

FINANCE TRUST BANK PRICING GUIDE - EFFECTIVE 1st JULY 2018



Putting Women First

DEPOSIT CHARGES	Initial Deposit	Minimum Balance	Opening Fees	Withdrawal Fees	Extra Withdrawal within Month / Quarter	Deposit Fees	Deposit and Withdrawal 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	Nil	Nil	0.1%	• Nil within Central region • Nil between Kijura & Kabareole • Nil between Masaka & Lwengo • 3,000 elsewhere	2,000	10,000	2,000	3,000	5,000	10,000	5,000	800 at TrustCash ATMs 1,500 on InterSwitch ATMs	300 - Trust cash ATMs	2% p.a. (on Balances 50,000 - 499,999)
Trust Saver Joint	35,000	20,000	15,000	500	Nil	Nil	0.1%		2,000	10,000	2,000	3,000	5,000	10,000	5,000		600 - InterSwitch ATMs	2.5% p.a. (on Balances 500,000 - 9,999,999)
Trust Savers Company	75,000	50,000	25,000	500	Nil	Nil	0.1%		2,000	10,000	2,000	6,000	5,000	10,000	5,000			3% p.a. (on Balances 10m and above)
Mama's Safe - Individual	5,000	5,000	Nil	Nil	Nil	Nil	0.1%	Nil	Nil	10,000	2,000	2,000	5,000	10,000	5,000			2.5% p.a. (on Balances 50,000 - 199,999)
No Fee - Individual	6,000	5,000	1,000	Nil upto 4 withdrawals a month	2,000	Nil	Nil	Nil	Nil	5,000	2,000	Nil	5,000	10,000	5,000			3.5% p.a. (on Balances 200,000 - 499,999)
Forex Saving - Individual	USD 100	USD 50	Nil	• Nil for amounts below USD 5,000 • 0.2% for amounts above USD 5,000	Nil	USD 0.25% of amount	Nil	N/A	USD 3	USD equivalent of Ush 10,000	USD equivalent of Ush 2,000	USD 2 per month	N/A	N/A	N/A	N/A	N/A	N/A
Forex Saving - Business	USD 250	USD 100	Nil															
TRUST YOUNG SAVERS																		
Trust Junior Savers	13,000	10,000	3,000	Nil	2,000	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	Nil	Nil	0.1%	Nil	Nil	Nil	2,000	500	5,000 (for girls 18yrs and above)	10,000	5,000	800 at TrustCash ATMs 1,500 on InterSwitch ATMs	300 - Trust cash ATM	2% p.a. (on Balances 50,000 - 499,999)
Teen Classic Savings	3,000	2,000	1,000	Nil	Nil	Nil	0.1%	Nil	Nil	Nil	2,000	500	N/A	N/A	N/A	N/A	N/A	2.5% p.a. (on Balances 500,000 - 9,999,999)
Youth Progress Savings	6,000	5,000	1,000	Nil	Nil	Nil	0.1%	Nil	Nil	Nil	2,000	500	5,000	10,000	5,000	800 at TrustCash ATMs 1,500 on InterSwitch ATMs	300 - Trust cash ATMs	3% p.a. (on Balances 10m and above)
600 - InterSwitch ATMs																		
TRUST GROUP ACCOUNTS																		
Trust Group Savers	75,000	50,000	25,000	500	Nil	Nil	0.1%	• Nil within Central region • Nil between Kijura & Kabareole • Nil between Masaka & Lwengo • 3,000 elsewhere	2,000	10,000	2,000	3,000	N/A	N/A	N/A	N/A	N/A	2% p.a. (on Balances 50,000 - 199,999)
No Fee Group Savings	11,000	10,000	1,000	Nil upto 4 withdrawals a month	2,000	Nil	0.1%	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)
Mama's Safe Group	50,000	50,000	Nil	Nil	Nil	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 500,000 - 9,999,999)
SACCO Savings SACCO Current Accounts	20,000 100,000	50,000	Nil	Nil upto 3 withdrawals a month - SACCO savings only	2,000	Nil	Nil	Nil	Nil	10,000	2,000	2,000	N/A	N/A	N/A	N/A	N/A	5% p.a. (on Balances 1,000,000 and above)
VSLA Savings VSLA Current Accounts	20,000 50,000	20,000 50,000	Nil	Nil upto 3 withdrawals a month - VSLA savings only	2,000	Nil	Nil	Nil	Nil	10,000	2,000	2,000	N/A	N/A	N/A	N/A	N/A	2% p.a. (on Balances 100,000 - 999,999)
Investment Club Savings Investment Club Accounts	50,000 100,000	50,000	Nil	Nil	Nil	Nil	Nil	Nil	Nil	10,000	2,000	2,200	N/A	N/A	N/A	N/A	N/A	3% p.a. (on Balances 10m - 199,999,999)
4% p.a. (on Balances 20m - 29,999,999)																		
5% p.a. (on Balances 30m - 49,999,999)																		
6% p.a. (on Balances 50m - 99,999,999)																		
7% p.a. (on Balances 100m and above)																		
7.5% p.a. (on Balances 100m and above)																		
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	5,000	10,000	5,000	800 at TrustCash ATMs 1,500 on InterSwitch ATMs	300 - Trust cash ATMs	N/A
Non Personal Current Account - Business Non Personal Current Account - Institutions	150,000 200,000	50,000 100,000	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 20,000, thereafter 2,000 per extra transaction within the month	N/A	N/A	N/A	N/A	N/A	N/A
Single Tariff Current Account - Institutions Single Tariff Current Account - Business	200,000 150,000	50,000	Nil	Nil	Nil	Nil	Nil	Nil	Nil	10,000	2,000	15,000 single tariff current account	N/A	N/A	N/A	N/A	N/A	N/A
Forex Current Accounts	USD 250	USD 100	Nil	Nil for amounts below USD 5,000 0.2% for amounts above USD 5,000	Nil	USD 0.25% of amount	Nil	Nil	USD 3	USD equivalent of Ush 10,000	USD equivalent of Ush 2,000	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	Exercise Duty	Dormant Account Charge	Dormant Account Reactivation	Cheque Book	Cheque Book per leaf	Cheque Collection	Uncleared Effects	Returned Cheque - Insufficient Funds	Returned Cheque - Effects not Cleared	Standing Order to other Banks	Returned Cheque - Technical	Counter Cheque Leaf	Draft Cancellation	
1 free per month	3,000/= per page	3,000/= per page	5,000/=	3,000/=	15%	Nil	Nil	25 Leaves - 15,000/= 50 leaves - 30,000/= 100 leaves - 60,000/=	600	3,000	0.2%	100,000	40,000	10,000	20,000	20,000	10,000	
Returned Cheque - by other banks	Cancelled Cheques	Stop Payment Orders	Postdated Cheques	Retrieval of Cheque / Voucher	Bank Drafts	Coin Deposit	EFT Outgoing	EFT Incoming	RTGS Charges	Standing Order within Bank	Standing Orders - Unpaid	Certificate of Balance	Audit Confirmation	Telegraphic transfer	Letter of Introduction	Salary Handling	School Fees Handling	
20,000	10,000	20,000	20,000	10,000	10,000	Nil	2,000	2,000	20,000 - Out going 2,000 - In coming	5,000	10,000	20,000	20,000	• Min-USD 7 • Max-USD 100	20,000	2,000	2,000	
URA Collection	Direct debits Inward	Direct debits Outward	Failed direct debit	Dormant Account reactivation	Safe Custody	Late Cash Custody	Safe Custody Access	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	Monthly charge on Trust Mobile			
2,000	2,000	2,000	2,000	Nil	30,000 per quarter	0.5%	10,000	Free	250	500	1,000	(5,000 - 60,000) - 800 (60,000 - 125,000) - 1,050 (125,000 - 250,000) - 1,300 (250,000 - 500,000) - 1,550 (500,000 - 1,000,000) - 2,050	(0 - 5,000) - 550 (5,000 - 60,000) - 800 (60,000 - 125,000) - 1,050 (125,000 - 250,000) - 1,300 (250,000 - 500,000) - 1,550 (500,000 - 1,000,000) - 2,050	500				
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 Invoice / LPO Discounting / Contract SACCO and VSLA Loans	3%	N/A		• 0.5% per month of the loan amount • Min 2,000 • Maximum 50,000	1% - Loans 1yr and below 1.5% - Loans above 1yr			Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance	22% p.a	2 months interest	N/A	2% of the outstanding amount	0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
Insurance Premium Finance Loan Women in Business Loan																		
Bank Overdraft	3%	N/A	N/A	N/A	1%			Prime + / - 6% based on risk profile	22% p.a	N/A	N/A	2% of the outstanding amount	N/A	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
Cash Collateralised Loans	3%	N/A	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	2% of the outstanding amount	• 0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
Investment Club Loans	3%	N/A	N/A	• 0.5% per month of the loan amount • Min 2,000 • Maximum 50,000	1% - Loans 1yr and below 1.5% - Loans above 1yr			Prime + / - 6% based on risk profile	22% p.a	2 months interest	N/A	2% of the outstanding amount	0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
CONSUMER LOANS																		
Salary Loans School Fees Loan Individual Personal Loan SmartHome Loan Renewable Energy for Consumption WASH Loan (Water Sanitation & Hygiene) Kyapa Loan Trust Youth Loan	3%	N/A		• 0.5% for the entire loan period on salary loans only • 0.5% per month on other consumer loans	1% - Loans 1yr and below 1.5% - Loan above 1 year			Salary Loan - 19% - 27% pa declining balance School fees Loan - 30% pa flat Micro loans - 44% p.a. reducing balance Small loans - 39% p.a. reducing balance	N/A	2 months interest	N/A	2% of the outstanding amount	0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
Agro Production Loan Agro Processing Loan Agro Marketing Loan Agro Investment Loan Women in Agriculture Loan	3%	N/A		• 0.5% per month of the loan amount • 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	22% p.a	2 months interest	N/A	2% of the outstanding amount	0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and 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% per month of the loan amount • 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	22% p.a	2 months interest	N/A	2% of the outstanding amount	0.5% of the amount in arrears Maximum - 10%	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000		
TRUST MOBILE LOAN / LOAN KU SIMU																		
Trust Mobile Loan / Loan ku Simu	1%	N/A	Nil	0.83%	5% pm flat rate				N/A	All interest receivable	Nil	N/A	0.5% of the amount in arrears Maximum - 10%	Nil	30,000	4,720		
OFF BALANCE SHEET PRODUCTS																		
Bank Guarantee	Less than 500,000 - 50,000 >500,000 - 100,000	4% of the guarantee amount	N/A	N/A	N/A				N/A	N/A	N/A	N/A	N/A	N/A	15,000 - Loans above 3m Nil - Loans 3m and below	30,000	20,000	

Disclaimer: Our Products and Services

The terms under which our products and services are offered may change. The bank will inform you in reasonable time in case of these changes.

For more details, please call customer care on 0800 220500 Email: customercare@financetrust.co.ug Web: www.financetrust.co.ug

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