FINCA Uganda Limited (MDI) Interest Rates Fees,

and Charges on Products and Services for the period ending 30th June 2025

DETAIL SAVINGS ACCOUNT	CHARGES EFFECTIVE 1st April 2025
Minimum Balance	Shs.10,000 for individual accounts, Shs.50,000 for Non – personal accounts. (a)
Penalty below Minimum	Shs.10,000 +15% excise duty
Ledger Fees per entry	N/A
Account Management/ Service Fees	Shs 1000- 10,000(b) +15% for excise duty
Statement	Free Monthly Statement
Interim Statement	Shs.1,000 per page
Duplicate Statement	Shs.1,000 per page + 15% excise duty
Drawings/Withdraws over the counter	Shs.500 to Shs. 10,000(c) +15% excise duty
Withdraws without Passbooks/Card	N/A
Inter-branch Transaction Fees	Nil
Cash Deposit Charge	N/A
Closing Account	Shs.5,000(d) + 15 %excise duty
Dormant/Inactive Accounts	N/A
Dormant Reactivation	**N/A**
Cheque Collection	Shs.5,000 + 15% excise duty
Returned Cheque – Insufficient Funds	Shs.10,000 + 15% excise duty
Returned Cheque - Effects not cleared	Shs.10,000 + 15% excise duty
Returned Cheque - Technical	Shs.10,000 + 15% excise duty
Returned Cheque by other Banks	Shs.10,000 + 15% excise duty
EFT Charges	Shs.5,000 + 15% excise duty
RTGS Charges	Shs.25,000+ 15% excise duty
Stop Payment Order	Shs.10,000 + 15% excise duty
Standing Order (To other Financial Institutions)	N/A
Audit Check/ Certificate of Balance	Shs.20,000 + 15% excise duty
Salary Handling	Shs.2,000 + 15% excise duty
Bank Slip Charges for School Fees Collection	Shs.2,000 + 15% excise duty
URA Collections	N/A
Safe Custody Charges	Shs. 50,000 per annum.
SMS Alert Charges	Shs.500(e) + 15% excise duty

LOAN-RELATED CHARGES	
Advance Application Fees (Individual Loans and SMG loans)	Shs. 10,000
Advance Commitment Fees	N/A
Arrangement Fees	N/A
Advance Processing/Admin Fee	2% - 3%(f)
Monitoring Fees	N/A
Insurance Fees	1%
Interest Rates	2% to 5.73% (g)
Stamp Duty	N/A
CRB Financial Card	N/A (h)
CRB Enquiry Fees	Shs.17,000 (i)
Logbook Search	Shs.54,000
Land Title Search	Shs. 120,000
Mortgage Registration	Shs.329,600 + 0.5% of the loan amount
Further Charge Mortgage Registration	Shs.329,600 (Includes stamp duty for 2 copies)
Caveating Land Titles	Shs. 250,000
Caveating Logbooks	Shs. 170,000.
Company Search	Shs. 50,000
Replacement of Documents (Release Letters etc)	Shs. 50,000
Verification of Administration Letters	Shs. 50,000 to Shs. 100,000 (l)
Security Interest in Movable Property Registry System (SIMPRS) (Registration of Notice) Chattels	Shs.19,600(loans above 3M)
Registration of Debentures and Charge	Shs. 250,000
Penalty fees on Late Loan Repayment	0.2% per day on loan instalment + daily interest rate
Cooling Off Penalty Fees -	5% of the loan amount
Penalty fees on early repayment	N/A

ATM TRANSACTIONS	
Issue of ATM Card	Shs.15,000+ 15% excise duty
Replacement of ATM Card (Faulty)	Shs.15,000 + 15% excise duty
Replacement of ATM Card (Lost)	Shs.15,000 +15% excise duty
ATM Withdraws at UBA/ FINCA ATMS	Shs.1,300+15% excise duty
ATM Withdraws at Interswitch ATMS	Shs.1,500 + 15% excise duty
ATM Withdraws at Visa/ MasterCard	Shs. 5,000+ 15% excise duty
Local Point of Sales Machines	Free
Online and POS International	**3.5% on the payment amount + 15% excise duty**
International ATMS Withdraws	Shs 7,000 +2.5% **on withdraw amount + 15% excise duty**
ATM Mini Statements	Shs.500 + 15% excise duty
ATM Balance Inquiry	Shs.500 + 15% excise duty

INTERNET BANKING	
Monthly Fee Transactions	Shs. 1000 +15% excise duty unlimited
Add standing Order	Free
Transfer own to own Account	Free
Transfer to other FINCA Accounts	Free
Transfer to Other Banks	As per EFT and RTGs charges +15% excise duty
Check Account Balance	Free
Full Statement	Free

MOBILE BANKING	
Self-Registration	Free
Third Party Deposit	Free
Block MB Access	Free
Change Pin	Free
Open Account	Free
Check Account Terms & Conditions	Shs. 500 + 15% excise duty
Modify Savings Target	Free
Deposit to Account (from Mobile Money)	Free
Transfer own to own Account	Free
Transfer to other FINCA Accounts	Shs. 500 +15% excise duty
Bank to Bank Transfers	Shs. 3,000 +15% excise duty
Withdraw from Account (to Mobile Money)	Shs. 500 to Shs. 5500(m)+15% excise duty
Pay Bills	Shs.1000 + 15% excise duty
Check Account Balance	Free
Account Mini Statement	Free

PAYMENTS THROUGH CENTE AGENTS	
Deposits	Free
Withdrawals	Shs. 500-Shs.9000 + 15%excise duty

INTEREST ON ACCOUNT DEPOSIT	
Savings Deposit	1 - 5% (j)
Fixed Deposit	Minimum of 3%, Maximum- Negotiable (k)
Call Accounts	Minimum of 5% interest rate 50M-500M, 5001-1B 6% Maximum above Billion 7% (R)

NOTES

(a) Minimum Balance: FINCA Easy, FINCA Target, FINCA Junior, FINCA Smart start- Shs. 10,000; FINCA Group and Corporate Accounts- shs.50, 000.

(b) Account Management /service: FINCA Easy- shs 2500.; Group -Shs. 1000 Target Accounts- N/A Corporate and School Fees Collection Accounts- Shs 10,000; FINCA Junior N/A, FINCA Smart Start Savers- N/A Bank slips charge - Shs. 2,000.

(c) Withdraw over the counter a) 5000-500,000 Shs 500 b) 500,001-1,000,000 Shs 1000 c) 1,000,001-2,000,000 Shs 2,000 d) 2,000,001 – 10,000,000 shs 3000 e) Above 10,000,000 – shs 10,0000 f) Shs 5,000 penalty for withdrawal more than once a week on FINCA Target and withdrawal more than once a month on FINCA Junior.

(d) Closing accounts: Shs.5,000 for Smart Start accounts, FINCA Easy, FINCA Target, FINCA Junior, FINCA Corporate, and FINCA Group Accounts; no charge for FINCA Fixed Accounts, 30,000 for Call Accounts.

(e) Number of SMS alerts 1-5 SMS shs.500, 6-10 SMS Shs. 1,000, 11-15 SMS Shs. 1,500 16-20 SMS shs.2,000 above 20 SMS shs.15,000.

(f) **Advance Processing fees: 2% Micro Lending Loans and 3% for Individual Loans,**

(g) 4.83% to 5.73% pm for Micro Lending Loans, and Individual Loans range from 2% to 3.48% pm. All the above are on a declining basis.

(h) FCS card to borrowers, corporates and card replacements is not applicable.

(i) CRB inquiry fees for all loans Shs. 17,000.

(j) FINCA Target Account - 4%, Corporate Account - 3%, Smart Start & Junior Accounts - 5%, FINCA Easy & Group Savings Accounts - 3%

(k) 30% for Fixed Deposit Early Termination charge on interest earned.

(l) a) Shs. 50,000 those within a radius of 30 kilometres b) Shs.100,000 outside the 30 kilometres radius

(m) Withdraw from Account (to Mobile Money) Amounts i) Shs.500 to Shs 5,000- Shs. 500 ii) Shs. 5001 to Shs. 15,000- Shs.700 iii) 15,001 to Shs. 30,000 -800 iv) Shs.30,001 to Shs.45,000- Shs.1000 v) Shs.45,001 to Shs. 60,000 – Shs. 1100 vi) Shs. 60,001 to Shs. 125,000- Shs.1300 vii) Shs. 125,001 to Shs.250,000 – Shs. 2000 viii) Shs. 250,001 to Shs. 500,000- Shs.2900 ix) Shs. 500,001 to Shs.1,000,000- Shs.3750 x) Shs. 1,000,001 to Shs.2,000,000- Shs.5500

(n) Withdraws on Cente Agent; a) Shs500 to Shs. 5000- Shs 500 b) Shs. 5,001 to Shs. 15,000- Shs 700 c) Shs. 15,001 to Shs. 30,000- Shs. 800 d) Shs 30,001 to Shs45,000- Shs 1000 e) Shs 45,001 to Shs 60,000- Shs 1,100 f) Shs. 60,001 to Shs. 125,000- Shs. 1300 g) Shs. 125,001 to Shs. 250,000 - Shs. 2000 h) Shs. 250,001 to Shs 500,000- Shs 2900 i) Shs. 500,001 to Shs. 1,000,000- Shs. 3750 j) Shs. 1,000,001 to Shs.2,000,000- Shs. 5,500 k) Shs 2,000,001 to shs 4M - Shs 9000

(o) Reactivation charge for Corporate and Group Accounts

Building Tomorrow Together

www.FINCA.ug

0800 262 262 (Toll-free)
0772 429 904 (WhatsApp)

FINCA Uganda is regulated by Bank of Uganda and customer deposits are protected by the Deposit Protection Fund of Uganda up to 10 million shillings. Terms and Conditions apply.

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