

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 in the bank tariff guides.

5. RISKS

- a) The interest rate is variable and so the amount of interest earned may increase or decrease. We will inform you immediately of any change.
- b) If your balance falls below the minimum balance allowed, you will have to pay penalty charges.

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways: mobile banking or over the counter transactions

How to take money out of your account: You can take money out of your account in any of the following ways: You may withdraw over counter or issue instructions to bank to use EFT

Inactivity/dormancy: After 6 months of inactivity, an account will be considered inactive. You will need to reactivate your account. After 2 years of account inactivity, the account is considered dormant. To reactivate, a fee may apply. See 4 (fees).

Deposit protection: Your deposits are insured up to **UGX 10 million** by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax / excise duty will be debited from your account.

Account closure: You may close your account at any time. To close your account, you will have to visit our branch in person. If you close your account, there will be a charge for doing so (see 4j) and the account will be closed after 37 days. If this is a fixed deposit account, early termination may result in losing interest accrued. Also, Accounts with no balance that remain inactive for a year shall be closed.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us via; 0800220500 or customercare@financetrust.co.ug. 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	Email	Post	Over the counter	Other

Signature Date

Name Date
 Relationship Officer Client

Where can I find out more? If you want more information on this deposit product or the terms used in this KFD, please contact us on 0800220500 or visit our website at www.financetrust.co.ug