

BANK OF UGANDA



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INTEREST RATES AND BANK CHARGES FOR PERSONAL ACCOUNTS AS AT 01 JANUARY 2026

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	Absa Bank	Bank of Africa	Bank of India	Baroda	Cairo	Centenary	DFCU	Diamond	Ecobank	Equity	EXIM	Finance Trust	Housing	I&M Bank	KCB	NCBA	Pearl Bank	Stanbic	Standard Chartered	Tropical	UBAU
RATE/CHARGE																					
INTEREST RATES																					
Curent accounts - Minimum	0%	0%	0%	Nil	0%	N/A	0%	N/A	Nil	Nil	0%	N/A	0%	N/A	N/A	0%	N/A	0%	0%	N/A	1%
Curent accounts - Maximum	7%	4%	2.5%	Nil	6%	N/A	5.0%	N/A	5%	3%	6.5%	N/A	0%	5%	N/A	4%	N/A	4.0%	0%	N/A	3%
Savings accounts - Minimum	0.25%	0%	1.75%	1.997%	0%	0.75% p.a	0.5%	1.5%(bb)	0.1%	0%	0.0%	2%	3%	1%	N/A	1%	0.50%	0.5%	0%	2%	2%
Savings accounts - Maximum	10%	7%	3.50%	1.997%	3%	4%p.a	5%	3.0%(az)	3%	3%	4.5%	7.5%	7%	4%	Up to 6%	4%	6.0%	3.50%	3%	3.5%	4%
Fixed deposits - Minimum	3%	2%	4%	5.0%	Negotiable	4%p.a	3.0%	10%	4.2%	2%	5.0%	3%	4%	5.75%	Negotiable	Negotiable	Negotiable	0.98%	3%	Negotiable	Negotiable
Fixed deposits - Maximum	Negotiable	Negotiable	12.75%	10.5%	Negotiable	Negotiable	15.0%	Negotiable	12%	11.6%	13.5%	Negotiable	15%	Negotiable	Negotiable	Negotiable	Negotiable	9.67%	Negotiable	Negotiable	Negotiable
Lending rate - Minimum	17%	PLR-5.5%(Negotiable)	15%	PLR	Negotiable	10.5%p.a	18%	PLR-4%	PLR-4.75%(Negotiable)	12%	16.0%	12%	15%	Negotiable	PLR	Negotiable	10%p.p.a	Negotiable	PLR-4.3%	Negotiable	N/A
Lending rate - Maximum	PLR + 10%	PLR+10%	PLR+4%	PLR+4%	Negotiable	40%p.a	36%	PLR+4%	PLR+4%(Negotiable)	36%	25.0%	44%(Negotiable)	36%	Negotiable	N/A	Negotiable	5%p.p.m	PLR+8%	PLR+4%	Negotiable	Negotiable
Prime lending rate (PLR)	19.5%	20%	19%	20%	20%	20.5%p.a	20%	20%	20.5%	21.50%	23.5%	21%	21.50%	22.75%(do)	22%	21.5% (dq)	22%	19.5%(w)	19.30%	22.50%	19%
Overdrawn penalty	25%	PLR+5%	PLR+5%	PLR+5%	N/A	PLR+6%	41%	PLR+10%(ee)	PLR+15.5%	24%	36.0%	N/A	15%+PLR	PLR+10%	PLR+5%	PLR + 15%	N/A	25%	PLR+24%	PLR+12%	PLR+12%
MINIMUM BALANCES																					
Current accounts	Nil	5,000 - 5,000,000	50,000	200,000(p)	0-50,000	10,000	Nil - 2,000,000	10,000 - 1,000,000	Nil	Nil	Nil(bi)	10,000	Nil	Nil-5M	Nil	Nil	Nil - 50,000	Nil	Nil	25,000	20,000
Savings accounts	-	5,000 - 250,000	25,000	5,000	5,000-20,000	5,000	5,000	10,000 - 500,000	100,000	Nil	(i)	2,500	10,000	10,000	20,000	10,000	8,000	Nil	Nil	5,000	15,000
Fixed deposits	1,000,000	2,500,000	1,000,000	100,000	1,000,000	N/A	1,000,000	100,000	5,000,000	5,000,000	1,000,000	1,000,000	1,000,000	5,000,000	10,000,000	1,000,000	1,000,000	1,000,000	10,000,000	1,000,000	Negotiable
BANK CHARGES ON ACCOUNT																					
Penalty below minimum - savings account	15,000	17,000	6,000	5,000	15,000	N/A	16,000	10,000 - 25,000	N/A	Nil	Nil(z)	500	20,000	1,000 - 20,000	15,000	10,000 - 15,000	N/A	Nil	Nil	Nil	N/A
Penalty below minimum - current account	10,000	17,000-50,000	11,500	25,000	15,000	N/A	Nil - 100,000	5,000 - 50,000	N/A	Nil	20,000(ah)	Nil	Nil	25,000	Nil	10,000 - 15,000	N/A	N/A	Nil	Nil	N/A
Ledger fee per entry	3,000	-	Nil	Nil	Nil	3,000	Nil	N/A	N/A	N/A	1,100	Nil	Nil	1,500	Nil	N/A	N/A	-	Nil	2500(ad)	N/A
Minimum ledger fees per month	NIL	-	Nil	833	Nil	15,000	Nil	N/A	5,000	(bx)	Nil(bf)	500	Nil	1,500	Nil	3,000	3,000	1,500	10,000	15,000	N/A
Statement	Free	Free	Nil	3,000	3,500	Free	Free	10,000(d)	Free	5,000(d)	Free	1 free(al)	Free (eo)	10,000(d)	10,000(d)	Free	3,000(d)(dl)	Free(al)	Free	10,000	1 Free(g)
Interim statement	5,000(d)	5,500(d)	3,500	5,000	3,500	5000(d)	10,000	N/A	5,000	5,000(d)	5,000	2,500(cn)	10,000	10,000(d)	10,000(d)	5,000(bw)	3,000(d)(d)	7,000(ao)	10,000	N/A	5,000
Duplicate statement	5,000(d)	Nil	6,000	5,000	3,500	4,000	10,000	N/A	5,000	5,000(d)	10,000(d)	2,500(cn)	10,000	10,000(d)	10,000(d)	5,000	3,000(d)(dl)	7,000(ao)	10,000	N/A	5,000
Closing account	20,000	22,000	28,750	25,000	20,000	15,000	20,000	25,000/USD 6	Free	21,000	20,000	20,000	20,000	25,000	20,000	20,000	20,000	Free	5,000	20,000	20,000
Savings Card/Passbook	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dormant account reactivation	Free	Free	7,000	Nil	Free	Free	Free	Free	Amount in Debit	Nil	Free	Nil	Free	Free	Free	N/A	Free	N/A	Free	Nil	Nil
Cheque book per leaf	900	1,100	1,000	500	1,200	1,000	1,200	1200/USD 0.5	1,000	1,000	1,000	1,000	1,000	1,000	1,200	1,100	1,000	1,200	1,500	1,200	1,500 (co)
Counter cheque leaf	28,700	35,000	11,500	10,000	20,000	15,500 - 20,000	30,000	30,000	25,000	20,000	50,000	20,000	40,000	20,000	30,000	25,000	20,000	30,000	50,000	30,000	30,000
Returned cheque - insufficient funds	174,100	170,500	130,000	100,000	200,000	125,000	200,000	200,000	200,000	230,000	170,000	100,000	150,000	200,000	200,000	200,000	150,000	250,000	250,000	50,000	250,000
Returned cheque - effects not cleared	50,000	N/A	80,000	50,000	100,000	40,000	200,000	25,000	200,000	20,000	170,000	40,000	100,000	25,000	4% (ev)	200,000	50,000	Nil	250,000	30,000	100,000
Returned cheque - technical	50,000	66,000	80,000	50,000	30,000	20,000	25,000	25,000	25,000	20,000	20,000	20,000	50,000	25,000	30,000	25,000	20,000	25,000	25,000	N/A	50,000
Returned cheque by other banks	50,000	18,700	80,000	50,000	30,000	20,000	5000(b)	25,000	Free	20,000	25,000	20,000	15,000	25,000	N/A	20,000	Nil	N/A	N/A	N/A	Nil
Stop payment orders	50,000	44,000	60,000	50,000	30,000	20,000	20,000	25,000	30,000	30,000	30,000	20,000	25,000	25,000	35,000	30,000	25,000	40,000	40,000	60,000	30,000
Post dated cheque	N/A	N/A	80,000	50,000	20,000	N/A	N/A	N/A	30,000	20,000	20,000	20,000	15,000	N/A	30,000	25,000	Nil	35,000	N/A	N/A	N/A
Cheques cancellation	N/A	N/A	N/A	N/A	Nil	N/A	N/A	20,000	N/A	N/A	30,000	10,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheques collection	1%(ae)	N/A	N/A	0.25%(t)	Nil(cb)	N/A	N/A	N/A	N/A	(ek)	Free(ay)	Nil	Free	N/A	20,000	Free	Nil	N/A	0.45%(ax)	0.25%	N/A
Drafts - customer	1%(i)	18,700	11,500	0.25%(t)	20,000	20,000	20,000	10,000	5,000	20,000	15,000	10,000	15,000	10,000	20,000	20,000	10,000	25,000	45,000	12,000	10,000(au)
Draft cancellation	50,000	33,000	11,500	10,000	10,000	10,000	10,000	20,000	20,000	5,000	10,000	10,000	10,000	25,000	10,000	20,000	10,000	20,000	15,000	15,000	20,000
Cash withdrawal	0.25%(f)	6,000	Nil	1,000	5,000	10,000(y)	10,000(am)	10,000 - 15,000(eq)	5,000(by)	(bm)	Free	2,500	4,000 - 10,000	Min. 1,500	12,000(be)	5,000(du)	7,000(cu)	12,000(s)	0.25%(aq)	2500 - 1,000,000 (sa)	2,000(bd)
Cash deposit	N/A	Free	Nil	Nil	Free	N/A	Free	Free(ef)	(an)	Nil	Free(et)	Free(av)	Free(ep)	Free	Free(av)	Free(ei)	Nil(ei)	Free	Nil (v)	Free (lcy), fcy 0.3%	Free (cp)
Bulk cash deposit	N/A	Free	Nil(dt)	0.10%	Nil	N/A	Nil	1%(aw)	Free	Nil	Free	Free(av)	Free	Free	Free	(ei)	Nil	Free(cj)	Nil (v)	Free (lcy), fcy 0.3%	Free
Bulk cash withdrawal	N/A	Free	Nil	1,000 (ca)	Nil	15,000 - 30,000	N/A	Free	5,000(by)	N/A	100,000	2,500	30,000	10,000	N/A	(du)	N/A	0.25%(ap)	0.25%(aq)	0.02%(cr)	0.5%(h)
EFT	3,000(c)	2,000 - 3,500	2,500	2,500	3,500	4,000	4000(cw)	3,500	3,000(bs)	5,200	3,500	3,500	5000(e)	(cf)	3,500	(dx)	5,000(cw)	2,000(ck)	4,000-20,000	2,500 - 5,200	5,000(e)
TT	\$17(flat fee)	\$13 - \$51	\$11(eh)	\$10	\$35(de)	35,000	\$15 - \$38	\$15-\$50	\$25	40,000	\$25	\$12 - \$30 (du)	\$15(de)	\$20-\$25	35,000	(dc)	\$15(cx)	30,000(cl)	40,000-75,000	55,000	50,000(bn)
RTGS	21,000(ba)	16,000 - 20,000	11,500(eg)	10,000	15,000	20,000	20,000(cw)	20,000	20,000(ab)	23,000	15,000	20,000(e)	20,000(bv)	10,000-15,000	23,000	(dd)	20,000(df)	10,000(cm)	10,000-25,000	5,000 - 25,000	20,000(bv)
Standing orders (within bank)	free	Free	6,000	Nil	Free	5,000	5,000	Free	3,000	5,000	Free	5,000	2,500	Free	5,000	Free	5,000	Free	5,000	5,000	2,000
Standing orders (to other banks)	15,000	14,300	60,000	Nil	3,500	10,000	15,000	10,000	3000(dx)	10,000	10,000	10,000	20,000	5,000 - 15,000	10,000	10,000					

(b) for EUR/GBP 3, USD 5
(c) Outward, Ugx.2,600 inward
(d) Per page
(e) Ug. Shs 5000 Outward; Ugx.2,500 Inward
(f) Min Ugx 6,500, Max Ugx 31,900
(g) Per quarter
(h) (Ugx 500m - Ugx 1,000m); 1% above Ugx 1,000m
(i) Min 10,000; Max 30,000
(j) Ecobank ATMs, Shs.7,000 Local Non Ecobank
(k) Ugx 700 on Exim Bank ATM and ugx 2,000 on other bank ATMs
(l) Mortgage 0.55% - 1%, Unsecured personal -1%, Cash & Loans 0.6%-1%
(m) Of loan amount for secured lending, 3% of loan amount for unsecured, Minimum 300,000
(n) Min 500,000, Max 10M as per third party service provider form
(o) Ugx 150,000 Small size; Ugx 200,000 large envelopes - per annum
(p) For Kampala, Mukono & Jinja branches; 200,000 for other upcountry branches
(q) Min 450,000
(r) 1free access in a month, any additional access at Ugx 10,000 or Ugx 30,000 depending on the branch
(s) Below 5M; 0.25% above 5M: Max 35,000
(t) Min 10,000, Max 100,000
(u) of loan amount Min 60,000 for Unsecured Personal Loans. Business loans 2% of loan amount
(v) for lyc, 0.25% for fcy min Usd 5
(w) for Ugx-13% for Usd unsecured and secured lending and 17.5% mortgage for personal home loans
(x) Stanbic; 2,000 online; 5,000 Non Stanbic
(y) Below Ugx 2M
(z) Ranges from Nil to Ugx 5,000 depending on product
(aa) For Gold, Ugx 25,000 for Visa Platinum & Ugx 50,000 for Visa Infinite
(ab) Manual; Ugx 12,000 online,Ugx 3000 inward
(ac) 0.3 Usd
(ad)Personal Current, nil savings)
(ae) Min \$25
(af) NWSC -free, Umeme - Ugx 1,000, NSSF - Nil, Others - Ugx 2,000
(ag) 1 yr & below; 1.5% above 1 yr
(ah) Ranges from Nil to Ugx 20,000 depending on product
(ai) Up to UGX100M, Above 100M/Ugx; 3,000 Inward
(aj) Of unutilised amount
(ak) Of insurance value
(al) Previous month
(am) Below 2M; Ugx 5,000 above 2M
(an) 0.35% above Usd 10,000
(ao) Per page; Max 100,000
(ap) Above 5M: Min Ugx 6,500, Max Ugx 35,000
(aq) Min Ugx 10,000, Max Ugx 35,000
(ar) Individual; Ugx 125,000 company
(as) Min \$15, Max \$200
(at) Ranges from Ugx 500,000 to Ugx 1,800,000 depending on the size per annum
(au) School fees; Ugx.25,000 other
(av) 0.25% for foreign cash desposits
(aw) over Ugx 50M
(ax) Min 30,000, Max 120,000
(ay) Microfinance charged Ugx 10,000 per cheque
(az) For UGX; 0.75% for USD
(ba) Outward; Ugx 3,450 inward
(bb) For UGX; 0.25% for USD
(bc) Per visit/access
(bd) Below 5M; 3,000 above 5M, 0.5% for 500M - 1,000M, 1% above 1,000M
(be) For amounts below 2M; Others 0.15% Max 20,000
(bf) From Nil to Ugx 35,000 depending on product
(bg) Mortgage -0.75%, Unsecured personal -2%, Cash & Loans-1%
(bh) Ranges from Nil to Ugx 50,000 depending on product
(bi) Ranges from Nil to Ugx 1,500,000 depending on product
(bj) of outstanding loan amount
(bk) UMEME payments Ugx.2,000
(bl) Ugx.15,000 for Gold card issuance
(bm) ≤1M- 10,000, 1,000,001 to 5M- 20,000, above 5m- 30,000
(bn) Outward; 30,000 inward; USD 15 Outward; USD 20 Incoming
(bp) UBA ATMs; 1,500 interswitch; 5,000 domestic VISA; 7,000+2% international VISA
(bq) Maximum 50,000
(br) Only for NGOs
(bs) Inward; 5,000 outward, 2,000 Online
(bt) For personal & home loans; Ugx 30,000 for other loans
(bu) For Ugx, 2% for USD
(bv) Ug shs 20,000 Outward; Ugx.5,000 Inward
(bw) Per page Max Ugx 100,000, Usd 2.7 Max Usd 28 per page
(bx) 150,000 for supreme business accounts ,100,000 for personal supreme accounts & 75,000 for both business & personal premium accounts
(by) Min, 35,000 Max
(bz) Ugx 3,000 at the branch and Shs 1,500 digital
(ca) Max Ugx 200,000
(cb) Local cheque collections are free however for International cheque collection usd 110 is charged
(cc) Over the counter however Over internet banking charges are Ugx 100 -minimum Ugx 40,000 maximum
(cd) Of outstanding balance
(ce) Up to 1 year; > 1 year Ugx:10,000 per page
(cf) Ugx 3,000 on digital channels; Ugx 5,000 for incoming and 5500 outward EFTs at branches
(cg) For Silver, 15,000 for Gold, 20,000 for Platinum
(ch) For Silver, 25,000 for Gold and 50,000 for Platinum
(ci) For Pay as you transact & Puresave accounts, USD 1.5 for Dollar ATM cash withdrawals
(cj) For UGX, For Usd txns; 0.25% of the Value and Max Usd 2,000; Free below Usd 2,000 for personal and private banking and free below Usd 4,000 for Diaspora Banking Customers.
(ck) Ugx 5,500 for outward EFTs at the branch
(cl) For TTs done using online platforms and 60,000 for branch transactions
(cm) For RTGS done using online platforms and 20,000 for branch ransactions
(cn) Per page for Ugx accounts and Usd 1 for dollar accounts.
(co) For Ugx; Ugx1,500 for others
(cp) UGX; & below USD/GBP/EUR 1,000, 0.5% above USD/GBP/EUR 1,000, Min USD/GBP/EUR 10
(cq) Individual, 50,000 Target and Group, 100,000 Business
(cr) Above 100,000,000, Maximum 200,000
(cs) for unsecured personal loans and between 0.040% to 2.1% for Home Loan Protection InsuranceIndividual, 10,000 Business
(ct) Established fees / 1% quarterly fees (Minimum Ugx 100,000)
(cu) <3m-5,000, Above 3m-6,000 or Usd/Eur 5 or Gbp 4
(cv) 0.25% of value for >5,000 Usd deposits or equivalent in Fcy.
(cw) Outward-Ugx.3,000 Inward
(cx) Outward-USD 15,GBP/EUR 12 or equivalent in Ugx .Inward-USD/GBP/EUR 10 or equivalent in Ugx.
(cy) Min Ugx 75,000

(cz) 0.5% Minimum of Ugx 100,000 & 1% Quarterly commission, mimimum Ugx 100,000
(da) Interswitch-Ugx 2,000, Unionpay card of other banks- Ugx 10,000, ATM cardless withdraw - Ugx. 2,000
(db) Or Ugx.200,000 whichever is higher
(dc) Outward is Ugx 120,000 or Usd 30 (In-branch) and Ugx 100,000 Usd 25 (Online) while Inward Ugx 30,000, Usd 10
(dd) Outward; Ugx 25,000, Usd 5(In-branch); Ugx 15,000 Usd 5 (Online) Inward Ugx 3000 or Usd 1
(de) \$15 Outgoing, \$10 Incoming
(df) Outward-Ugx.15,000 Inward-Ugx. 3,500
(dg) for Ugx,12% p.a for FCY
(dh) For Ugx and 0.3% for foreign cash deposits above USD 2,000
(di) As per service provider
(dj) Min, \$66 Max
(dk) Corporate; 3% Retail
(dl) Printed Statement - Ugx. 500 per page for Parish Model Saving Account and Parish Model Current Account
(dm) for Ugx, FCY PLR + 5% for FCY
(dn) Per Visit
(do) For Ugx, and 13% for FCY
(dp) Ranging from Shs 7,500 to Shs 6M depending on the size.
(dq) 13% Prime Lending Rate for forex
(dr) Online, 3,000 in branch
(ds) Of the outstanding facility
(dt) USD Current Accounts >\$10,000 - 0.40%, Savings Accounts >\$5,000 - 0.40%
(du) ≥ Ugx 5m and > Usd 1000 charge is Ugx 5,000 while < Ugx 5m and ≤ Usd 1000 charge is 0.25% of amt Max Ugx 25,000 or equivalent
(dv) Minimum - Ugx100,000
(dw) FTB ATMS; 1,500 on interswitch
(dx) Outward is Ugx 5,000 or Usd 1.5 (In branch) and Ugx 3000or Usd 1 (Online) While Inward - Ugx 3,000, Usd 1
(dy) For Group, 1% - 2% for Individual and SME,
(dz) Establishment fee is 1% min Ugx 100000. Quarterly commission is 0.5% min Ugx 200000
(ea) At the branch and Shs 1,500 digital
(eb) Fcy 0.5% of deposit if ≥ Usd 5,000
(ec) Ugx and USD/GBP/EUR 1
(ed) 0.5% for foreign cash deposit of over 10,000Usd or the equivalent
(ee) For Ugx, and FCY PLR + 5%
(ef) For Ugx and FCY 0.5% of deposit for amounts
(eg) Outward-Ugx 4000 Inward
(eh) Minimum-\$66 Maximum
(ei) 0.5% for amounts of USD 10,000 and above or equivalent
(ej) \$ 10 for foreign cheque collection
(ek) Actual to Facility
(el) to cater for short term loans which they charge 0.5%.
(em) Insurance standing orders free. Others -UGX 15,000
(en) minimum UGX100,000
(eo) online statements are free
(ep) USD/GBP/EUR 10-50 for USD/GBP/EUR deposits
(eq) FCY 0.5% Max Usd/Gbp/Eur 10
(er) Ugx 1,000 (NCBA), Ugx 1,800 Interswitch, Ugx 5000 (Non -NCBA), Ugx 10,000 (Non NCBA International card)
(es) Ugx 2000 (Inbranch) and Ugx 1500 (Online)
(et) for UGX , USD upto \$5000 is free, 0.25% of the amount
(eu),USD 50
(ev) minimum 30000
(ew) per quarter
(ex) minimum Ugx 100,000