FINANCE TRUST BANK PRICING GUIDE - EFFECTIVE 1st SEPTEMBER 2019

FINANCE trust BANK
Putting Women First

DEPOSIT CHARGES	Initial Deposit	Minimum Balance	Opening Fees	Withdrawal Fees	Extra Withdrawal within Month / Quarter	Deposit Fees	Deposit and Withdrwal Same Day >10m	Interbranch Charge	Penalty below Minimum	Account Closure	Annual Management Fees	Monthly ledger fees/ Management fees	ATM Card	Replacement of lost ATM Card	Uncollected / Destroyed ATM card	ATM Withdrawal	ATM Balance Inquiry / Mini Statement	Interest Paid on Savings
TRUST SAVERS																		
Trust Savers Individual	10,000	10,000	Nil	500	N/A	Nil	0.1%	Nil	500	10,000	2,000	3,000	10,000	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch ATMs	300 - TrustCash ATMs 600 - Interswitch ATM	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)
Trust Saver Joint	35,000	20,000	15,000	500	N/A	Nil	0.1%	Nil	500	10,000	2,000	2,300	N/A	N/A	N/A	N/A	N/A	
Trust Savers Company	75,000	50,000	25,000	500	N/A	Nil	0.1%	Nil	500	10,000	2,000	6,000	N/A	N/A	N/A	N/A	N/A	
Mama's Safe - Individual	5,000	5,000	Nil	Nil	N/A	Nil	0.1%	Nil	Nil	10,000	2,000	2,000	10,000	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch ATMs	300 - TrustCash ATM 600 - Interswitch ATM	**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)
No Fee - Individual	6,000	5,000	1,000	Nil	2,000 After 4 withdraws in a month	Nil	Nil	Nil	Nil	5,000	2,000	Nil	N/A	N/A	N/A	N/A	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 and above)
No Fee - Joint	11,000	10,000	1,000	Nil	2,000 After 4 withdraws in a month	Nil	Nil	Nil	Nil	5,000	2,000	Nil	N/A	N/A	N/A	N/A	N/A	
Trust Guarantee Fund	Guarantee Amount	Nil	Nil	Nil	N/A	Nil	Nil	Nil	Nil	Nil	Nil	Nil	N/A	N/A	N/A	N/A	N/A	Nil
Forex Saving - Individual Forex Saving - Business	USD 100 USD 250	USD 50 USD 100	Nil	Nil for amounts below USD 5,000 0.2% for amounts USD 5,000 & above	N/A	USD 0.25% of amount	Nil	Nil	USD 3	10,000	Nil	USD 2 per month	N/A	N/A	N/A	N/A	N/A	N/A
TRUST YOUNG SAVERS																		
Trust Junior Savers	13,000	10,000	3,000	Nil	2,000 After 1 withdraws in a quarter	Nil	0.1%	Nil	Nil	10,000	2,000	Nil	N/A	N/A	N/A	N/A	N/A	**5% p.a.** (on balances 100,000 and above)
Girl's Choice Savings	3,000	2,500	500	Nil	N/A	Nil	0.1%	Nil	Nil	Nil	2,000	500	10,000 (for girls 18yrs and above)	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch ATMs	300 - TrustCash ATM 600 - Interswitch ATM	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)
Teen Classic Savings	3,000	2,000	500	Nil	N/A	Nil	0.1%	Nil	Nil	Nil	2,000	500	N/A	N/A	N/A	N/A	N/A	
Youth Progress Savings	6,000	5,000	1,000	Nil	N/A	Nil	0.1%	Nil	Nil	Nil	2,000	500	10,000	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch ATMs	300 - TrustCash ATM 600 - Interswitch ATM	
TRUST GROUP ACCOUNTS																		
Trust Group Savers	75,000	50,000	25,000	500	N/A	Nil	0.1%	Nil	500	10,000	2,000	2,300	N/A	N/A	N/A	N/A	N/A	**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)
No Fee Group Savings	11,000	10,000	1,000	Nil	2,000 After 4 withdraws in a month	Nil	Nil	Nil	Nil	5,000	2,000	Nil	N/A	N/A	N/A	N/A	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 and above)
Mama's Safe Group	50,000	50,000	Nil	Nil	N/A	Nil	0.1%	Nil	Nil	10,000	2,000	2,000	N/A	N/A	N/A	N/A	N/A	**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)
SACCO Savings SACCO Current Accounts	20,000 100,000	20,000 50,000	Nil Nil	Nil Nil	2,000 After 3 withdraws in a month N/A	Nil Nil	Nil Nil	Nil Nil	Nil N/A	10,000 10,000	2,000 2,000	2,000 15,000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	**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 and VSLA current accounts**
VSLA Savings VSLA Current Accounts	20,000 50,000	20,000 50,000	Nil	Nil	2,000	Nil	Nil	Nil	Nil	10,000	2,000	2,200 15,000	N/A	N/A	N/A	N/A	N/A	
Investment Club Savings Investment Club Accounts	50,000 100,000	50,000 100,000	Nil	Nil	N/A	Nil	Nil	Nil	Nil	10,000	2,000	2,200 15,000	N/A	N/A	N/A	N/A	N/A	**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**
CURRENT ACCOUNTS																		
Personal Current Accounts	50,000	10,000	Nil	Nil	2,000 per extra transaction above 5 transactions a month	Nil	Nil	Nil	Nil	10,000	2,000	Up to 5 transactions per month – ledger fees 10,000, thereafter 2,000 per extra transaction within the month	10,000	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch ATMs	300 - Trust cash ATM 600 - Interswitch	N/A
Non Personal Current Account - Personal Non Personal Current Account - Institutions	150,000 - business 200,000 - institutions	50,000 - business 100,000 - Companies & Institutions	Nil	Nil	2,000 per extra transaction above 5 transactions a month	Nil	Nil	Nil	Nil	10,000	2,000	Up to 5 transactions per month – ledger fees 10,000 for Companies and 20,000 for business and instutions; thereafter 2,000 per extra transaction within the month	N/A	N/A	N/A	N/A	N/A	N/A
Collection Account	Nil	Nil	Nil	Nil	N/A	Nil	Nil	Nil	Nil	10,000	Nil	2,300	N/A	N/A	N/A	N/A	N/A	N/A
Single Tariff Current Account - Institutions Single Tariff Current Account - Companies	200,000 150,000	50,000	Nil	Nil	N/A	Nil	Nil	Nil	Nil	10,000	2,000	15,000	Nil	Nil	N/A	Nil	Nil	N/A
Forex Current Accounts	USD 250	USD 100	Nil	Nil for amounts below USD 5,000 0.2% for amounts USD 5,000 & above	N/A	USD 0.25% of amount	Nil	Nil	USD 3	UGX 10,000	Nil	Individual - USD2 per month Business - USD2 per month	N/A	N/A	N/A	N/A	N/A	N/A
FIXED DEPOSITS																		
Fixed Deposit Accounts - UGX	1,000,000	N/A	Nil	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	Dependant on Treasury Bills Rate
Fixed Deposit Accounts - USD	USD 5,000	N/A	Nil	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	

GENERAL CHARGES

Bank Statement	Interim Statement	Duplicate Statement	Customised Statement	Bulk Cash Deposit / Withdrawal	Excercise Duty	Dormant Account Charge	Dormant Account Reactivation	Cheque Book UGX	Cheque Book USD	Cheque Collection	Payment against Unclearred Effects	Returned Cheque - Insufficient Funds	Returned Cheque - Effects not Cleared	Returned Cheque - Technical	Counter Cheque Leaf	Custodial fees	Replacement of Mortgage & Caveat release letters
1 free per month	2,500/= per page	2,500/= per page	5,000/=	Deposit - Nil Withdrawal - 3,000/=	15%	Nil	Nil	**25** Leaves -16,250/= **50** leaves - 32,500/= **100** leaves - 65,000/= (650 per leaf)	**50** leaves - USD 20 **100** leaves - USD 25	Nil	2% of the approved amount	100,000	40,000	20,000	20,000 UGX USD 5 for dollar account	15,000 per qtr for securities held by the bank beyond one year after loan repayment	10,000 –for Replacement of lost mortgage release letters & Letters of Caveat removal on motorcycle.

Returned Cheque - by other banks	Bounced Cheque Youth Progress	Stop Payment Orders	Postdated Cheques	Retrieval of Cheque	Cancelled Cheque/ Draft	School Fees Handling	EFT Incoming/ Outgoing	RTGS Charges	Standing Order within Bank	Standing Orders - Unpaid	Certificate of Balance	Audit Confirmation	Audit Confirmation	Letter of Introduction	Salary Handling
20,000	50,000	20,000	20,000	10,000	10,000	2,000	2,500	20,000 - Out going 2,500 - In coming	5,000	10,000	20,000	20,000	20,000	20,000	2,000

Draft to Customers	URA Collection	Direct debits Inward/ Outward	Failed direct debit	Dormant Account reactivation	Safe Custody	Late Cash Custody	Safe Custody Access	Coin Deposit
10,000	2,000	2,000	2,000	Nil	30,000 per quarter	0.5%	10,000	Nil

TRUST MOBILE	Airtime Purchase	Balance Enquiry / Mini Statement	Internal Funds Transfer (from FTB account to FTB account)	Utility Payments (Umeme Postpaid, Umeme Yaka, eTax, eWater, KIS) / Pay TV services (DSTV, GoTV,Star times)	Interbank Transfer	• Funds transfer from FTB account to MTN Mobile wallet • Funds transfer from FTB account to Airtel Mobile wallet
	Free	250	500	1,000	• (5,000 - 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	• (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) - 2,550 • (2,000,001 - 5,000,000) - 3,050

AGENT BANKING TARIFF GUIDE

CASH IN/DEPOSIT

Transaction Band	Customer charges	Agent Commission
5000 - 15000	0	240
15001 - 30000	0	280
30001 - 45000	0	360
45001 - 60000	0	400
60001 - 125000	0	480
125001 - 250000	0	800
250001 - 500000	0	1,120
500001 - 1000000	0	1,400
1000001 - 2500000	0	2,500
2500001 - 4000000	0	3,500

CASH OUT/WITHDRAW

Transaction Band	Customer charges	Agent Commission
5000 - 15000	600	300
15001 - 30000	700	350
30001 - 45000	900	450
45001 - 60000	1,000	500
60001 - 125000	1,200	600
125001 - 250000	2,000	1,000
250001 - 500000	2,800	1,400
500001 - 1000000	3,500	1,750
1000001 - 2500000	6,250	3,125
2500001 - 4000000	8,750	4,375

OTHER AGENT SERVICES

Service	Customer charges	Agent Commission
Account Opening Origination Funded Account	0	1,500
Balance Enquiry(Receipt Print)	250	125
Bill/Utility Payments	1,000	500
Mini Statement (Last 5 Transactions)	300	150
School Fees Collection	2,000	1,000

LOAN CHARGES	Arrangement Fees / Loan Application / Advance / Processing	Commission on Guarantees	Loan Monitoring Fees	Insurance Fees	Interest Rate	Prime Lending Rate	Prepayment Penalty	Loan Advancement / Facility Renewal	Loan Advance / Facility Restructuring / Loan Redemption	Late Payment Penalty	Stamp Duty on Loan Agreement	Financial Card	CRB Inquiry
BUSINESS LOANS													
SME/Micro/Corporate Loans Working Capital Loans Renewable Energy for Business Women in Business Loan SACCO and VSLA Loans	3%	N/A	0.5% of the loan amount per month • Min 2,000 • Maximum 50,000	1% - Loans 1yr and below 1.5% - Loans above 1yr Nil for SACCOs, VSLAs & IPF & Companies	Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance Medium loans - 28% p.a. reducing balance Other SME Loans - Prime + Upto 6% IPF - 9.6% p.a Women in business - Micro 43%/ Small 38% reducing balance	22% p.a	2 months interest	N/A	1% of the outstanding amount	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000 IPF - 10,620
Insurance Premium Finance Loan	20,000												
Bank Overdraft	3%	N/A	N/A	1%	Prime + / - 6%	22% p.a	N/A	N/A	1% of the outstanding amount	N/A	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
Cash Collaterised Loans	2%	N/A	N/A	1% - Loans 1yr and below 1.5% - Loans above 1yr	prevailing Prime lending rate	22% p.a	2 months interest	N/A	1% of the outstanding amount	0.2% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
Investment Club Loans	3%	N/A	0.5% of the loan amount per month • Min 2,000 • Maximum 50,000	Nil	Prime + / - based on risk profile	22% p.a	2 months interest	N/A	1% of the outstanding amount		15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
LPO Financing Invoice Discounting Certificate Discounting	2%	N/A	0.5% of the loan amount per month • Min 2,000 • Maximum 50,000	1% - Personal Nil - Non-Personal Entities	Prime + 2 points	22% p.a	2 months interest	N/A	1% of the outstanding amount		15,000	30,000	20,000
Youth Loan	2%	Nil	Nil	1%	23% Flat rate	N/A	Nil	N/A	1% of the outstanding amount	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
CONSUMER LOANS													
Salary Loans	2%	N/A	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 • Maximum 50,000	1% - Loans 1yr and below 1.5% - Loan above 1 year	Salary Loan - 19% - 26% p.a declining balance	N/A	2 months interest						
School Fees Loan	2% - processing fees 2% - arrangment fees				School fees Loan - 30% p.a flat Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance Other SME Loans - Prime + Upto 6% Kyapa loans - 24% p.a. Flat rate	N/A	2 months interest	N/A	1% of the outstanding amount	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
Individual Personal Loan SmartHome Loan Renewable Energy for Consumption WASH Loan (Water Sanitation & Hygiene) Kyapa Loan	3%												
AGRICULTURE LOANS													
Agro Production Loan Agro Processing Loan Agro Marketing Loan Agro Investment Loan Women in Agriculture Loan	3%	N/A	0.5% • Min 2,000 • Maximum 50,000	3.5% - Agro Production Loan Others: 1% - Loans 1yr and below 1.5% - Loan above 1 year	Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance Medium loans - 28% p.a. reducing balance Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43%/ Small 38% reducing balance	22% p.a	2 months interest	N/A	1% of the outstanding amount	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil -Loans 3m & below	30,000	20,000
ASSET FINANCE LOANS													
Land / Other Asset Acquisition Loan Asset Finance Loans Asset Improvement Loan - Construction	3%	N/A	0.5% • Min 2,000 • Maximum 50,000	1% - Loans 1yr and below 1.5% - Loan above 1 year	Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance Medium loans - 28% p.a. reducing balance Other SME Loans - Prime + Upto 6% Women in agriculture - Micro 43%/ Small 38% reducing balance	22% p.a	2 months interest	N/A	1% of the outstanding amount	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000
TRUST MOBILE LOAN / LOAN KU SIMU													
Trust Mobile Loan / Loan ku Simu	1%	N/A	Nil	1%	5% pm flat rate	N/A	All interest receivable	Nil	N/A	0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	Nil	30,000	4,720
OFF BALANCE SHEET PRODUCTS													
Bank Guarantee	50,000 - 500,000 & below 100,000 - above 500,000	4% of the guarantee amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15,000 - Loans above 3m Nil - Loans 3m & below	30,000	20,000