



TARIFF GUIDE EFFECTIVE JANUARY 19, 2026

CHARGE DESCRIPTION	RATE/CHARGE EXCLUSIVE OF EXCISE DUTY	CHARGE DESCRIPTION	RATE/CHARGE EXCLUSIVE OF EXCISE DUTY
INTEREST RATES		BANK CHARGES ON THE ACCOUNTS (exclusive of Excise Duty currently 15%p.a)	
Fixed deposits – Minimum.	As per card rate in your branch	E-Statement.	Free
Fixed deposits – Maximum.	As per card rate in your branch	Statement printed (per page).	UGX 3,500
Current Accounts - Minimum	0% p.a	Closing account.	UGX 20,000
Current Accounts - Maximum	6% p.a	Dormant account reactivation.	Free
Savings Accounts - Minimum	0% p.a	Cheque book per leaf.	UGX 1,200
Savings Accounts - Maximum	3% p.a	Counter cheque leaf.	UGX 20,000
Prime Lending Rate. (UGX)	20% p.a	Returned cheque - insufficient balance.	UGX 200,000
Prime Lending Rate. (USD)	11% p.a	Returned cheque - effects not cleared.	UGX 100,000
Loan default/penalty fee	5%p.a	Returned cheque – Technical.	UGX 30,000
MINIMUM BALANCES		Returned cheque - by other banks.	UGX 30,000
Current accounts.	UGX 0 – UGX 50,000	Stop a payment.	UGX 30,000
Saving accounts.	UGX 5,000 – UGX 20,000	Search Fee	UGX 50,000
Current accounts – FCY (USD, GBP, EUR).	Nil	Retrieval of archived documents.	UGX 20,000
Saving accounts – FCY (USD, GBP, EUR).	FCY 0 – 1.5 FCY	Postdated cheque.	UGX 20,000
MONTHLY LEDGER CHARGES (exclusive of Excise Duty currently 15%p.a)		International Cheque collection.	USD 110
Current accounts.	UGX 10,000 – UGX 100,000	Cheque cancellation.	Nil
Saving accounts.	UGX 0 – UGX 1,000	Bank draft.	UGX 20,000
Current accounts – FCY (USD, GBP, EUR).	FCY 3 – FCY 10	Draft cancellation.	UGX 10,000
Savings accounts – FCY (USD, GBP, EUR).	FCY 0 – FCY 1	Cash deposit over the counter – UGX.	Free
Penalty below minimum balance fees (exclusive of Excise Duty currently 15%p.a)		Cash deposit over the counter – FCY.	0.25% for amounts above 10,001
Current accounts.	UGX 0 – UGX 15,000	Cash deposit over Agent Banking(ABC)UGX.	Nil
Saving accounts.	UGX 0 – UGX 15,000	Over the counter withdraws	UGX 5,000 or Equivalent
RELATED LOAN CHARGES		EFT – OUTWARD.	UGX 3,500
Loan/Advance application Fee.	UGX 50,000	EFT – INWARD.	UGX 3,000
CRB Fees	UGX 20,000	EFT – INWARD – FCY	USD/GBP/EUR1
Loan/Advance processing Fee.	2% - 3%	RTGS – OUTWARD.	UGX 15,000
Legal fee.	As per invoice	RTGS – INWARD.	Free
Insurance – Personal loan	1% - 5%	Direct Debit Setup (onus/ offus)	UGX 5,000
Loan/Advance commitment Fee.	0.5%	Direct Debit Charge onus	UGX 2,000
Loan/Advance monitoring Fee.	0.5% - 1%	Direct Debit Charge offus	UGX 3,500
Loan/Advance facility restructuring.	1%	TELEGRAPHIC TRANSFER – OUTWARD “OUR”.	USD 35
Discharge of security documents.	Free	TELEGRAPHIC TRANSFER – OUTWARD SHARE”.	USD 10
RELATED TRADE FINANCE CHARGES (exclusive of Excise Duty currently 15%p.a)		TELEGRAPHIC TRANSFER – INWARD.	Free
Import/Outward/ Local Letters of Credit		Standing orders CBU to CBU Set up	UGX 5,000
LC Issuance/Establishment Fee	1%	Standing orders CBU to CBU accounts monthly.	Free
Facility processing/ arrangement Fee	1%	Standing orders to other banks set up	UGX 10,000
LC Commission – charged upfront	1% per quarter	Standing orders to other banks Monthly	UGX 3,500
LC Amendment	USD 50	Standing orders unpaid.	UGX 20,000
LC Swift charges	USD 100	Certificate of balance.	UGX 30,000
Discrepancy fee per set of documents presented	USD 100 Flat	Audit confirmation certificate.	UGX 30,000
Export/Inward/ Local Letters of Credit		Letter of introduction / reference.	UGX 30,000
Export LC/LC Amendment Advising Charges – CBU Bank Clients	USD 50 Plus Swift Charges	Salary processing.	UGX 2,500
Export LC/LC Amendment Advising Charges – Non – CBU Bank Clients	USD 100 Plus Swift Charges	School fees/ School Pay	UGX 2,500
Export LC Confirmation Fee	0.5% per quarter Min UGX 100,000	URA/ E-Tax collections.	UGX 2,500
Bills for Collection		NSSF Collections	Free
Import Bills for Collection Handling Fees	USD.100	NWSC collections.	Free
Swift Charges	USD.100	Safe custody (This attracts VAT charges not Excise Duty)	UGX10,000 per month/UGX120,000 per annum
Past Due Import Bills for Collection	USD.20 per month	Safe custody access	Free
Bill AVALISATION per quarter – charged upfront	0.5% Min UGX 100,000	CCTV Viewing Charge	UGX20,000
Export Bills for Collection – Handling Charges	USD100	ATM FEES	
Export Bills for Collection – Amendment	USD100	ATM card issue.	UGX 15,000
Export Bills Courier Fees (Outside Uganda)	USD 50	Uncollected ATM card destroyed.	UGX 10,000
Guarantees & Bonds		ATM card replacement fee	UGX 15,000
Guarantee Application Fees	UGX 50,000	CBU ATM withdraws.	UGX 1,000
Guarantee Issuance/Establishment Fee	1% Min UGX 100,000	CBU ATM deposits.	Free
Facility processing/ arrangement Fee	1%	CBU ATM balance inquiry.	UGX 700
Commission per quarter – charged upfront	1% Min UGX 100,000	Interswitch ATM Withdraw charge.	UGX 2,500
Guarantee Amendment	UGX 100,000 Flat	Interswitch ATM balance inquiry.	UGX 1,000
Unsecured bid bonds – Issuance/establishment fee	1% Min UGX 100,000	ATM card annual Maintenance fee.	UGX 15,000
Unsecured bid bonds – Commission per quarter	1% Min UGX 100,000	CBU Ministatement	UGX 600
Comfort Letter or Line of Credit Letter	UGX 50,000	NWSC at the ATM	UGX 1950
Swift Charges	USD 100	UEDCL at the ATM	UGX 1950
Inward Guarantee Advising	USD 100	Airtime top up(MTN and Airtel) at the ATM	Free
WALLET TRANSACTION WITHDRAW FEES AT THE ATM		MOBILE BANKING AND INTERNET BANKING BANK TO WALLET FEES	
Ugx 0 – UGX 60,000	UGX 100 – UGX 600	Ugx 5,000 – UGX 125,000	UGX 500
UGX 60,000 – UGX 125,000	UGX 650 – UGX 740	Ugx 125,001 – Ugx 2,000,000	UGX 1,500
Ugx 125,001 – Ugx 250,000	UGX 1,050 – UGX 1,100	Ugx 2,000,001 – Ugx 5,000,000	UGX 2,000
Ugx 250,001 – Ugx 500,000	UGX 1,750 – UGX 2,200	Ugx 5000001 – Ugx 10000000	UGX 3,000
Ugx 500,001 – Ugx 1,000,000	UGX 2,100 – UGX 4,400		

INTERNET BANKING CHARGES – UTILITIES AND MOBILE MONEY (exclusive of Excise Duty currently 15%p.a)

TRANSACTION RANGE		URA		DSTV / GOTV / SIMBA TV/STARTIMES		UEDCL
Minimum	Maximum	Charges exclusive of Excise Duty				
50	2,500	190	100	200		
2,501	5,500	330	200	300		
5,501	15,000	1,000	700	1,000		
15,001	30,000	1,600	1,400	1,500		
30,001	45,000	2,000	1,600	1,900		
45,001	60,000	2,650	2,500	2,600		
60,001	125,000	3,500	3,500	3,500		
125,001	250,000	3,950	3,950	3,800		
250,001	500,000	5,050	5,050	4,550		
500,001	1,000,000	10,700	10,700	9,700		
1,000,001	2,000,000	20,500	20,500	18,500		
2,000,001	4,000,000	40,000	40,000	36,000		
4,000,001	20,000,000	3%	3%	3%		

UEDCL (LIGHT)			
Minimum	Maximum	Charges exclusive of Excise Duty (%)	
50	20000000	2.5%	
MTN & AIRTEL MOBILE MONEY			
Minimum	Maximum	Bank to Wallet/ Wallet to Bank	
500	5000000	No Bank charges	
OTHER BANKS' SCHOOL FEES			
Minimum	Maximum	Charges exclusive of Excise Duty	
50	499999	3,000	
500000	10000000	5,000	

Cairo Bank Uganda is regulated by the Bank of Uganda. Customer Deposits are protected by the Deposit Protection Fund of Uganda upto Ugx.10 Million. T&Cs Apply.

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