

FEES AND CHARGES	Current Accounts					Savings and Investment Accounts												Term deposits	
	Individual UGX	Business UGX	Institutional/NGOs (Corporate, SACCOs /Community) UGX	Educational	Collections Accounts	Business Savings Account	Ordinary Savings Account	Salary Account	Extra Save Account	Agro Save Account	Child Save Account	VSLA Account	Agro Save Group Savings	Investment Club Savings Account	SACCO Savings Account	Group solidarity Savings Account	Refugee Savings Account	Ordinary Fixed Deposit Account	Target Save Account
Opening Balance	50,000	100,000	200,000	100,000	-	100,000	10,000	10,000	5,000	5,000	5,000	10,000	50,000	50,000	50,000	50,000	10,000	50,000	50,000
Minimum Balance	10,000	100,000	200,000	100,000	-	100,000	10,000	10,000	5,000	5,000	5,000	5,000	50,000	50,000	50,000	50,000	10,000	50,000	50,000
Penalty below min.	-	-	10,000	-	-	10,000	-	-	-	-	-	-	-	-	10,000	-	-	-	-
Minimum Balance to earn Interest	1,000,000	1,000,000	1,000,000	1,000,000	-	1,000,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	200,000	100,000	100,000	100,000	100,000	100,000
Ledger fees per month	10,000	30,000	-	30,000	-	10,000	3,000	-	-	-	-	-	-	-	-	-	-	-	-
Statement (once a year)	Free	Free	Free	Free	-	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Interim Statement-Per page	5,000	5,000	5,000	5,000	-	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	2,500	Free	Free
Duplicate Statement-Per page	5,000	5,000	5,000	5,000	-	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	2,500	Free	Free
E - Statement	Free	Free	Free	Free	Free	Free	Free	-	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Drawings/Withdrawals (0 =<50M)	5,000	5,000	5,000	Free	-	5,000	5,000	-	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	3,000	-	-
Drawings/Withdrawals (>50M-200M)	10,000	10,000	10,000	10,000	-	10,000	10,000	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	3,000	-	-
Drawings/Withdrawals (>200M)	20,000	20,000	20,000	20,000	-	20,000	20,000	-	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	3,000	-	-
Closing account	10,000	10,000	-	10,000	-	10,000	10,000	5,000	5	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000	-	-
Dormant Account reactivation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Authorised Overdrawn Penalty (P=22%)	P+4%	P+4%	P+4%	-	-	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	P+4%	-	-
Interest on Savings	0	0	0	0	0	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	**2% (=100K-1M) 3% (>1M-5M) 4% (>5M- 10M) 5% (>10M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*0.5%(100k<20m) 1% (>20M<300M) 1.5%(>300M<500M) 2% (>500M)*	*2% (=100K-1M) 3% (>1M-5M) 4% (>5M- 10M) 5% (>10M)*	Negotiable	
Search fees	-	60,000	60,000	60,000	60	60,000	-	-	-	-	-	-	60,000	60,000	60,000	60,000	-	-	-

LOAN PRODUCTS

BUSINESS LOANS	EDUCATION LOANS (School fees & School Improvement)	SALARY LOANS	GREEN ENERGY	AGRICULTURE	WASH
Group	Group	Individual	Group	Group	Group
Individual	Individual	Individual	Individual	Individual	Individual
SME	SME			SME	SME

CHARGES

	Group	Individual	SME
Loan Origination fees	15,000 - 25,000	15,000 - 35,000	35,000 - 65,000
Trace search	15,000	15,000	15,000
Arrangement fees	2.3%	4.3%	4.3%
CRB/Financial card (Individual)	35,000	35,000	35,000
CRB/Financial card (Business entities)	60,000	60,000	60,000
Stamp Duty (Loans above ugx 3M)	15,000	15,000	15,000
Interest rates	33% flat	24% reducing balance	22% reducing balance
Late loan repayment fee	2% of amount in arrears	2% of amount in arrears	2% of amount in arrears
Early loan payoff fee	5% of the outstanding principle	5% of the outstanding principle	5% of the outstanding principle
Early loan payoff fee (salary loan)	25% of the outstanding principle	25% of the outstanding principle	25% of the outstanding principle

INSURANCE

Agricultural Product	Premium rates	Government subsidy	Basis of Cover
Crop	2.60%	Small holder	Loan value for borrowers, Farm Value or expected farm yields & Farm inputs
Livestock	3.5% - 6%	50%	
Fish on large scale	6%	30%	
General Insurance Covers			
Motor	4% - 7.5% of property value		
Fire	0.125% - 3% of property value		
Life Insurance			
Group life (Funeral)	65,000 - 130,000shs		
Investment plan	150,000 - 200,000shs		
Child Education Plan	150,000 - 200,000shs		

Terms and conditions Apply.

AGENT BANKING	WITHDRAW AMOUNT	FEE	ATM	MOBILE APP/ INTERNET BANKING RETAIL
		1 - 5,000		
	5,001 - 15,000	1,000	Withdrawal @obul	1,200
	15,001 - 60,000	1,000	Withdrawal @interswitch	2,000
	60,001 - 125,000	1,000	Bills	Tiered
	125,001 - 250,000	2,000	Mobile Money Cashout	Tiered
	250,001 - 500,000	2,500	Cctv Footage Fees	50,000
	500,001 - 1,500,000	3,500	Atm Card Issuance	12,000
	1,500,001 - 2,500,000	5,500	Atm Card Re-issuance	12,000
	2,500,001 - 4,000,000	7,000	Uncollected Cards Destroyed	5,000
	DEPOSIT AMOUNT	CHARGE	INTERNET BANKING CORPORATE	
	5,000 - 125,000	750	Rtgs Outward	15,000
	125,001 - 250,000	900	Bill Payments	-
	250,001 - 500,000	1,150	Bulk Payments	1200 per Entry
	500,001 - 1,000,000	1,250	Eft	3,000
	1,000,001 - 2,000,000	2,000	Instant Inter-bank Transfer	7,000
	2,000,001 - 3,000,000	3,000	Monthly Fee	-
	3,000,001 - 5,000,000	10,000	KUSIMU *231#	
	5,000,001 - 10,000,000	20,000	Airtime	300
	10,000,001 - 20,000,000	25,000	Bills Umeme/fwsc/tv Subscription	Tiered **
	20,000,001 - 50,000,000	25,000	School Fees	2000
	TRANSACTION TIERS- OTHER BANK AGENTS	CHARGE	Balance Inquiry	100
	500 - 500,000	2,500	Ministatement	250
	500,001 - 1,000,000	3,500		
	1,000,001 - 2,000,000	5,500		
	2,000,001 - 3,000,000	10,500		
	3,000,001 - 5,000,000	15,500		
	5,000,001 - 10,000,000	20,500		
	10,000,001 - 20,000,000	25,500		
	20,000,001 - 50,000,000	30,500		
	Bank 2 wallet Amount	Charge	SMS Alerts	
	0 - 15,000	1,000	All Bank Services	Free
	15,001 - 60,000	1,000		
	60,001 - 125,000	1,000		
	125,001 - 250,000	1,000		
	250,001 - 500,000	1,200		
	500,001 - 1,500,000	1,500		
	1,500,001 - 2,500,000	2,000		
	2,500,001 - 4,000,000	2,500		

Opportunity Bank is regulated by Bank of Uganda
Customer deposits are protected by the Deposit Protection Fund of Uganda up to 10M UGX

Head Office: Plot 1259, Old Kira Road | P.O Box 3625, Kampala | **WhatsApp:** (+256) 754680049 | **Toll free:** 0800 306306 | **Web:** www.opportunitybank.co.ug