

# Individual Banking Service and Price Guide effective 1<sup>st</sup> May 2024

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	
	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR
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
<b>Account Features</b>											
Minimum Balance	-	-	-	-	-	-	-	-	-	-	-
Monthly Service Fee	20,000	10	-	-	20,000	10	-	10,000	10	-	-
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
Free Withdrawals per calendar month	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Cash Deposit</b>											
Cash Deposits at SCB Branch	-	0.25% of the value Min 5, Max 5,000	-	-	-	0.25% of the value Min 5, Max 5,000	-	-	0.25% of the value Min 5, Max 5,000	-	0.25% of the value Min 5, Max 5,000
Cash Deposits at Cash Deposit Machine & Banking Agent	-	n/a	-	n/a	-	n/a	-	-	n/a	-	n/a
<b>Cash Withdrawal</b>											
Over-the-counter withdrawal	0.25% of the value, min 10,000 - max 35,000	0.5% of value, min 5, max 5,000	10,000	-	0.25% of the value, min 10,000 - max 35,000	0.5% of value, min 5, max 5,000	0.25% of the value, min 10,000 - max 35,000	0.25% of the value, min 10,000 - max 35,000	0.5% of value, min 5, max 5,000	-	-
Counter Debit Slip	50,000	15	50,000	15	50,000	15	50,000	50,000	15	n/a	-
ATM Cash Withdrawal (SCB)	-	-	-	-	1,000	1	-	-	n/a	1,000	1
ATM Cash Withdrawal (Non SCB Local)*****	-	-	-	-	5,000	3	-	-	n/a	5,000	3
Cash Withdrawal at Banking Agent	Tiered (details below)	n/a	Tiered (details below)	n/a	Tiered (details below)	n/a	Tiered (details below)	Tiered (details below)	n/a	Tiered (details below)	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
<b>Mobile Money and Utility Payments</b>											
Mobile Money Transfers - Wallet to Bank****	-	n/a	-	n/a	-	n/a	-	-	n/a	-	n/a
Mobile Money Transfers - Bank to Wallet	Tiered (details below)	n/a	Tiered (details below)	n/a	Tiered (details below)	n/a	Tiered (details below)	Tiered (details below)	n/a	Tiered (details below)	n/a
Mobile Banking Fees	500	n/a	500	n/a	500	n/a	500	500	n/a	500	n/a
Online and Over the counter Utility Payments (Water, Electricity, TV)	1000	-	-	-	1000	-	-	1000	-	1000	-
<b>Inward Payments</b>											
Inward RTGS & EFT*****	3,000	1	-	-	3,000	1	3,000	3,000	1	3,000	1
Inward Telegraphic Transfers (ITT)*****	25,000	10	-	-	25,000	10	25,000	25,000	10	25,000	10
Inward Peer to Peer Transfers*****	-	-	-	-	-	-	-	-	-	-	-
<b>Outward Payments</b>											
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	25,000	5	25,000	5	25,000	5	25,000	25,000	5	25,000	5
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
Fees Per Cheque written	2,000	1	2,000	1	2,000	1	2,000	2,000	1	2,000	1
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
<b>Debit Cards</b>											
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	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
<b>Other Services</b>											
Priority Centre Access Charge*	80,000	20	80,000	20	80,000	20	80,000	80,000	20	80,000	20
Bankers' Opinion Charge / Certificate of Balance / Audit Confirmation	40,000	10	40,000	10	40,000	10	40,000	40,000	10	40,000	10
Dormancy Reactivation / Account Closure Fee	-	-	-	-	-	-	-	-	-	-	-
Email Indemnity / SMS Alerts / Monthly e-statements	-	-	-	-	-	-	-	-	-	-	-
Interim/Additional/Duplicate statement 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 / URA Payments***	-	-	-	-	-	-	-	-	-	-	-
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
Voucher/Cheque retrieval	10,000	3	10,000	3	10,000	3	10,000	10,000	3	10,000	3

**Priority Flat Fee**  
Exclusive to Priority Banking Clients:  
For a flat monthly service fee of UGX 120,000 / USD 40; 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  
\*\*\* Free standing order/salary processing is limited to inter account transfers within SCB Uganda network. Transfer charges may apply to outward transfers  
\*\*\*\* Telecom charges may apply on Wallet to Bank transfers.  
\*\*\*\*\* Charge applicable for statement requests that are accessible via Online Banking / SC Mobile App or monthly e-statements.  
\*\*\*\*\* Other bank charges may apply  
Note: SWIFT/cross-border payments incur an overseas charge which varies depending on the currency of transaction.  
A swift Charge / Overseas Charge of up to USD 25 may apply on international swift transfers.

Chequebook Issuance - 30 Leaves  
Priority Centre Access Charge  
Local & foreign currency deposits - Over the Counter, Cash Deposit Machines & Agent Banking  
Local & foreign currency withdrawals - Over the Counter, Cardless Cash withdrawals & Agent banking  
Inward and Outward Real Time Gross Settlement System (RTGS)

Inward and Outward Electronic Funds Transfer (EFT)  
Inward and Outward Telegraphic Transfers (TT)  
ATM Cash Withdrawal (SCB and non SCB local)  
Monthly ledger / service fees

Draft Issuance  
Monthly Card fees  
Card Issuance Fees

Loan Charges	Personal Loan	Salary Overdrafts	Cash Covered Overdrafts	Temporary Excess	Unauthorised Overdraw	Cash Withdrawal at Banking Agent	Mobile Money
Arrangement Fees - applied to new money value only	2%, min. 450,000	-	1.5%	2%	n/a	0 - 500,000: 1000	UGX 0 - 40,000: 1500
Application Fee	UGX 20,000	-	-	-	n/a	500,001 - 1,000,000: 2,000	UGX 40,001 - 500,000: 2,500
Loan Monitoring Fee per month	UGX 5,000	-	-	-	n/a	1,000,001 - 2,500,000: 3,000	500,001 - 1,000,000: 3,500
UGX Debit Interest Margin on Base Lending Rate (BLR) Applied to Authorised / Unauthorised Outstanding amount	Max: BLR + 4%	Max: BLR + 8%	Max: BLR + 8%	Max: BLR + 8%	Max: BLR + 24%	2,500,001 - 5,000,000: 5,000	1,000,001 - 2,000,000: 4,500
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%	5,000,001 - 10,000,000: 10,000	2,000,001 - 5,000,000: 5,500
						10,000,001 - 15,000,000: 13,000	>UGX 5,000,000: 6,500

Bancassurance product	Rate	Forex and Investment Service	Margin	Mutual Funds	Fee / Margin
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	Lumpsum Mutual Funds Front End Fee (Rate dependant on Fund House)	Max 3% of Invested amount
Home Insurance	0.125% of assessed value	Fixed Income Margin	Max 3% of the Bond Price	Monthly Mutual Funds (RSP / Wealth Builder)	Max: A one off payment equivalent to the First Instalment amount
Travel Insurance	USD 50 - 1,030			SC Shilling funds	Max 1% of Invested amount
Credit Life Personal Loan	0.38% - 1.08% of loan amount X tenure (in years)			Annual Management Fee (Refer to Fund Fact sheet)	Max 2.5% p.a
Saver 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  
ATM Cash Withdrawal (Non SCB International Cards) UGX 20,000 / USD 10

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