 6972 Kampala| customercare@financetrust.co.ug
Finance Trust Bank Uganda Limited is regulated by Bank of Uganda and Deposits Protected by the Deposit Protection Fund