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. **Where do I find the Standard Chartered authorised agents?**
   The authorised Standard Chartered agents can be found at the locations below.

<table>
<thead>
<tr>
<th>No</th>
<th>AGENT OUTLET NAME</th>
<th>PHYSICAL OUTLET ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shell Namugongo</td>
<td>Along Namugongo Road formerly Super oil Petrol Station</td>
</tr>
<tr>
<td>2</td>
<td>Shell Rubaga Road</td>
<td>Along Rubaga Road</td>
</tr>
<tr>
<td>3</td>
<td>Shell Makerere</td>
<td>Makerere - Bwaise Road, Opposite Eastern Gate</td>
</tr>
<tr>
<td>4</td>
<td>Shell Makindye</td>
<td>Makindye- Opposite Military Barracks</td>
</tr>
<tr>
<td>5</td>
<td>Shell Muyenga</td>
<td>Muyenga - Kibuli Road Towards Kabalagala</td>
</tr>
<tr>
<td>6</td>
<td>Shell Kansanga</td>
<td>Kansanga - Next to Former Didi’s World</td>
</tr>
<tr>
<td>7</td>
<td>Shell Najjanakumbi</td>
<td>Entebbe Road - Opposite Kenjoy Supermarket</td>
</tr>
<tr>
<td>8</td>
<td>Shell Kampala Road</td>
<td>Kampala Road before Commercial Plaza</td>
</tr>
<tr>
<td>9</td>
<td>Shell Portbell</td>
<td>Portbell Road Adjacent to Silver Springs Hotel</td>
</tr>
<tr>
<td>10</td>
<td>Shell Kabowa</td>
<td>Ndeeba, Nyanama Road</td>
</tr>
</tbody>
</table>

4. **What should I do to become a Standard Chartered Approved Agent**
   Visit any of the Standard Chartered branches to be provided the details of the requirements to become an Agent.

5. **What types of transactions can I perform?**
   As a Standard Charted Bank Uganda customer, you can conduct the following;
   
   a) cash deposit
   b) cash withdrawal

6. **In which currency can I transact?**
   You will only be allowed to perform cash withdrawal and cash deposit transactions in Uganda Shillings.

7. **What do I need to perform cash deposit and cash withdrawal transactions?**
   To conduct a cash deposit transaction, you (customer) will need the following:
8. **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 2,000 per transaction.

9. **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.

10. **Are the transactions real time?**

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

11. **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.

12. **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.

13. **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.

14. **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.

15. **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
16. 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.