

FINANCE TRUST BANK PRICING GUIDE

EFFECTIVE 12TH JANUARY 2024



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 Pm	2 Free Pm	0.2% for amounts >=USD 5,000	2 Free Pm	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%	0.1%	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 - 999,999) 3% p.a. (on Balances 10m and above)	Nil	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)	Nil	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 - 999,999)	3% p.a. (on Balances 10m and above)	2% p.a. on balances of Ugx 50,000 - 499,999 2.5% p.a. on balances 500,000 - 999,999 3% p.a. on balances 1,000,000 and above Interest is paid semi-annually	2% p.a. (on Balances 50,000 - 499,999) 2.5% p.a. (on Balances 500,000 - 999,999) 3% p.a. (on Balances 1,000,000 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 Pm	2,500	General: 5 free Pm Corporate: 25,000	General: 5 free Pm Corporate: 25,000	Nil	General: Nil Corporate: 25,000	0.2% for amounts >= USD 5,000	N/A	N/A	N/A	2 Free Pm	Nil	2,500	USD 3	3 Free Pm	
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	Nil	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 - 999,999) 4% p.a. (on Balances 10m - 199,999) 5% p.a. (on Balances 20m - 299,999) 6% p.a. (on Balances 30m - 499,999) 7% p.a. (on Balances 50m - 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 - 999,999) 4% p.a. (on Balances 10m - 299,999) 5% p.a. (on Balances 20m - 299,999) 6% p.a. (on Balances 30m - 499,999) 7% p.a. (on Balances 50m - 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	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% Pa.	Nil	2% p.a. (on Balances 100,000 - 999,999) 3% p.a. (on Balances 1m - 999,999) 4% p.a. (on Balances 10m - 199,999) 5% p.a. (on Balances 20m - 299,999) 6% p.a. (on Balances 30m - 499,999) 7% p.a. (on Balances 50m - 999,999) 7.5% p.a. (on Balances 100m and above) Nil for SACCO current accounts

GENERAL SERVICES

Item	Charge
Bank Statement	1 free per month
Interim/Duplicate Statement	2,500/= per page
Interim/Duplicate Statement USD	USD 1
Telegraphic Transfers	Correspondent Bank Charge
Customised Statement UGX	5,000
Customised Statement USD	USD 2
Audit Confirmation	30,000
Audit Confirmation	USD 10
Excise Duty	15%
Certificate of Balance UGX	25,000
Certificate of Balance USD	USD 7
Cheque Book UGX	1,000 per leaf
Cheque Book USD	50 leaves - USD 20 100 leaves - USD 30
Verification Letters of Administration	70,000
Payment against Uncleared Effects	2% of the approved amount
Returned Cheque - Insufficient Funds	100,000
Effects not Cleared	40,000
Returned Cheque - Technical	20,000
Counter Cheque Leaf	20,000 UGX USD 5 - USD account
Replacement of Mortgage & Caveat release letters	10,000
New ATM Card/Replacement Uncollected/Destroyed ATM	20,000 5,000
ATM transaction receipt	100
ATM TXT Limit	2,000,000
ATM Daily Limit	5,000,000
ATM Withdrawal	1,000 at TrustCash ATMs 1,500 on interwitch ATMs

Item	Charge
Mini Statement / Balance Inquiry on Bank ATM	300 at TrustCash ATMs 600 on interwitch ATMs
CCTV viewing charges	100,000
Returned Cheque - by other banks	20,000
Standing Order out of Bank	10,000
Stop Payment Orders	20,000
Post dated Cheques	20,000
Cancelled Cheque/ Draft	10,000
School Fees Handling/ School Pay	2,000
EFT Incoming/ Outgoing UGX	3,500
EFT Incoming/ Outgoing USD	Outgoing - USD 10 Incoming USD 1
RTGS Charges UGX	Outgoing - 20,000 Incoming - 3,500
RTGS Charges USD	Outgoing - USD 10 Incoming USD 1
Standing Order within Bank	5,000
Standing Orders - Unpaid	10,000
Letter of Introduction	30,000
Salary Handling	2,500
Safe Custody	30,000 per quarter
Safe Custody Access	10,000
Direct debits Inward/Outward UGX	2,000
Direct debits Inward/Outward USD	Inward USD 1 Outward - USD 10
Failed direct debit	2,000
Retrieval of Old Cheques, Vouchers	50,000
SMS Notification	500 per month
Security that remain uncollected after a year	35,000
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

OTHER AGENT SERVICES

Activity	Charge
Account Opening origination funded account	Free
Balance Inquiry /Receipt print	250
Mini Statement	300
School fees collection-Bank slip	2,000
Bill/ Utility Payments: UMEME/NWSC	1,000
School Pay on Mobile Money	1,000

BANK TO WALLET

Activity	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

INTERNAL FUNDS TRANSFER

Activity	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

TRUST MOBILE

Activity	Charge
Airtime Purchase	Free
Balance Enquiry	300
Mini Statement	300
Pay TV services	1,000
School pay	2,000
Utility payments	1,000
RTGS	20,000
EFT	3,500
Bulk Payments	2,500

INTERNET BANKING

Activity	Charge
Airtime Purchase	Free
Mini Statement	Free
Balance Enquiry	Free
Pay TV services	1,000
School pay	2,000
Utility payments	1,000
RTGS	20,000
EFT	3,500
Bulk Payments	2,500

LOAN PRODUCTS

BUSINESS LOANS	Arrangement Fees / Advance Processing	Loan Application fees	Insurance Fees	Interest Rate	Prime Lending Rate	Early/ Prepayment Penalty	Loan Advance/ Facility Restructuring / Loan Redemption	Late Payment Penalty	Loan Appraisal Fees	Financial Card	CRB Inquiry
SME/Micro/Corporate Loans	3%	10M and Below - 20,000 Above 10M - 50,000	1% - <=1 Year 1.5% - > 1 Year Nil for SACCOs, VSLAs & PF & Companies	Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Medium loan for women 27% Pa. Reducing Other SME Loans - Prime + Upto 6%	21% p.a	Nil	1% outstanding amount	0.5% of the principle amount in arrears Max: 10% N/A for balance based loans	300,000 - 499,999 = 50,000 500,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,000 = 500,000 Above 50,000,000 = 2% of Loan amount capped at 1,000,000	Company 30,000	20,000
Working Capital Loans	3%			Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Medium loan for women 27% Pa. Reducing Other SME Loans - Prime + Upto 6%	21% p.a	Nil	1% outstanding amount			Company 30,000	20,000
Renewable Energy for Business	3%			Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Medium loan for women 27% Pa. Reducing Other SME Loans - Prime + Upto 6%	21% p.a	Nil	1% outstanding amount			Company 30,000	20,000
Women in Business Loan	3%			Micro loans - 44% Pa. Reducing Small loans - 39% Pa. Reducing Medium loans - 28% Pa. Reducing Medium loan for women 27% Pa. Reducing Other SME Loans - Prime + Upto 6%	21% p.a	Nil	1% outstanding amount			Company 30,000	20,000
SACCO and VSLA Loans	3%			IPF - 9.6% p.a Women in business - Micro 43% & Small 38% Pa Reducing	21% p.a	Nil	1% outstanding amount		Company 30,000	20,000	
Bank Overdraft	3%	N/A	1%	Prime + / - 6%	21% p.a	Nil	1% of the outstanding amount		Company 30,000	20,000	
Youth Loan	2%	Nil	1%	23% Flat rate	21% p.a	Nil	1% of the outstanding amount		Company 30,000	20,000	
Cash Collateralised Loans	2%	N/A	1% - <=1 Year 1.5% - >1 Year	Prevailing Prime lending rate	21% p.a	Nil	1% of the outstanding amount		Company 30,000	20,000	
Investment Club Loans	3%	10M and Below - 20,000 Above 10M - 50,000	Nil	Prime + / - based on risk profile	21% p.a	Nil	1% of the outstanding amount		Company 30,000	20,000	
LPO Financing, Invoice Discounting & Certificate Discounting	2%		1% - Personal Nil - Non-Personal Entities	Prime + 2 points	21% p.a	Nil	1% of the outstanding amount		Company 30,000	20,000	
CONSUMER LOANS											
Salary Loans	2%	Salary Loans - 0.5% for the entire loan period Renewable Energy - 0.2% (Min - 2,000 & Max - 10,000) Others 0.5% of the loan amount per month (Min 2,000 & Max 50,000)	1% - <=1 Year 1.5% - >1 Year	Salary Loan - 19% - 26% Pa Reducing Renewable Energy - 20% Flat Microloans - 44% Pa Reducing Small Loans - 39% Pa Reducing Other SME Loans- Prime + Upto 6%	N/A	Nil	1% of the outstanding amount	0.5% of the principle amount in arrears Max: 10%	300,000 - 499,999 = 50,000 500,000 - 10,000,000 = 100,000 10,000,001 - 30,000,000 = 200,000 30,000,001 - 50,000,000 = 5		