

All fees and charges are subject to 15% excise duty.

Account	Business Banking Ordinary Current Account			Community Heart Account			International Trade Account		SME Savings Account
	UGX	USD	GBP/EUR	UGX	USD	GBP/EUR	USD	GBP/EUR	UGX
Benefits	Business transaction Current Account			Non Profit Organisation Account			International Trade Account		SME Savings Account
Currency	UGX	USD	GBP/EUR	UGX	USD	GBP/EUR	USD	GBP/EUR	UGX
Account Features									
Account Opening Balance	1,000,000	1,000	1,000	1,000,000	1,000	1,000	1,000	1,000	2,000,000
Minimum Balance	-	1,000	1,000	1,000,000	1,000	1,000	1,000	1,000	1,000,000
Monthly Service Fee	40,000	15	15	-	-	-	15	15	20,000
Chequebook - 100 Leaves	150,000	40	40	150,000	40	40	40	40	n/a
Fall Below Minimum Balance Fee	-	20	10	50,000	10	10	20	20	30,000
Cash Deposit									
Cash and Cheque Deposits at SCB Branch	-	0.25% of value. Min 5	0.25% of value. Min 5	-	-	-	-	-	-
Cash Deposits at Cash Deposit Machine	-	-	-	-	-	-	-	-	-
Cash Deposits at Banking Agent	-	-	-	-	-	-	-	-	-
Cash Withdraw									
Over-the-counter withdrawal UGX 4m and below	10,000	0.5% of Value Min 10	0.5% of Value Min 10	10,000	0.5% of Value Min 10	0.5% of Value Min 10	0.5% of Value Min 10	0.5% of Value Min 10	0.25% max 35000
Over-the-counter withdrawal UGX 4m and above	0.25% of value max 50,000	0.5% of Value	0.5% of Value	0.25% of value max 35000	0.5% of Value	0.5% of Value	0.5% of Value	0.5% of value	0.25% of value max 35000
Counter Debit Slip	35,000	10	10	35,000	10	10	10	10	10
ATM Cash Withdrawal (SCB)	1,000	1	n/a	n/a	1,000	1	1	n/a	n/a
Cash Withdrawal at Banking Agent	2,000	-	-	2,000	-	-	-	-	2,000
ATM Cash Withdrawal (Non SCB Local)	1,000	3	n/a	n/a	1,000	3	3	n/a	n/a
Straight2Bank Charges (via Straight2Bank per transaction unless mentioned otherwise)									
Straight2Bank Subscription fee	-	-	-	-	-	-	-	-	-
E-Statements	-	-	-	-	-	-	-	-	-
Direct debit*	-	-	-	-	-	-	-	-	-
Salary Processing (within Standard Chartered Bank) -S2B	-	-	-	-	-	-	-	-	-
Salary Processing (Other Banks i.e. EFT) - S2B	2,500	1	1	2,500	-	-	1	1	2,500
Utilities & Collections (UMEME, NWSC, NSSF, URA) - S2B	-	-	-	-	-	-	-	-	-
Mobile Money payments(MTN & Airtel) - S2B	400	-	-	400	-	-	-	-	400
Inward Payments									
Real Time Gross Settlement System (RTGS)	2,500	1.0	1.0	-	1.0	1.0	1.0	1.0	2,500
Electronic Funds Transfer (EFT)	2,500	1.0	1.0	-	1.0	1.0	1.0	1.0	2,500
Inward Telegraphic Transfers (ITT)*	25,000	20.0	20.0	-	20.0	20.0	-	-	25,000
Utilities & Collections (UMEME, NWSC, NSSF, URA)	-	-	-	-	-	-	-	-	-
Outward Payments									
East African Payments System(EAPS) - S2B	20,000	-	-	20,000	-	-	-	-	20,000
East African Payments System(EAPS) - In Branch	40,000	-	-	40,000	-	-	-	-	40,000
Telegraphic Transfers (TT) In Branch **	75,000	25	17	75,000	20	10	25	17	75,000
Outward Telegraphic Transfer (OTT) ** - S2B	20,000	20.0	10.0	-	-	-	20.0	10.0	20,000
EFT In-Branch	20,000	5	5	20,000	5	5	5	5	20,000
Electronic Funds Transfer (EFT) - S2B	4,000	1.0	1.0	-	-	-	1.0	1.0	4,000
RTGS In-Branch	25,000	7	7	25,000	7	7	7	7	25,000
Real Time Gross Settlement System (RTGS) - S2B	10,000	4.0	4.0	-	-	-	4.0	4.0	10,000
MT 940/950 set through Straight2Bank	-	-	-	-	-	-	-	-	-
STS - Electronic Cheques Printed through Straight2Bank (International Bank Cheque, Local Bank Cheque, Corporate Cheque)	-	-	-	-	-	-	-	-	-
On-site Cheque Printing - per transaction - S2B	-	-	-	-	-	-	-	-	-
Cheques Return Charges Effects not cleared / refer to drawer	250,000	60	70	250,000	70	70	70	70	250,000
Cheques Return Charges Technical	25,000	17	15	25,000	10	10	17	15	25,000
Cheque Stop Payment Charges	40,000	17	13	40,000	17	17	17	13	40,000
Post dated Cheque	-	-	-	-	-	-	-	-	-
Fees Per Cheque Written	2,500	0.7	0.7	2,500	0.7	0.7	0.7	0.7	2,500
Foreign Cheque sent on collection	n/a	1% of Value. Min 25, Max 55	1% of Value. Min 25, Max 55	n/a	1% of Value. Min 25, Max 55	1% of Value. Min 25, Max 55	1% of Value. Min 25, Max 55	1% of Value. Min 25, Max 55	n/a
Draft Issuance	25,000	10	5	25,000	10	5	10	5	25,000
Bank Draft Repurchase	15,000	5	3	15,000	5	5	5	3	15,000
Purchase of Foreign Drafts	n/a	n/a	0.75% of Value. Min 5, Max 60	n/a	n/a	0.75% of Value. Min 5, Max 60	n/a	0.75% of Value. Min 5, Max 60	n/a
Standing Order Failure Charges	120,000	40	40	120,000	40	40	40	40	120,000
Standing Order Setup / Amendment Charges - In Branch	10,000	10	10	10,000	5	5	10	10	10,000
Standing Order Setup / Amendment Charges - Online	-	-	-	-	-	-	-	-	-
Standing Order Termination	-	-	-	-	-	-	-	-	-
Standing Order Processing (within Standard Chartered Bank)	-	-	-	-	-	-	-	-	-
Standing Order Processing (outside Standard Chartered Bank)	-	-	-	-	-	-	0	0	120,000
Unpaid Direct Debit	250,000	70	70	250,000	70	70	70	70	250,000
VISA Platinum Debit Cards									
Card Issuance	25,000	10	n/a	25,000	10	n/a	10	n/a	25,000
Card Replacement	25,000	10	n/a	25,000	10	n/a	10	n/a	25,000
Card Monthly Fees	7,500	3	n/a	7,500	3	n/a	3	n/a	7,500
Point of Sale (PoS) & e-commerce International Transactions Charge									
Within Central Europe, Middle East and Africa (CEMEA)	6.5%	6.5%	n/a	6.5%	6.5%	n/a	6.5%	n/a	6.5%
Outside (CEMEA)	6.5%	6.5%	n/a	6.5%	6.5%	n/a	6.5%	n/a	6.5%
Other Services									
Priority Centre Access Charge	40,000	10	10	40,000	10	10	10	10	40,000
Bankers' Opinion Charge	40,000	10	10	40,000	10	10	10	10	40,000
Certificate of Balance	20,000	5	5	20,000	5	5	5	5	20,000
Dormancy Reactivation Fee	-	-	-	-	-	-	-	-	-
Email Indemnity	-	-	-	100,000	-	-	-	-	100,000
Interim Statement Charge Per Month	10,000	3	3	10,000	3	3	3	3	10,000
CCTV Viewing	50,000	15	15	50,000	15	15	15	15	50,000
Bid Application Fee	20,000	5	5	20,000	5	5	5	5	20,000
Account Closure Fee	-	-	-	-	-	-	-	-	-
SMS Alerts	-	-	-	-	-	-	-	-	-
Salary Processing (within Standard Chartered Bank) - In Branch	5,000	2	2	5,000	2	2	2	2	5,000
School Fees	2,500	1	1	2,500	1	1	1	1	2,500
Visa Fee Payment	2,500	2	2	5,000	2	2	2	2	2,500
URA Payments	-	-	-	-	-	-	-	-	-
National Collection & Encashment Commission	-	-	-	-	-	-	-	-	-
Loan Charges									
Arrangement Fees - applied to new money value only	Min 1%, Max 2%								
Short Term Loan Renewal Fees	0.25% of value, MinUGX 500,000								
Interest rates	Max Local currency Base Lending Rate (BLR) plus 4% p.a Foreign currency prime rate plus 2% p.a								
Loan Monitoring Fee per month	5,000								
Late Loan Standing Order Fee/Loan	250,000								
Temporary Excess Arrangement Fee	2% of Limit								
Early Loan Settlement Fee	10% of outstanding loan amount								
Trade Finance									
Import Letter of Credit Issuance Fee	1% per quarter Min UGX 200,000								
Letter of Credit amendments - terms and conditions	UGX 100,000								
Letters of Credit amendment - amount and tenor	1% per quarter Min UGX 200,000								
Discrepant documents	USD 150								
Bills Receivable	1% establishment Minimum UGX 200,000								
Export LC Advising / amendments (SCB customers)	UGX 100,000								
Export LC Advising / amendments (Non - SCB customers)	\$100								
Export LC - Document handling	0.5% flat Min UGX 100,000								
Export LC Confirmation Fee	0.5% per quarter Min UGX 300,000								
Export LC transfer	1% Min UGX 100,000								
Import Bills for Collection - handling fees	0.25% Min UGX 100,000UGX								
Past due Bills - Import Bills for Collection	75,000 per month								
Export Bills for Collection - Documentary collection	0.25% Min 100,000								
Export Bills for Collection - Documentary collection - amendment	UGX 100,000								
Guarantee Issuance Fee*	1% per quarter Min UGX 150,000 1% per establishment Min UGX 150,000								
Arrangement Fees on all Facilities	1% min UGX 200,000								
Guarantee Amendment - terms and conditions	UGX 75,000 (local)								
Guarantee Amendments - amounts and tenors	1% per quarter Min UGX 150,000								
Guarantee Advising	USD 100 (SCB), USD 150 (other banks)								
Pre Vetting of Guarantee Formats	UGX 35,000 USD 10 GBP 8 EUR 8								
Sealing a Guarantee	UGX 35,000 USD 10 GBP 8 EUR 8								
Past due Trade Loans	Prime Rate + 12% p.a								
All above may include swift and courier charges as below									
Swift Charges	UGX 75,000								
Delivery / Courier	\$60								
Stamp Duty Levy	Statutory requirement								