

# Individual Banking Service and Price Guide effective 01<sup>st</sup> July 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		Digital Life Account	Easy Go Saver Account		Safari Junior / Safari Savings Account		
Key Benefits	Designed to benefit salaried employees in Senior Management positions. The account gives you full control of your banking, with reduced transaction costs on digital channels.		Salary Account Exclusive to select Diplomatic Missions / UN Agencies		Transaction Account with Cheque book		Digital Lifestyle Account with No Monthly Ledger Fees, No ATM Fees	A digitally convenient savings proposition with less transaction Restriction		Low transactional savings accounts that avail you the opportunity to save for your future plans		
Currency	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	
Account Features												
Account Opening Balance	500,000	100	100,000	100	100,000	100	20,000	50,000	100	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 - 3%	-	
Chequebook - 30 Leaves	45,000	13	45,000	13	45,000	13	n/a	45,000	13	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 Deposits at SCB Branch	-	0.25% of value, Min 5	-	0.25% of value, Min 5	-	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	-	n/a	-	n/a	-	n/a	-	-	n/a	-	n/a	
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	0.25% of value, min 10,000	1% of value, min 5	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	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	
Counter Debit Slip	50,000	15	50,000	15	50,000	15	50,000	50,000	15	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	-	-	n/a	1,000	-	
ATM Cash Withdrawal (Non SCB Local)	-	-	-	-	5,000	3	-	-	n/a	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	
Cash Withdrawal at Banking Agent	2,000	n/a	2,000	n/a	2,000	n/a	2,000	2,000	n/a	2,000	n/a	
Cardless Cash Withdrawal at SCB ATM	1,000	n/a	1,000	n/a	1,000	n/a	1,000	1,000	n/a	1,000	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	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a	UGX 0 - 500,000: 2000 500,001 - 1,000,000: 3000 1,000,001 - 2,000,000: 3500 2,000,001 - 5,000,000: 4000 >UGX 5,000,000: 5000	n/a
Mobile Banking Fees	500	n/a	500	n/a	500	n/a	500	500	n/a	500	n/a	
Online Utilities	-	-	-	-	-	-	-	-	-	-	-	
Over the counter Utilities	-	-	-	-	-	-	-	-	-	-	-	
Inward Payments												
Inward RTGS & EFT	2,500	1	-	-	2,500	1	2,500	2,500	1	2,500	1	
Inward Telegraphic Transfers (ITT)	25,000	10	-	-	25,000	10	25,000	25,000	10	25,000	10	
Inward Peer to Peer Transfers	-	-	-	-	-	-	-	-	-	-	-	
Outward Payments												
Outward Telegraphic Transfers (OTT) In Branch **	75,000	25	75,000	25	75,000	25	75,000	75,000	25	75,000	25	
Outward Telegraphic Transfers (OTT) Online / Mobile **	40,000	15	-	-	40,000	15	40,000	40,000	15	40,000	15	
Outward Peer To Peer Transfers	40,000	15	40,000	15	40,000	15	40,000	40,000	15	40,000	15	
Outward EFT In-Branch	20,000	5	20,000	5	20,000	5	20,000	20,000	5	20,000	5	
Outward EFT Online/Mobile	4,000	1	-	-	4,000	1	4,000	4,000	1	4,000	1	
Outward RTGS In-Branch	30,000	10	30,000	10	30,000	10	30,000	30,000	10	30,000	10	
Outward RTGS Online/Mobile	10,000	4	-	-	10,000	4	10,000	10,000	4	10,000	4	
Cheques Return Charges Effects not cleared / refer to drawer	250,000	70	250,000	70	250,000	70	n/a	250,000	70	n/a	n/a	
Cheques Return Charges Technical	25,000	10	25,000	10	25,000	10	n/a	25,000	10	n/a	n/a	
Cheque Stop Payment Charges - per cheque leaf	40,000	17	40,000	17	40,000	17	n/a	40,000	17	n/a	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	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	
Draft Issuance	25,000	10	25,000	10	25,000	10	25,000	25,000	10	25,000	10	
Bank Draft Repurchase	15,000	5	15,000	5	15,000	5	15,000	15,000	5	15,000	5	
Purchase of Foreign Drafts	0.75% of value min 15,000, max 150,000	0.75% of Value Min GBP / EUR 5, Max GBP / EUR 60	0.75% of value min 15,000, max 150,000	0.75% of Value Min GBP / EUR 5, Max GBP / EUR 60	0.75% of value min 15,000, max 150,000	0.75% of Value Min GBP / EUR 5, Max GBP / EUR 60	0.75% of value min 15,000, max 150,000	0.75% of value min 15,000, max 150,000	0.75% of Value Min GBP / EUR 5, Max GBP / EUR 60	0.75% of value min 15,000, max 150,000	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	120,000	40	120,000	40	
Standing Order Setup / Amendment Charges - In Branch	20,000	10	20,000	10	20,000	10	20,000	20,000	10	20,000	10	
Standing Order Setup / Amendment Charges - Online	-	-	-	-	-	-	-	-	-	-	-	
Standing Order Termination and Processing	-	-	-	-	-	-	-	-	-	-	-	
Unpaid Direct Debit	250,000	70	250,000	70	250,000	70	250,000	250,000	70	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	-	n/a	
Visa Platinum	25,000	10	25,000	10	25,000	10	25,000	25,000	10	25,000	10	
Visa Infinite ***	50,000	n/a	50,000	n/a	50,000	n/a	50,000	50,000	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	15,000	n/a	15,000	n/a	
Visa Platinum (UGX / USD Cards Only)	25,000	10	25,000	10	25,000	10	25,000	25,000	10	25,000	10	
Visa Infinite ***	50,000	n/a	50,000	n/a	50,000	n/a	50,000	50,000	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	-	-	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 & 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 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%	
Other Services												
Priority Centre Access Charge*	40,000	-	40,000	10	40,000	10	40,000	40,000	10	40,000	10	
Bankers' Opinion Charge / Certificate of Balance	-	-	-	-	-	-	-	-	-	-	-	
Dormancy Reactivation / Account Closure Fee	-	-	-	-	-	-	-	-	-	-	-	
Email Indemnity / SMS Alerts	-	-	-	-	-	-	-	-	-	-	-	
Monthly statements	-	-	-	-	-	-	-	-	-	-	-	
Interim Statement Charge Per page	10,000	3	10,000	3	10,000	3	10,000	10,000	3	10,000	3	
CCTV Viewing	50,000	15	50,000	15	50,000	15	50,000	50,000	15	50,000	15	
Bid Application Fee	20,000	5	20,000	5	20,000	5	20,000	20,000	5	20,000	5	
Salary Processing	-	-	-	-	-	-	-	-	-	-	-	
School Fees	2,500	1	2,500	1	2,500	1	2,500	2,500	1	2,500	1	
Visa Fee Payment	5,000	2	5,000	2	5,000	2	5,000	5,000	2	5,000	2	
URA Payments	-	-	-	-	-	-	-	-	-	-	-	
<b>Priority Flat Fee</b> 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.							* 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 Note: SWIFT/cross-boarder 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					
Monthly Service Fee (UGX 120,000, USD 40) Chequebook - 30 Leaves (One Free) Priority Centre Access Charge Over-the-counter withdrawal Inward and Outward Real Time Gross Settlement System (RTGS)	Inward and Outward Electronic Funds Transfer (EFT) Inward and Outward Telegraphic Transfers (ITT) network ATM Cash Withdrawal		Draft Issuance Monthly Card fees Card Issuance Fees Monthly ledger / service fees									
Loan Charges												
Arrangement Fees - applied to new money value only	1.5%		2%, min. 450,000		-		1.5%		2%		n/a	
Application Fee	-		UGX 20,000		-		-		-		n/a	
Loan Monitoring Fee per month	-		UGX 5,000		-		-		-		n/a	
UGX Debit Interest Margin on Base Lending Rate (BLR) Applied to Authorised / Unauthorised Outstanding amount	Max: BLR + 4%		Max: BLR + 4%		Max: BLR + 8%		Max: BLR + 8%		Max: BLR + 8%		Max: BLR + 24%	
USD Debit Interest Margin on Prime Rate Applied to Authorised / Unauthorised Outstanding amount	Max: Prime Rate + 4%		Max: Prime Rate + 4%		Max: Prime Rate + 4%		Max: Prime Rate + 4%		Max: Prime Rate + 4%		Max: Prime Rate + 4%	
Bancassurance product			Rate			Forex and Investment Service Margins						
Motor Insurance	4% p.a of assessed value of vehicle for private use, 6% p.a of assessed value of vehicle for commercial use.			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 - 1,030			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)											
Educare Plan	Rate dependent on age, length of plan and monthly savings											
Super E-Plus Plan	Rate dependent on age, length of plan and monthly savings											
# All Bancassurance fees may vary based on your product provider and package bundle you select * Fees, Levies, VAT and Stamp Duty apply												