

Agent Banking Frequently Asked Questions

1. What is agent banking?

An arrangement that allows a retail outlet serve as representative of the agent offering transactional services to the bank customers as defined by agency banking guidelines.

2. Where can I conduct agent banking transactions?

You can perform your banking transactions at any agent in Uganda which has Agent Banking Company handshake Logo (black & green) available at the agent premises.

3. What types of transactions can I perform?

As a Standard Chartered Bank Uganda customer, you can conduct the following;

- a) cash deposit
- b) cash withdrawal

4. In which currency can I transact?

You will only be allowed to perform cash withdrawal and cash deposit transactions in Uganda Shillings.

5. What do I need to perform cash deposit and cash withdrawal transactions?

To conduct a cash deposit transaction, you (customer) will need the following:

- a) account number
- b) account title

To conduct a cash withdrawal, you (customer) will need the following:

- a) active debit card and PIN

6. Are there any charges for conducting transactions?

A cash deposit transaction is free of charge. A cash withdrawal will be charged a flat fee of UGX 5,000 per transaction.

7. Will the charges be taken from the agent?

Charges will be built into the transaction and will show in your bank statement. No fees should be paid to the agent for any transaction.

8. Are the transactions real time?

Yes, both cash deposit and cash withdrawal transactions are real time.

9. How will I know the transaction has been completed?

- Once the transaction is completed, you (customer) will receive an SMS instantly.
- Email notification (if already registered) will be received at the end of the day.

- Additionally, the agent will also provide a transaction receipt for every transaction
- You (customer) must always collect the receipt from the agent.

10. Can I do a transaction on Sundays and public holidays?

Yes, you (customer) can conduct the transaction on Sundays and public holidays at the agent premises.

11. In case the transaction is rejected or failed, how will I know?

In case the transaction is rejected or fails, the agent will provide you (customer) a receipt.

12. How will the transaction show in my bank statement?

Any cash deposit or cash withdrawal transaction done via agent banking will show with a narration of AGBK cash deposit/ AGBK cash withdrawal narration along with the agent name.

13. What should I do if I suspect there are unauthorised transactions on my account?

If you suspect any unauthorised transactions on your account, please report this to our Contact Centre. Provide details such as:

- i. Your full name
- ii. Account number
- iii. Transaction type (cash withdrawal or cash deposit)
- iv. Date and time of transaction
- v. Amount involved

14. What should I do if there is disputed transaction?

If there is a disputed transaction on your account, please report this to our contact centre. Provide the following details:

- vi. Your full name
- vii. Account number
- viii. Transaction type (cash withdrawal or cash deposit)
- ix. Date and time of transaction
- x. Amount involved
- xi. Receipt of the transaction

Note: Disputed scenarios can be as following;

- a) Cash deposit/ cash withdrawal at agent premises not reflecting in your account
- b) Cash deposit/ cash withdrawal at agent premises differs from what is credited/ debited in your account

You should call the Standard Chartered Bank 24-hour call contact centre and provide the transaction details/ date and the transaction receipt for the teams to investigate.

If you require further assistance, please email us on Ug.Service@sc.com or call our 24-hour contact centre on +256 313294100 / +256 200524100.