

SCB Product	BB Ordinary Current and Smart Business Accounts		Community Heart Account		International Trade Account		SME Savings Account
Value Proposition	A product tailor-made for high transactional volumes offering holistic banking solutions. Smart Business Account holder enjoy an additional benefit of a dynamic tariff based on the Total Business Credits (TBCs) on the account in a calendar month.		A product designed for non-profit organisations.		International Trade Account that allows you transfer money within Standard Chartered Bank Network at no cost.		A product designed for companies that are interested in separating their savings from the working capital Account.
Currency	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX
Account Features							
Account Opening Balance	1,000,000	1,000	1,000,000	1,000	1,000,000	1,000	2,000,000
Minimum Balance	-	1,000	1,000,000	1,000	-	1,000	1,000,000
Monthly Service Fee	40,000	15	-	-	40,000	15	20,000
Interest earned p.a	-	-	-	-	-	-	0 - 3%
Chequebook - 100 Leaves	150,000	40	150,000	40	150,000	40	n/a
Fall Below Minimum Balance Fee	-	20	50,000	10	-	20	30,000
Cash Deposit							
Cash Deposits at SCB Branch	-	0.25% of value. Min 5	-	0.25% of value. Min 5	-	0.25% of value. Min 5	-
Cash Deposits at Cash Deposit Machine & Banking Agent	-	-	-	-	-	-	-
Cash Withdrawal							
Over-the-counter withdrawal below UGX 4m	10,000	0.5% of Value Min 10	10,000	0.5% of Value Min 10	10,000	0.5% of Value Min 10	0.25% of value max 35,000
Over-the-counter withdrawal UGX 4m and above	0.25% of value max 50,000	0.5% of value	0.25% of value max 50,000	0.5% of value	0.25% of value max 50,000	0.5% of value	0.25% of value max 35,000
Counter Debit Slip	35,000	10	35,000	10	35,000	10	n/a
ATM Cash Withdrawal (SCB)	1,000	1	1,000	1	1,000	1	n/a
Cash Withdrawal at Banking Agent	2,000	n/a	2,000	n/a	2,000	n/a	2,000
ATM Cash Withdrawal (Non SCB Local)	5,000	3	5,000	3	5,000	3	n/a
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
Straight2Bank (S2B) Charges							
Straight2Bank Subscription fee	-	-	-	-	-	-	-
E-Statements, Direct debit & Salary Processing (within SCB)	-	-	-	-	-	-	-
Salary Processing (Other Banks i.e. EFT) - S2B	2,500	1	2,500	1	2,500	1	2,500
Utilities & Collections (UMEME, NWSC, NSSF, URA) - S2B	-	-	-	-	-	-	-
Mobile Money payments (MTN & Airtel) - S2B	400	n/a	400	n/a	400	n/a	400
Inward Payments							
Inward RTGS & EFT	2,500	1	-	1	2,500	1	2,500
Inward Telegraphic Transfers (ITT)	25,000	10	-	10	25,000	10	25,000
Utilities & Collections (UMEME, NWSC, NSSF, URA)	-	-	-	-	-	-	-
Outward Payments							
East African Payments System(EAPS) - S2B	20,000	7	20,000	7	20,000	7	20,000
East African Payments System(EAPS) - In Branch	40,000	20	40,000	20	40,000	20	40,000
Telegraphic Transfers (TT) - In Branch **	75,000	25	75,000	25	75,000	25	75,000
Outward Telegraphic Transfer (OTT) - S2B **	40,000	15	-	-	40,000	15	40,000
EFT - In Branch	20,000	5	20,000	5	20,000	5	20,000
EFT - S2B	4,000	1	-	-	4,000	1	4,000
RTGS - In Branch	30,000	10	30,000	10	30,000	10	30,000
RTGS - S2B	10,000	4	-	-	10,000	4	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	70	250,000	70	250,000	70	n/a
Cheques Return Charges Technical	25,000	17	25,000	17	25,000	17	n/a
Fees Per Cheque written	2,500	0.7	2,500	0.7	2,500	0.7	n/a
Cheque Stop Payment Charges	40,000	17	40,000	17	40,000	17	n/a
Foreign Cheque sent on collection	1% of value min 70,000, max 150,000	1% of Value Min 25, Max 55	1% of value min 70,000, max 150,000	1% of Value Min 25, Max 55	1% of value min 70,000, max 150,000	1% of Value Min 25, Max 55	1% of value min 70,000, max 150,000
Draft Issuance	25,000	10	25,000	10	25,000	10	25,000
Bank Draft Repurchase	15,000	5	15,000	5	15,000	5	15,000
Purchase of Foreign Drafts	0.75% of value min 15,000, max 150,000	0.75% of Value Min 5, Max 80	0.75% of value min 15,000, max 150,000	0.75% of Value Min 5, Max 80	0.75% of value min 15,000, max 150,000	0.75% of Value Min 5, Max 80	1% of value min 70,000, max 150,000
Standing Order Failure Charges	120,000	40	120,000	40	120,000	40	120,000
Standing Order Setup / Amendment Charges - In Branch	10,000	10	10,000	5	10,000	10	10,000
Standing Order Setup / Amendment Charges - Online	-	-	-	-	-	-	-
Standing Order Termination	-	-	-	-	-	-	-
Standing Order Processing	-	-	-	-	-	-	-
Unpaid Direct Debit	250,000	70	250,000	70	250,000	70	250,000
Swift Charge / Overseas Charge	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25	USD 25
VISA Platinum Debit Cards							
Card Issuance	25,000	10	25,000	10	25,000	10	n/a
Card Replacement	25,000	10	25,000	10	25,000	10	n/a
Card Monthly Fees	7,500	3	7,500	3	7,500	3	n/a
Point of Sale & e-commerce International Transactions Charge							
Within Central Europe, Middle East and Africa (CEMEA)	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
Outside Central Europe, Middle East and Africa (CEMEA)	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
Bankers' Opinion Charge	40,000	10	40,000	10	40,000	10	40,000
Certificate of Balance	40,000	10	40,000	10	40,000	10	40,000
Dormancy Reactivation / Account Closure Fee	-	-	-	-	-	-	-
Email Indemnity / SMS Alerts	-	-	-	-	-	-	-
Interim statement charge per page	10,000	3	10,000	3	10,000	3	10,000
CCTV Viewing	50,000	15	50,000	15	50,000	15	50,000
Bid Application Fee	20,000	5	20,000	5	20,000	5	20,000
Salary Processing (within Standard Chartered Bank) - In Branch	5,000	2	5,000	2	5,000	2	5,000
School Fees	2,500	1	2,500	1	2,500	1	2,500
Visa Fee Payment	5,000	2	5,000	2	5,000	2	5,000
URA Payments	-	-	-	-	-	-	-
National Collection & Encashment Commission	-	-	-	-	-	-	-
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)	USD 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 100,000/UGX						
Past due Bills - Import Bills for Collection	75,000 per month						
Export Bills for Collection - Documentary collection	0.25% Min UGX 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						
Issuing Guarantee (SCB)	USD 100						
Guarantee Amendment - terms and conditions	UGX 75,000 (local)						
Guarantee Amendments - amounts and tenors	1% per quarter Min UGX 150,000 each, 1% per establishment on increased amount 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	UGX 30,000 - within Kampala, UGX 50,000 - outside Kampala but within Uganda, USD 55 outside Uganda Inward						
Cancellation fee	UGX 100,000						
Stamp Duty Levy	Statutory Requirement						
* MNO Charges to Apply ** Local Standard Chartered Bank Charge Only Note: SWIFT/cross-border payments incur an overseas charge which varies depending on the currency of transaction							
Loan Charges							
Arrangement Fees - applied to new money value only	2%						
Short Term Loan Renewal Fees	0.25% of value min UGX 500,000						
Interest Rates	Max local currency Base Lending Rate (BLR) + 4% p.a., Foreign currency Prime rate + 2% p.a						
Loan Monitoring Fee per month	UGX 5,000						
Late Loan Standing Order Fee Loan	UGX 120,000						
Temporary Excess Arrangement	2% of limit						
Early repayment Fee	10% of outstanding loan amount						
Bancassurance							
Motor For Business							
Saloons, station wagon, pick-up (For commercial use)	5.0%						
Saloons, station wagon, pick-up (For private use)	4.0%						
Lorries, prime movers, tractor heads, trailers, etc	6.0%						
Petrol/Gas/Chemical Tankers	7.5%						
Other tankers	6.0%						
Special types (Such as Ambulances, bullion vans, farm vehicles, fire vehicles)	4.0%						
Vans and buses for Private/Corporate or School use	6.0%						
* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms							
Business Combined Insurance							
Business Combined to cover various business risks (property, equipment, business and liability risks)	Indicative rate*						
Please note rate does not include Tax							