

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

All fees and charges are subject to 15% excise duty

SCB Product	BB Ordinary Current and Smart Business Accounts		Community Heart Account		International Trade Account		SME Savings Account
Value Proposition	A product tailor-made for high transactional volumes offering holistic banking solutions. Smart Business Account holder enjoy an additional benefit of a dynamic tariff based on the Total Business Credits (TBCs) on the account in a calendar month.		A product designed for non-profit organisations.		International Trade Account that allows you transfer money within Standard Chartered Bank Network at no cost.		A product designed for companies that are interested in separating their savings from the working capital Account.
Currency	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX	USD/GBP/EUR	UGX
<b>Account Features</b>							
Account Opening Balance	1,000,000	1,000	1,000,000	1,000	1,000,000	1,000	2,000,000
Minimum Balance	-	1,000	1,000,000	1,000	-	1,000	1,000,000
Monthly Service Fee	40,000	15	-	-	40,000	15	20,000
Interest earned p.a	-	-	-	-	-	-	0 - 3%
Chequebook - 100 Leaves	150,000	40	150,000	40	150,000	40	n/a
Fall Below Minimum Balance Fee	-	20	50,000	10	-	20	30,000
<b>Cash Deposit</b>							
Cash & Cheque 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	-
Cash Deposits at Cash Deposit Machine & Banking Agent	-	-	-	-	-	-	-
<b>Cash Withdrawal</b>							
Over-the-counter withdrawal	0.25% of value, min 10,000 max 50,000	0.5% of Value Max 5,000	0.25% of value, min 10,000 max 50,000	0.5% of Value Max 5,000	0.25% of value, min 10,000 max 50,000	0.5% of Value Max 5,000	0.25% of value, min 10,000 max 50,000
Counter Debit Slip	35,000	10	35,000	10	35,000	10	-
ATM Cash Withdrawal (SCB)	1,000	1	1,000	1	1,000	1	n/a
Cash Withdrawal at Banking Agent	0 - 500,000: 1,000 500,001 - 1,000,000: 2,000 1,000,001 - 2,500,000: 3,000 2,500,001 - 5,000,000: 5,000 5,000,001 - 10,000,000: 10,000 10,000,001 - 15,000,000: 13,000	n/a	0 - 500,000: 1,000 500,001 - 1,000,000: 2,000 1,000,001 - 2,500,000: 3,000 2,500,001 - 5,000,000: 5,000 5,000,001 - 10,000,000: 10,000 10,000,001 - 15,000,000: 13,000	n/a	0 - 500,000: 1,000 500,001 - 1,000,000: 2,000 1,000,001 - 2,500,000: 3,000 2,500,001 - 5,000,000: 5,000 5,000,001 - 10,000,000: 10,000 10,000,001 - 15,000,000: 13,000	n/a	0 - 500,000: 1,000 500,001 - 1,000,000: 2,000 1,000,001 - 2,500,000: 3,000 2,500,001 - 5,000,000: 5,000 5,000,001 - 10,000,000: 10,000 10,000,001 - 15,000,000: 13,000
ATM Cash Withdrawal (Non SCB Local)****	5,000	3	5,000	3	5,000	3	n/a
<b>Straight2Bank (S2B) Charges</b>							
Straight2Bank Subscription fee	-	-	-	-	-	-	-
E-Statements, Direct debit & Salary Processing (within SCB)	-	-	-	-	-	-	-
Salary Processing (Other Banks i.e. EFT) - S2B	2,500	1	2,500	1	2,500	1	2,500
Utilities & Collections (UMEME, NWSC, NSSF, URA) - S2B	-	-	-	-	-	-	-
Mobile Money payments (MTN & Airtel) - S2B*	2,000	n/a	-	n/a	2,000	n/a	2,000
<b>Inward Payments</b>							
Inward RTGS & EFT	3,000	1	-	-	3,000	1	3,000
Inward Telegraphic Transfers (ITT)	25,000	10	-	-	25,000	10	25,000
Utilities & Collections (UMEME, NWSC, NSSF, URA)	-	-	-	-	-	-	-
<b>Outward Payments</b>							
East African Payments System (EAPS) - S2B	40,000	15	40,000	15	40,000	15	40,000
East African Payments System (EAPS) - In Branch	75,000	25	75,000	25	75,000	25	75,000
Telegraphic Transfers (TT) - In Branch **	75,000	25	75,000	25	75,000	25	75,000
Outward Telegraphic Transfer (OTT) - S2B **	40,000	15	-	-	40,000	15	40,000
EFT - In Branch	20,000	5	20,000	5	20,000	5	20,000
EFT - S2B	4,000	1	-	-	4,000	1	4,000
RTGS - In Branch	25,000	5	25,000	5	25,000	5	25,000
RTGS - S2B	10,000	4	-	-	10,000	4	10,000
MT 940/950 set through Straight2Bank	-	-	-	-	-	-	-
STS - Electronic Cheques Printed through Straight2Bank (International Bank Cheque, Local Bank Cheque, Corporate Cheque)	-	-	-	-	-	-	-
On-site Cheque Printing - per transaction - S2B	-	-	-	-	-	-	-
Cheques Return Charges Effects not cleared / refer to drawer	250,000	70	250,000	70	250,000	70	n/a
Cheques Return Charges Technical	25,000	17	25,000	17	25,000	17	n/a
Fees Per Cheque written	2,000	1	2,000	1	2,000	1	n/a
Cheque Stop Payment Charges	40,000	17	40,000	17	40,000	17	n/a
Foreign Cheque sent on collection	1% of value min 70,000, Max 150,000	Min 25, Max 55 1% of Value	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
Draft Issuance	25,000	10	25,000	10	25,000	10	25,000
Bank Draft Repurchase	15,000	5	15,000	5	15,000	5	15,000
Purchase of Foreign Drafts	0.75% of value min 15,000, max 150,000	Min 5, Max 80 0.75% of Value	0.75% of value min 15,000, max 150,000	0.75% of Value Min 5, Max 80	0.75% of value min 15,000, max 150,000	0.75% of Value Min 5, Max 80	1% of value min 70,000, max 150,000
Standing Order Failure Charges	120,000	40	120,000	40	120,000	40	120,000
Standing Order Setup / Amendment Charges - In Branch	10,000	10	10,000	10	10,000	10	10,000
Standing Order Setup / Amendment Charges - Online	-	-	-	-	-	-	-
Standing Order Processing / Termination***	-	-	-	-	-	-	-
Unpaid Direct Debit	250,000	70	250,000	70	250,000	70	250,000
<b>VISA Platinum Debit Cards</b>							
Card Issuance	25,000	10	25,000	10	25,000	10	n/a
Card Replacement	25,000	10	25,000	10	25,000	10	n/a
Card Monthly Fees	7,500	3	7,500	3	7,500	3	n/a
Point of Sale & e-commerce International Transactions Charge	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
Bankers' Opinion / Certificate of Balance charge / Audit Confirmation	40,000	10	40,000	10	40,000	10	40,000
Dormancy Reactivation / Account Closure Fee	-	-	-	-	-	-	-
Email Indemnity / SMS Alerts / Monthly statements	-	-	-	-	-	-	-
Interim/Additional/Duplicate statement per page	10,000	3	10,000	3	10,000	3	10,000
CCTV Viewing	50,000	15	50,000	15	50,000	15	50,000
Salary Processing (within Standard Chartered Bank) - In Branch	5,000	2	5,000	2	5,000	2	5,000
School Fees	2,500	1	2,500	1	2,500	1	2,500
Visa Fee Payment	5,000	2	5,000	2	5,000	2	5,000
National Collection & Encashment Commission / URA Payments	-	-	-	-	-	-	-

Bancassurance		Forex and Investment Service	Margin
<b>Motor For Business</b>	<b>Indicative rate*</b>	Foreign Exchange Margin:	Max 5% of the transaction value
Saloons, station wagon, pick-up (For commercial use)	5.0%	Fixed Income Margin	Max 3% of the Bond Price
Saloons, station wagon, pick-up (For private use)	4.0%	<b>Mutual Funds</b>	<b>Fee / Margin</b>
Lorries, prime movers, tractor heads, trailers, etc	6.0%	Lumpsum Mutual Funds Front End Fee (Rate dependant on Fund House)	Max 3% of Invested amount
Petrol/Gas/Chemical Tankers	7.5%	Monthly Mutual Funds (RSP / Wealth Builder)	Max: A one off payment equivalent to the First Instalment amount
Other tankers	6.0%	Annual Management Fee (Refer to Fund fact sheet)	Max 2.5% p.a
Special types (Such as Ambulances, bullion vans, farm vehicles, fire vehicles)	4.0%		
Vans and buses for Private/Corporate or School use	6.0%		
* Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms		<b>* MNO Charges may Apply</b>	<b>****Other bank charges may apply</b>
<b>Business Combined Insurance</b>	<b>Indicative rate*</b>	** Local Standard Chartered Bank Charge Only. Swift / cross border payments incur an overseas charge which varies depending on the currency of transaction (upto USD 25)	ATM Cash Withdrawal (Non SCB International Cards) Ugx 20,000 / USD 10
business and liability risks) Business Combined to cover various business risks (property, equipment, Please note rate does not include Tax	Rate dependent on selection of risks covered	***Free standing order processing is limited to inter account transfers within SCB Uganda network. Transfer charges may apply to outward transfers	