

TARIFF GUIDE

EFFECTIVE 01ST FEBRUARY 2026



A Member of Centenary Group

FEES AND COMMISSION DETAILS	PERSONAL/ORDINARY	PLATINUM/EXECUTIVE BANKING
1. Savings Accounts		
Opening Balance	10,000	3,000,000
Minimum Balance	5,000	1,000,000
Charge below minimum	N/A	50,000
Account management fees (monthly)	3,000	30,000
Charge for withdrawing more than once a quarter on both CenteJunior/CentePlus	5,000	
CenteJunior/CentePlus Statement	FREE	FREE
Interim statement charge	5,000 per page	5,000 per page
Electronic Statements	2,000 per page	2,000 per page
Duplicate Statement charge	4,000	4,000
Drawings/Withdrawals	Tiered	Tiered
Closing Account charge	15,000	50,000
Accrued charges on Dormant Accounts (upon reactivation)	10,000	10,000
Overdrawn charge	P+6%	P+6%
Balance inquiry over the Counter	0	1,000
Minimum interest rate paid to Savings Accounts	0	0.5% per annum
Advert fees upon Dormancy	5,000	
2. Current Accounts		
Opening Balance	100,000	5,000,000
Minimum Balance	10,000	1,000,000
Ledger fees per entry	3,000	3,000
Ledger fees (minimum per month)	15,000	30,000
Statement	FREE	FREE
Interim statement charge	5,000 per page	5,000 per page
Electronic Statements	2,000 per page	2,000 per page
Duplicate statement charge per page	4,000	3,000
Additional Statement per page	3,000	3,000
Counter cheque leaf	15,500	20,000
Deposit Book	1,500	FREE
Cheque Book - 25 Leaves	25,000	25,000
Cheque Book - 50 Leaves	50,000	50,000
Cheque Book - 100 Leaves	100,000	100,000
Certificate of balance	20,000	20,000
Audit confirmation report	30,000	30,000
Letter of introduction	20,000	20,000
Charge below minimum	N/A	50,000
Retrieval of old Cheques, Vouchers	10,000	10,000
Advert fees upon Dormancy	5,000	
Reactivation of Dormant Account	FREE	FREE
Accrued charges on Dormant Accounts (upon reactivation)	10,000	10,000
Closing Account charge	20,000	50,000
Cash Withdrawal at Counter Inter-branch (Up country Branch)	N/A	N/A
Cash Deposit Charge Inter-branch (Up country Branch)	N/A	50,000
Cheques Written	N/A	N/A
Bulk Cash Deposit	N/A	N/A
Bulk Cash Withdrawal	Tiered	Tiered
Uncleared Effects 2% Min 10,000	2% F.V	2% F.V
Search fee-for Company accounts	75,000	75,000
Unpaid cheque-insufficient funds	125,000	125,000
Unpaid cheques effects not yet cleared	40,000	
Unpaid cheques-technical	20,000	20,000
Returned by other banks	20,000	20,000
Stop Payment orders	20,000	20,000
Balance inquiry over the Counter	0	
Interest on special current accounts	Negotiable	Negotiable
3. Loan Products Charges		
Micro Business		
SM and below	32% - 40%	
SM-20M	28%	
20M-30M	25%	
30M-50M	25%	
Agriculture		
SM and below	32% - 40%	
SM-20M	28%	
20M-30M	25%	
30M-50M	25%	
SME		
Shs 50M-500M	P+/- 6% margin	
Corporate		
Above Shs 500M	P+/- 6% margin	
4. Standing Order Charges		
Standing Orders Unpaid	15,000	15,000
Standing Orders (Insurance premium)	3,000	3,000
Standing Orders (to other banks) SO	10,000	10,000
Standing Orders (to other banks) EFT	4,000	4,000
Standing Orders (to other banks) RTGS	15,000	15,000
Standing Orders within the bank	5,000	5,000
5. School Fees Charges		
For all schools	2,000	2,000
School fees deposit at ATM	2,000	2,000
Draft charge for school fees	10,000	10,000
6. Salary Handling Charges		
Paid within the Bank	2,500	2,000
Outgoing salaries by EFT	4,000 per entry	
7. Safe Custody Charges		
Small Box per quarter	15,000	15,000
Sealed Envelope per quarter	10,000	10,000
8. Telephone/Fax Charges		
Local per call	2,000	N/A
Phone/Fax for corporate clients	10,000	N/A
9. URA Collection Charges		
URA collection per deposit	2,000	N/A
10. Local and Regional Payment System Charges		
Electronic Funds Transfer (EFT) Incoming	4,000	4,000
Electronic Funds Transfer (EFT) Outward (Normal)	5,000	
Real Time Gross Settlement (RTGS)/EAPS - Outward	UGX 20,000, KES 600, TZS 15,000, USD 10, EUR 5, GBP 5, RWF 500	20,000
Real Time Gross Settlement (RTGS)/EAPS - Incoming	UGX 3,500, KES 100, TZS 1500, USD 1, EUR 1, GBP 1, RWF 500	3,500
Regional payment systems charges (REPS)		
COMESA - Outward	USD 10, EUR 5	20,000
COMESA - Inward	USD 1, EUR 1	20,000
Draft charge: Customers	25,000	
Cancellation/repurchase of draft	10,000	
Bank of Uganda Cheque	N/A	
Direct debits- Outgoing	N/A	
Direct debits- Incoming	4,000	
Unpaid direct debits (insufficient funds) - Outgoing	60,000	
Others	5,000	
11. RTGS in Foreign Currencies		
USD	Outgoing - 10, Incoming - 1	
GBP	Outgoing - 5, Incoming - 1	
EURO	Outgoing - 5, Incoming - 1	
RWF	Outgoing - 5,000, Incoming - 500	
12. Western Union		
Western Union commissions abroad, Minimum	17,000	
Western Union commissions within East Africa, Minimum	6,200	
Western Union commissions within the Country 2%, Minimum	2,500	
13. Foreign Accounts		
Opening Balance	USD 100 Euro 60 & GBP 60	USD 1,400
Minimum Balance	USD 50 Euro 30 & GBP 30	USD 100
Ledger fees monthly / Service charge	1.67 Monthly for USD, Euro & GBP	USD1.67
Activation of Dormant account	USD 5, Euro & GBP 3	
Withdrawal below Minimum balance	USD 3, Euro 3 & GBP 2	
Foreign cash deposit: Small Bills	(\$1,000 notes & below)	
	4.5% of the Value	
Cheque Book Cost 25 leaves	USD 10, Euro & GBP 8	
Cheque book cost 50 leaves	USD 20, Euro & GBP 15	USD 20
Cheque book cost 100 leaves	USD 30, Euro & GBP 25	USD 30
Counter cheque leaf	USD 4, Euro & GBP 3	
Additional Statement	USD 1, Euro & GBP 1	USD 1, Euro & GBP 1
Fixed Deposit Account	USD 2500, Euro & GBP 1,000	
Account cash withdrawal charges	0.4% of face value Min \$5 Euro & GBP 3 & KES 500	
Account closure	USD 30, Euro 25 & GBP 20	
Commission on FX cash deposits: Big Bills	0.3% for FX deposits above \$10,000, capped at \$1,000	Equivalent to Shs.50,000
Interest Payable on balances	0.125%	
14. Cheques		
Cheques drawn on local banks in foreign currency	Free	
Cheques on collection (Inclusive of Courier charges)		
< USD 1000	USD 50, Euro & GBP 40	
1001 - 3000	USD 70, Euro & GBP 60	
3001 to 5000	USD 90, Euro & GBP 80	
5001 to 10,000	USD 120, Euro & GBP 100	
> 10,000	0.25% of cheque value, Min USD20, EUR & GBP 40, Max USD 500, Euro & GBP 400	
Unpaid cheques (OBC)	UGX 40,000, USD 100, Euro 80 & GBP 80	
Returned Cheque-Insufficient funds	UGX 150,000	
Stop Payment Orders	UGX 30,000	
Bank Draft Foreign Currency	UGX 50,000	
Bank Draft Cancellation	USD 100 or equivalent in UGX	
Bank Draft Repurchase	USD 100 or equivalent in UGX	
15. Outward Transfers Charges		
Outward Transfers from UGX (SHA)	35,000	
Outward Transfers from FX (SHA)	USD 10, EUR 10, GBP 10	
Outward Transfers from FX (OUR)	USD 40, GBP 40, EUR 40	
Outward Transfers from UGX (OUR)	UGX 35,000 + USD 30, EUR 30, GBP 20, CNY 200, ZAR 200 plus	
Amendment and recall of funds	USD50, EUR30, GBP30	
CNY200, ZAR200		
USD50, EUR30, GBP30		
CNY200, ZAR200		
>3Months USD70, EUR50, GBP 40, CNY & ZAR 300		
UGX 100,000, USD 25, EUR 25, GBP 20 and KES 3,000		
16. Inward Transfer Charges		
Inward transfer commission	<500	USD 8, Euro & GBP 6
	501 to 1500	USD 18, Euro & GBP 13
	1501 to 3000	USD 23, Euro & GBP 18
	3001 to 5000	USD 28, Euro & GBP 23
	5001 to 10,000	USD 33, Euro & GBP 28
	> 10,000	0.25% Has 500 or Equivalent
	0 - 10,000	ZAR 100
	10,001 - 20,000	ZAR 250
	20,001 - 30,000	ZAR 300
	30,001 - 40,000	ZAR 350
	40,001 - 50,000	ZAR 400
	50,001 & Above	ZAR 450
	Max.	ZAR 500

FEES AND COMMISSION DETAILS	PERSONAL/ORDINARY	PLATINUM/EXECUTIVE BANKING
Amendment and Recall of funds	USD 50, EUR 30, GBP 30, CNY200, ZAR200	
	>3 months-USD 70, EUR 50, GBP 40, CNY & ZAR300	
	Deduction of 30% against the actual tiered charges as per tariff	
Church Institutions	USD 35, Euro and GBP 40	
Queried funds due to missing details		
17. Credit Related Charges		
Application fees (Individuals)	20,000 to 50,000	20,000 to 50,000
Arrangement/Processing fees (% of facility amount)	2%	2%
Insurance Fee on loans	0.45% to 1.75%	0.45% to 1.75%
Insurance Fee on overdrafts	1%	1%
Restructuring Fees	1%	1%
Charge Interest (% over effective rate) LCY	0.5%	0.5%
Charge Interest (% over effective rate) FCY	0.5%	0.5%
Done by external party	2%	2%
Overdraft renewal	15,000 per document	15,000 per document
URA Stamp Duty on loan documents		
18. Credit Reference Bureau		
Inquiry Fees	9,000	
19. Import Letters of Credit		
LC Issuance Commission	0.5% per quarter Cash Covered	
	Minimum 200,000	
	per quarter	
	1% per quarter Collateral covered	
	Minimum 200,000	
	per quarter	
	20,000	
LC Amendments	USD 100	
Discrepancy Fee	USD 100	
Settlement/Payment commission	0.5% per quarter Cash Covered	
Extension of expiry date of LC	Minimum 150,000	
	1% per quarter Collateral covered	
	Min 200,000	
Amendment on LC amount	0.5% per quarter Cash Covered	
	(Charge on additional amount)	
	Minimum 200,000	
	1% per quarter Collateral covered	
	Minimum 200,000	
Arrangement Fee - If Credit Facility	NIL for Cash, 1% for Security covered	
Confirmation charges	0.45% per quarter	
URA Stamp Duty	15,000	
20. Inward/Export letters of Credit		
Issuance commission- Clients	100,000	
Issuance Commission - banks	200,000	
LC Confirmation	0.3% of LC amount @ quarter	
Courier	As per agreement	
Settlement/Payment commission	0.25%	
Transfer LC charges	0.5% of LC amount @ quarter	
Arrangement Fees	N/A	
LC Negotiation	0.5% of LC amount @ quarter	
LC Negotiation Interest	NIL for agreed terms with the bank	
URA Stamp Duty	15,000	
21. Bid Bonds and Guarantees		
Application fees	NIL	
Amendment fees	100,000	
Cancellation fees	NIL	
Foreign guarantee against counter indemnity	0.3% per quarter, Min USD 50	
Letter of Comfort	25,000	
Nil for cash secured,		
1% Unsecured Bid Bonds & Security based, Min 150,000		
0.5% Cash secured,		
1% Unsecured Bid Bonds & Facility based Min 200,000		
Guarantee commission (% per quarter)	UGX 100,000	
	UGX 100,000	
	UGX 100,000	
	UGX 15,000	
URA Stamp duty - Bank Guarantees		
- Performance guarantees		
- Advance payment guarantees		
- Retention guarantees		
- Bid security, Bid bonds		
22. Documentary Collections Import/Export		
Handling fees 0.25% of the face Value Min	75,000	
Courier	USD 80	
Past due bills	50,000 per month	
Validation	15% for Uance Import Bills	
URA Stamp Duty		
23. Invoice Discounting		
Arrangement fees	2%	
24. LPO Financing		
Arrangement fees	2%	
Discount Interest	As per agreed terms with the bank	
25. Pre and Post Shipment Finance/Trade Loans		
Arrangement fees	2%	
Loan Interest	As per agreed terms with the bank	
26. Commodity Finance/Structured Trade Finance		
Arrangement fees	2%	
Application fees	NIL	
Minimum Commission fees	500,000	
Discount Interest	As per agreed terms with the bank	
Other Products i.e. LCs and Guarantees	As per tariff for each product	
27. Leasing (Finance Lease)		
Application fees	50,000	
Processing fees	2% (of amount financed)	
URA Stamp duty fees	15,000 to 1% (per document)	
Legal professional fee	125,000	
Insurance	15.5% p.a for UGX facilities USD facilities rate aligned to offering 1% (of amount financed)	
Option to purchase fees	Upon URA assessment	
Registration of lease agreements		
28. SMS/email Alerts		
Monthly transaction alert fee unlimited (tiered range)	N/A	
29. Treasury Bills/Bonds (Government Securities)		
Opening a Central Securities Depository (CSD) Account	Free	
Successful Bid application	20,000	
30. Internet Banking		
Hard token device	USD 30	
Replacement for lost or damaged token	USD 30	
Account Statement - PER EXPORT	500	
Faith Based Collections	N/A	
Internal Transfers to Own Account	2,000	
EFT(Domestic transfer to another bank)	5,000	
Real Time Gross Settlement (RTGS) EAPS - Outward, UGX 10,000 COMESA - Outward (REPS)	UGX 10,000	UGX 10,000
Bank to Wallet Transfers (Airtel and MTN)	Amount	
5,000-100,000	1,000	1,000
100,001-250,000	2,500	2,500
250,001-500,000	3,200	3,200
500,001-1,000,000	6,000	6,000
1,000,001-2,000,000	9,000	9,000
2,000,001-5,000,000	12,000	12,000
Telegraphic Transfer		
Outward transfers from UGX(SHA)	35,000	35,000
Outward transfers from FX(SHA)	USD 10 EUR 10 & GBP 10	USD 10 EUR 10 & GBP 10
Outward transfers from UGX(OUR)	UGX 35,000 plus USD 30, EUR 30, GBP 20, CNY 200, ZAR 200 plus	UGX 40,000 plus USD 30, EUR 30, GBP 20, CNY 200, ZAR 200
Outward transfers from FX(OUR)	USD 40, GBP 40, EUR 40	USD 40, GBP 40, EUR 40
Bill payments		
Tax/URA, National Water, School Fees, Umeme Yaka, Umeme Post Paid, Dstv, Govt, Startimes, Zuku & NSFF	1,500	1,500
Salary payments		
Within the Bank	2,000	2,000
Outgoing salaries by EFT	3,500	3,500
Fundraising	1,000	1,000
Airtime (Airtel and MTN)	1,000	1,000
Data (Airtel and MTN)	1,000	1,000
Voice (Airtel and MTN)	1,000	1,000
Card Transfers		
Card Services-Prepaid Card Loading from Account	2,500	2,500
Transfer From Card to Own Account Within Centenary Bank	2,500	2,500
Transfer From Card to Other Account Within Centenary Bank	2,500	2,500

FEES AND COMMISSION DETAILS	PERSONAL/ORDINARY	PLATINUM/EXECUTIVE BANKING
31. CenteMobile		
Balance Inquiry (on Mobile App, USSD, WhatsApp)	0	
Airtime purchase	300	
Bill Payments	1,650	
Wallet to Bank transfers	Free	
School fees payments	2,000	