



CATEGORY	FEES AND CHARGES (UGX)										
SAVINGS ACCOUNTS											
Minimum Balance	Junior Savings Account (JSA) -10,000 Group Save Account (GSA) -10,000 Institutional Savings Account (ISA) -50,000 Ordinary Savings Account (OSA) -5,000 Smart Save Account (SSA) -10,000 Target Savings Account (TSA)- 10,000 Min Bal for account to earn interest Target Savings Account (TSA)- 200,000 Min Bal for account to earn interest Fixed Deposit Account (FDA) -100,000 Min Bal for account to earn interest -Smart Save Account (SSA)-100,000										
Minimum Initial Deposit	Junior Savings Account (JSA) – NIL Ordinary Saving accounts (OSA) – NIL Group Save accounts (GSA) – NIL Target Savings Account (TSA)- NIL Smart Save Account (SSA)- NIL Institutional Savings Account (ISA) - NIL Fixed Deposit Account (FDA)- NIL										
Penalty Below Min	NIL for all accounts										
Ledger Fees Per Entry	NIL										
Account Management/Service Fee	NIL for Group save (GSA), Junior savings Account (JSA) ,SMART Save(SSA) Target Savings Account (TSA) , Fixed Deposit Account (FDA) and 1,150 per month for other products inclusive of 15% excise duty										
Monthly Statement	1 Free monthly										
Duplicate Statement	1,150 per page (inclusive of 15% excise duty)										
Withdrawals Over the Counter	Institutional Savings Account (ISA)- 1free withdrawal per month- thereafter 575/= per withdrawal (inclusive of 15% excise duty) Junior Savings Account (JSA)- 1free withdrawal per month- thereafter 575/= per withdrawal inclusive of 15% excise duty Target Savings Account (TSA)- 1free withdrawal per Quarter- thereafter 5,575/= per extra withdrawal inclusive of 15% excise duty <table border="1" data-bbox="1528 966 2789 1278"> <thead> <tr> <th data-bbox="1528 966 2166 1008">Transaction band</th> <th data-bbox="2166 966 2789 1008">Counter Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1528 1008 2166 1081">500-500,000</td> <td data-bbox="2166 1008 2789 1081">500 + 75 tax</td> </tr> <tr> <td data-bbox="1528 1081 2166 1155">500,001-1,000,000</td> <td data-bbox="2166 1081 2789 1155">1,000 + 150tax</td> </tr> <tr> <td data-bbox="1528 1155 2166 1228">1,000,001-5,000,000</td> <td data-bbox="2166 1155 2789 1228">1,500 + 225 tax</td> </tr> <tr> <td data-bbox="1528 1228 2166 1278">5,000,001-10,000,000</td> <td data-bbox="2166 1228 2789 1278">2,000 + 300 tax</td> </tr> </tbody> </table>	Transaction band	Counter Charges	500-500,000	500 + 75 tax	500,001-1,000,000	1,000 + 150tax	1,000,001-5,000,000	1,500 + 225 tax	5,000,001-10,000,000	2,000 + 300 tax
Transaction band	Counter Charges										
500-500,000	500 + 75 tax										
500,001-1,000,000	1,000 + 150tax										
1,000,001-5,000,000	1,500 + 225 tax										
5,000,001-10,000,000	2,000 + 300 tax										

	>10,000,000	10,000 + 1500 tax
Other Accounts [GSA, SSA, FDA]-NIL. For OSA ,charges apply as per transaction bands below.		
Cash Deposit Charge Over the Counter		NIL
Mobile Banking (UGAFODE MOBILE) Withdrawals (Tiered)	Transaction Amounts 5000-500,000	Fees on Withdrawals Per Transaction 805 (inclusive of 15% excise duty)
Mobile Banking (UGAFODE MOBILE) Deposits	500,001-1,000,000	1725 (inclusive of 15% Excise duty)
Mini statements		NIL
Balance Inquiry		200
AGENT BANKING: Withdrawals from Agents (Tiered)		Range from 1000 to 10,000 plus Excise duty of 15%
Deposits from Agents (Tiered)		Range from 600 to 7,300 plus Excise duty of 15%
Transactional SMS Alerts (With Option To Opt Out)		575 per month inclusive of 15% excise duty
Withdraw Booklet		For 25 leaflets 2,000 and for 50 leaflets 4,000
Saving Passbook Cost		2,000
Passbook Replacement		2,000
Closing Account		NIL
Dormant Account Reactivation		NIL
Cheque Collection-Kampala		5,000
Upcountry Cheque Collection		5,000
Returned Cheque- Insufficient Funds		30,000
Returned Cheque- Effects Not Cleared		30,000
Returned Cheque by Other Banks		30,000
RTGS charges		23,000 (inclusive of 15% excise duty)
EFT Charges Out Going		5,000
EFT Charges Incoming		3,450(inclusive of 15% excise duty)
Stop Payment Order		10,000
Standing Order (Within MDI)		5,000
Standing Order (To Other Financial Institutions)		10,000
Certificate Of Balance		5000
Salary Handling		2,000
School Fees Deposits		1,150 (inclusive of 15% excise duty)
Company Search Fees		60,000
CREDIT PRODUCTS FEATURES & INTEREST RATES		

SR	Product Name	Product ID	Interest Rate per annum (Reducing Balance)				Minimum Amount (UGX)	Maximum Amount (UGX)
			UGX 100,000 - ≤UGX 10M	>UGX 10M - ≤ UGX 30M	>UGX 30M - ≤UGX 50M	>UGX 50M - 1% of Core Capital		
1	BUSINESS LOANS							
	SME Business Loan	SBL			36%	34%	UGX 30,000,000	1% of Core Capital
	Micro Business Loan - Individual	MBI	51.44%	44%			UGX 100,000	UGX 29,999,999
	Micro Business Loan - Group	MBG	51.44%	44%			UGX 100,000	UGX 29,999,999
	VSLA Loan	VSL	39%	39%	39%	39%	UGX 1,000,000	UGX 30,000,000
	Smart Woman Loan	SWL	39%	39%			UGX 100,000	UGX 29,999,999
2	AGRICULTURAL LOANS							
	SME Agricultural Loan	SAL			36%	34%	UGX 30,000,000	1% of Core Capital
	Micro Agricultural Loan - Individual	MALI	48.22%	48.22%			UGX 100,000	UGX 29,999,999
	Micro Agricultural Loan - Group	MAG	48.22%	48.22%			UGX 100,000	UGX 9,999,999
3	HOUSING LOANS							
	SME Mortgage Loan	SML			36%	34%	UGX 30,000,000	1% of core Capital
	Micro Mortgage Loan	MML	51.44%	51.44%			UGX 100,000	UGX 29,999,999
	Land Loan	LL	51.44%	44%			UGX 1,000,000	UGX 29,999,999
	Solar Loan	SOL	20%				UGX 100,000	UGX 29,999,999
4	ASSET ACQUISITION & SALARY LOANS							
	SME Asset Acquisition Loan	SAAL			36%	34%	UGX 30,000,000	1% of Core Capital

	Micro Asset Acquisition Loan	MAAL	51.44%	44%			UGX 100,000	UGX 29,999,999
	Salary Loan	SL	51.44%	44%			UGX 100,000	UGX 29,999,999
5. EDUCATION LOANS								
	SME School Development Loan	SSDL			36%	34%	UGX 30,000,000	1% of Core Capital
	Micro School Development Loan	MSDL	51.44%	44%			UGX 1,000,000	UGX 29,999,999
	School Fees Loan	SFL	51.44%				UGX 100,000	UGX 5,000,000

NOTES:

- a. Minimum Loan Tenor: 3 Months
- b. Maximum Loan Tenor: 36 Months
- c. Repayment modes for Group loans: Weekly, Tri Annual, Bi-weekly, Monthly, Quarterly, Yearly & Bullet
- d. Repayment modes for Individual loans: Monthly, Quarterly, Tri annual, Bi-annually, Yearly or Bullet

ARRANGEMENT /ADVANCE COMMITMENT FEES	3% for all loan amounts
LOAN APPLICATION FEES	UGX 30M and above- UGX 50,000 Individual loans -UGX 1M –below UGX 30M – UGX 20,000 UGX 100,000 – UGX 9.99m – for group loans UGX 10,000
INSURANCE FEES	0.525%
CAVEAT FEES ON PLEDGED CAR LOGBOOKS	UGX 193,000
MORTGAGE REGISTRATION FEES	UGX 250,000 plus 0.5% of loan amount
STAMP DUTY	NIL
CRB INQUIRY (LOANS 500,000 AND BELOW)	NIL
CRB INQUIRY (LOANS ABOVE UGX 500,000 AND NON-CLIENTS)	UGX 12,000
COOLING OFF FEE	5% of principal loan amount
LATE PAYMENT PENALTY	1% of Amount in arrears per week
LOAN RESTRUCTURING FEES	NIL
ADDITIONAL RELEASE LETTER FEES	20,000
MONITORING FEES	NIL

INTEREST ON ACCOUNT DEPOSITS

Voluntary Savings (Ordinary, Junior, Institutional, Target Savings, Group Save, Fixed Deposit, Smart Save & LSF)

<u>Accounts Type</u>	<u>Interest On Savings Accounts</u>
Junior Savings Account (JSA)	5% per annum
Ordinary Saving Account (OSA)	3.5% per annum
Smart Save Account (SSA)	5% per annum
Group Save Account (GSA)	7% per annum
Target Savings Account (TSA)	8% per annum
Fixed Deposit Account (FDA)	Negotiable and competitive rates ranging from 7%
Loan Security Fund (LSF)	3.5% per annum
Institutional Accounts (ISA)	3.5% per annum

FOR INQUIRIES CALL OUR TOLL FREE NUMBERS MTN 0800 223900, AIRTEL 0800 396396 or email Customerservice@ugafode.co.ug.

All transactional charges are subject to a 15% excise duty payable to URA. All Gross interest earned is subject to 15% withholding tax.

UGAFODE Microfinance Limited (MDI) is regulated by the Central Bank of Uganda and customer deposits are protected by the Deposit Protection Fund of Uganda (DPF) Upto Ugx 10,000,000, Terms and conditions apply.