

Individual Banking Service and Price Guide

Effective 18th January 2021

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



Service/Account	Smart Banking Gold Account		Diplomatic Account		Ordinary Current, Flat Fee, Smart Banking Silver, Smart Banking Bronze, DIVA		Easy Go Saver Account		Digital Life Account	Safari Junior / Safari Savings Account		
Key Benefits	Maintain UGX 500,000 and enjoy zero monthly service fees. Priority Banking Benefits include RM, Offshore investment advisory, Infinite Debit card, preferential pricing on loans, forex and TTS plus One free cheque book at sign on.		Salary account exclusive to select Diplomatic Missions / UN Agencies		Transaction Account with Chequebook	Foreign Currency Transaction Account with Chequebook	Salary Account with interest on residual savings		No Monthly Ledger Fee, Digital Lifestyle Account	Interest Earning Savings Account	Foreign Currency Savings Account	
Currency	UGX	USD	UGX	USD	UGX	USD/GBP/EUR	UGX	USD	UGX	UGX	USD/GBP/EUR	
Account Features												
Account Opening Balance	500,000	100	100,000	100	100,000	100	50,000	100	20,000	100,000	100	
Minimum Balance	-	-	-	-	-	100	-	100	-	100,000	100	
Monthly Service Fee	20,000	15	-	-	20,000	15	10,000	15	-	-	-	
Interest earned p.a	-	-	-	-	-	-	0 - 0.5%	-	-	0 - 3%	-	
Chequebook - 30 Leaves	45,000	13	45,000	13	45,000	13	45,000	13	n/a	n/a	n/a	
Fall Below Minimum Balance Fee	-	-	-	-	-	20	-	20	-	20,000	20	
Free Withdrawals per calendar month	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	
Cash Deposit												
Cash and Cheque Deposits at SCB Branch	-	-	-	-	-	-	-	-	-	-	-	
Cash Deposits at Cash Deposit Machine	-	-	-	-	-	-	-	-	-	-	-	
Cash Deposits at Banking Agent	-	-	-	-	-	-	-	-	-	-	-	
Cash Withdrawal												
Over-the-counter withdrawal below 10m	0.25% of value, min 10,000	1% of value, min 5	10,000	1% of value, min 5	0.25% of value, min 10,000	1% of value, min 5	0.25% of value, min 10,000	1% of value, min 5	0.25% of value, min 10,000	0.25% of value, min 10,000	1% of value, min 5	
Over-the-counter withdrawal UGX 10m and above	0.25% of value, max 35,000	1% of value, max 5,000	10,000	1% of value, max 5,000	0.25% of value, max 35,000	1% of value, max 5,000	0.25% of value, max 35,000	1% of value, max 5,000	0.25% of value, max 35,000	0.25% of value, max 35,000	1% of value, max 5,000	
Counter Debit Slip	50,000	15	50,000	15	50,000	15	50,000	15	50,000	n/a	n/a	
Monthly Charge for all extra withdrawal within a calendar month (includes cash, TTs, EFTs, RTGS and inter account transfers)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10,000	10	
ATM Cash Withdrawal (SCB)	-	-	-	-	1,000	1	-	1	-	1,000	-	
Cash Withdrawal at Banking Agent	2,000	-	2,000	-	2,000	-	2,000	-	-	2,000	-	
ATM Cash Withdrawal (Non SCB Local)	-	3	-	3	5,000	3	-	3	-	5,000	3	
ATM Cash Withdrawal (Non SCB International Cards) UGX 20,000 / USD 10	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Mobile Money and Utility Payments												
Mobile Money Transfers - Wallet to Bank	-	n/a	-	n/a	-	n/a	-	n/a	-	-	n/a	
Mobile Money Transfers - Bank to Wallet	2,000	n/a	2,000	n/a	2,000	n/a	2,000	n/a	2,000	2,000	n/a	
Mobile Banking Fees	500	n/a	500	n/a	500	n/a	500	n/a	500	500	n/a	
Online Utilities	-	-	-	-	-	-	-	-	-	-	-	
Over the counter Utilities	-	-	-	-	-	-	-	-	-	-	-	
Inward Payments												
Inward Real Time Gross Settlement System (RTGS)	2,500	1	2,500	1	2,500	1	2,500	1	2,500	2,500	1	
Inward Electronic Funds Transfer (EFT)	2,500	1	2,500	1	2,500	1	2,500	1	2,500	2,500	1	
Inward Telegraphic Transfers (ITT)	25,000	20	25,000	20	25,000	20	25,000	20	25,000	25,000	20	
Outward Payments												
Outward Telegraphic Transfers (OTT) In Branch **	75,000	25	75,000	25	75,000	25	75,000	25	75,000	75,000	25	
Outward Telegraphic Transfers (OTT) Online / Mobile **	40,000	15	-	-	40,000	15	40,000	15	40,000	40,000	15	
Outward EFT In-Branch	20,000	5	20,000	5	20,000	5	20,000	5	20,000	20,000	5	
Outward EFT Online/Mobile	4,000	1	-	1	4,000	1	4,000	1	4,000	4,000	1	
Outward RTGS In-Branch	25,000	7	25,000	7	25,000	7	25,000	7	25,000	25,000	7	
Outward RTGS Online/Mobile	10,000	4	-	-	10,000	4	10,000	4	10,000	10,000	4	
Cheques Return Charges Effects not cleared / refer to drawer	250,000	70	250,000	70	250,000	70	250,000	70	250,000	n/a	n/a	
Cheques Return Charges Technical	25,000	10	25,000	10	25,000	10	25,000	10	25,000	n/a	n/a	
Cheque Stop Payment Charges	40,000	17	40,000	17	40,000	17	40,000	17	40,000	n/a	n/a	
Foreign Cheque sent on collection	n/a	1% of Value, Min 25, Max 55	n/a	1% of Value, Min 25, Max 55	n/a	1% of Value, Min 25, Max 55	n/a	1% of Value, Min 25, Max 55	n/a	n/a	1% of Value, Min 25, Max 55	
Draft Issuance	25,000	10	25,000	10	25,000	10	25,000	10	25,000	25,000	10	
Bank Draft Repurchase	15,000	5	15,000	5	15,000	5	15,000	5	15,000	15,000	5	
Purchase of Foreign Drafts	n/a	0.75% of Value, Min GBP / EUR 5, Max GBP / EUR 60	n/a	0.75% of Value, Min GBP / EUR 5, Max GBP / EUR 60	n/a	0.75% of Value, Min GBP / EUR 5, Max GBP / EUR 60	n/a	0.75% of Value, Min GBP / EUR 5, Max GBP / EUR 60	n/a	n/a	0.75% of Value, Min GBP / EUR 5, Max GBP / EUR 60	
Standing Order Failure Charges	120,000	40	120,000	40	120,000	40	120,000	40	120,000	120,000	40	
Standing Order Setup / Amendment Charges - In Branch	20,000	10	20,000	10	20,000	10	20,000	10	20,000	20,000	10	
Standing Order Setup / Amendment Charges - Online	-	-	-	-	-	-	-	-	-	-	-	
Standing Order Termination	-	-	-	-	-	-	-	-	-	-	-	
Standing Order Processing (within Standard Chartered Bank)	-	-	-	-	-	-	-	-	-	-	-	
Standing Order Processing (outside Standard Chartered Bank)	-	-	-	-	-	-	-	-	-	-	-	
Unpaid Direct Debit	250,000	70	250,000	70	250,000	70	250,000	70	250,000	250,000	70	
Swift Charge / Overseas Charge	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	
Debit Cards												
Debit Card Issuance												
Visa Gold	15,000	n/a	15,000	n/a	15,000	n/a	15,000	n/a	15,000	15,000	n/a	
Visa Platinum	25,000	-	25,000	10	25,000	10	25,000	10	n/a	25,000	10	
Visa Infinite ***	50,000	n/a	50,000	n/a	50,000	n/a	50,000	n/a	n/a	50,000	n/a	
Debit Card Replacement												
Visa Gold	15,000	n/a	15,000	n/a	15,000	n/a	15,000	n/a	15,000	15,000	n/a	
Visa Platinum (UGX / USD Cards Only)	25,000	10	25,000	10	25,000	10	25,000	10	n/a	25,000	10	
Visa Infinite ***	50,000	n/a	50,000	n/a	50,000	n/a	50,000	n/a	n/a	50,000	n/a	
Debit Card Monthly Fees												
Visa Gold	3,500	n/a	-	n/a	3,500	n/a	3,500	n/a	-	3,500	n/a	
Visa Platinum (UGX / USD Cards Only)	7,500	3	-	3	7,500	3	7,500	3	-	7,500	3	
Visa Infinite ****	30,000	n/a	-	n/a	30,000	n/a	30,000	n/a	-	30,000	n/a	
Point of Sale (PoS) & e-commerce International Transactions Charge												
E-com - Within Central Europe, Middle East and Africa (CEMEA)	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	
E-com Outside (CEMEA)	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	
Other Services												
Priority Centre Access Charge*	40,000	10	40,000	10	40,000	10	40,000	10	40,000	40,000	10	
Bankers' Opinion Charge	-	-	-	-	-	-	-	-	-	-	-	
Certificate of Balance	-	-	-	-	-	-	-	-	-	-	-	
Dormancy Reactivation Fee	-	-	-	-	-	-	-	-	-	-	-	
Email Indemnity	-	-	-	-	-	-	-	-	-	-	-	
Monthly e statements	-	-	-	-	-	-	-	-	-	-	-	
Interim Statement Charge Per month	10,000	3	10,000	3	10,000	3	10,000	3	10,000	10,000	3	
CCTV Viewing	50,000	15	50,000	15	50,000	15	50,000	15	50,000	50,000	15	
Bid Application Fee	20,000	5	20,000	5	20,000	5	20,000	5	20,000	20,000	5	
Account Closure Fee	-	-	-	-	-	-	-	-	-	-	-	
SMS Alerts	-	-	-	-	-	0	-	0	-	-	0	
Salary Processing	-	-	-	-	-	0	-	0	-	-	0	
School Fees	2,500	1	2,500	1	2,500	1	2,500	1	2,500	2,500	1	
Visa Fee Payment	5,000	2	5,000	2	5,000	2	5,000	2	5,000	5,000	2	
URA Payments	-	-	-	-	-	-	-	-	-	-	-	
Priority Flat Fee												
Exclusive to Priority Banking Clients: For a flat monthly service fee of UGX 120,000; Register and enjoy All Priority Banking Benefits and the transactions below at no additional cost for all your Individual accounts. * Your Spouse' Account and your Safari Junior Accounts are eligible too.												
Monthly Service Fee (UGX 120,000, USD 40)	Inward Electronic Funds Transfer (EFT)		Outward RTGS In-Branch		Outward RTGS Online/Mobile		Draft Issuance		Monthly Card Fees		Card Issuance Fees	
Chequebook - 30 Leaves (One Free)	Inward Telegraphic Transfers (ITT)		Outward RTGS Online/Mobile		Draft Issuance		Monthly Card Fees		Card Issuance Fees		Card Issuance Fees	
Priority Centre Access Charge	Outward Telegraphic Transfers (OTT) In Branch ** (Free across SCB network)		Outward RTGS Online/Mobile		Draft Issuance		Monthly Card Fees		Card Issuance Fees		Card Issuance Fees	
Over-the-counter withdrawal	Outward Telegraphic Transfers (OTT) Online / Mobile ** (Free across SCB network)		Outward RTGS Online/Mobile		Draft Issuance		Monthly Card Fees		Card Issuance Fees		Card Issuance Fees	
Inward Real Time Gross Settlement System (RTGS)	ATM Cash Withdrawal		Outward RTGS Online/Mobile		Draft Issuance		Monthly Card Fees		Card Issuance Fees		Card Issuance Fees	

NOTES
 * Priority Center access fees apply to non Priority Banking Clients only
 ** Local Standard Chartered Bank Charge Only
 *** VISA Infinite Card is issued at no cost to Priority Banking Clients only
 **** Smart Banking Gold Account - VISA Infinite Monthly Card Fees of UGX 30,000 shall apply for non Priority Banking Clients
 Note: SWIFT/cross-border payments incur an overseas charge which varies depending on the currency of transaction
 Priority Banking Client eligibility is a net Salary of UGX 7,200,000, A home loan in Excess of UGX 250,000,000 or Assets Under Management of UGX 100,000,000
 The Ordinary Savings Account does not have a Chequebook

Loan Charges	Home Loans	Personal Loan	Salary Overdrafts	Cash Covered Overdraft	Temporary Excess	Unauthorised Overdraft
Arrangement Fees - applied to new money value only	1.5%	2%, min.450,000	0.0%	1.5%	2.0%	n/a
Application Fee	0.000	UGX 20000	0.000	0.000	0%	n/a
Loan Monitoring Fee per month	0.000	UGX 5000	0.000	0.000	0%	n/a
UGX Debit Interest Margin on Base Lending Rate (BLR) Applied to Authorised / Unauthorized Outstanding amount	Max: BLR + 4%	Max: BLR + 4%	Max: BLR + 8%	Max: BLR + 8%	Max: BLR + 8%	BLR + 24%
USD Debit Interest Margin on Prime Rate Applied to Authorised / Unauthorized Outstanding amount	Max: Prime Rate + 4%	Max: Prime Rate + 4%	Max: Prime Rate + 8%	Max: Prime Rate + 8%	Max: Prime Rate + 8%	Max: Prime Rate + 8%
Bancassurance				Forex and Investment Service Margins		
Motor Insurance	4% p.a of assessed value			Foreign Exchange Margin Max. 5% of the transaction value		
Home Insurance	(0.125% - 10%) of assessed value			Fixed Income Margin Local: Max. 1% of the Bond Yield To Maturity		
Travel Insurance	USD 50 - 1030			Fixed Income Margin Foreign: 3% of the transaction value		
Credit Life Personal Loan	(0.375% - 1.44%) of loan amount x tenure (in years)					
Mortgage Protection Home Loan	(0.75% - 0.84%) of loan amount x tenure (in years)					
* Fees, Levies, VAT and Stamp Duty apply # All Bancassurance fees may vary based on your product provider and package bundle you select						