TARIFF GUIDE EFFECTIVE AUGUST 2024.

Amounts are in Uganda Shillings unless otherwise stated



15,000

3,000

3,000

3,000

10,000

Free

2,500

USD 20

charges if any

charge if any

charges if any

Charges if any

UGX 25,000

UGX 50,000

Charges Actual

0.25% of amount, max

USD100, min USD10

UGX 100,000 + overseas

UGX 100,000 + overseas

UGX 100,000 + overseas

UGX 100,000 + overseas

1% + Correspondent Bank

Swift Charges UGX 75,000

50,000 + Correspondent

50,000 + Correspondent

0.05% of minimum USD 100

0.05% of minimum USD 200

0.05% of minimum USD 250

Ugx 200,000 or its Equivalent

100,000/= or 0.25% of

bank Charges actual

bank Charges actual

or its equivalent

or its equivalent

or its equivalent

DEPOSIT PRODUCTS		E-CHANNELS
GTSavers Account		GTBank MasterCard
Opening balance	Zero	ATM Card Issuance - Debit MC UGX ATM Card Issuance - Debit MC Platinum UGX
Minimum balance	Zero	ATM Card Issuance - Debit MC USD
Withdraw Charge (OTC)	zero	ATM Card Issuance - Depit MC OSD ATM Card Issuance - Prepaid MC
Interest Rate	3%	ATM Card Re-Issuance - Debit MC UGX
Debit MasterCard GTBank Mobile App	Charges are applicable Free Access	ATM Card Re-Issuance - Debit MC OGX
Monthly Service Fee	Zero	ATM Card Re-Issuance - Debit MC Platinum USD
GTSavers Plus Account	2010	ATM Card Re-Issuance - Prepaid MC
Opening balance	UGX 250,000	Monthly MC Maintenance Fee-Debit UGX Monthly MC Maintenance Fee-Debit Platinum UGX
Minimum balance	UGX 250,000	Monthly MC Maintenance Fee-Debit Platinum USD
Withdraws	2 per month	Monthly MC Maintenance Fee- Prepaid MC
Interest Rate	5%	Balance Inquiry
GTBank Mobile App	Free Access	Charge Back Fee- Debit UGX
GTTarget Account		Charge Back Fee- Debit Platinum UGX
Minimum Opening Balance	UGX 50,000	Charge Back Fee- Debit Platinum USD
Interest Rate	3 months 5%	Charge Back Fee- Prepaid UGX
	6 months 7%	ATM Transaction Fee (Debit UGX, Platinum & Prep
	12 months 8%	ATM Withdrawal - GTBank ATM
Only Uganda Shillings Account	h ee)	ATM Withdrawal - Domestic Non GTBank ATMs
GTSenior Account (Age-65Years and a	-	ATM Withdrawal - International
Opening balance	Zero	ATM Transaction Fee (Debit USD)
Minimum balance	Zero	ATM Withdrawal - GTBank ATM
Monthly Withdrawal Charges (OTC)	Zero	ATM Withdrawal - Domestic Non GTBank ATMs
Withdraws over the counter(OTC) Interest Rate	Unlimited	ATM Withdrawal - International
	3% per annum on average credit balance.	Online / web & POS Transaction
Debit Card	Free Debit Card	Online / web Transaction
	(Initial Deposit of UGX 20,000)	POS Transaction - Domestic
Smart Kids Save (SKS) Account 0-12ye	ars & SKS teens 13-18years	POS Transaction - International
Opening balance	Zero	GAPs
Minimum balance	Zero	Church App
Monthly service fee	Zero	GTSmart Pay Utilities Umeme Yaka
Withdraws over the counter(OTC)	Unlimited	Pay TV (DSTV, Startimes, GOTV)
Interest Rate	3% per annum	1 - 499
Operated by the parent on behalf of the child.		500 - 2500
GTCrea8 Student Account	-	2501 - 5000
Opening balance	Zero	5001 - 15000 15001 - 30000
Minimum balance	Zero	30001 - 45000
Monthly service fee Withdrawal charge OTC	Zero	45001 - 60000
Free Internet banking, email alerts	Zero	60001 - 125000
& USSD banking	(*237#)	125001 - 250000
Free monthly e-statements		250001 - 500000
GTSACCO Account		500001 - 1000000 1000001 - 2000000
Opening balance	UGX 100,000	2000001 - 3000000
Minimum balance	UGX 10,000	3000001 - 4000000
Search Fees	UGX 75,000	4000001 - 5000000
Interest	Upto 3%	GTBank Mobile Banking
Free 1st Withdraw book	•	Transfers to GTBank Accounts
Free Online statement		Transfers to MasterCard Prepaid Card
Free Accounting tool to track and perform trans	actions.	Transfers to other Banks in Uganda(RTGS only)
GTDigital Account		Transfers to other Banks in Uganda(EFT only)
Opening balance & Minimum balance	UGX 5,000	Utility Bill Payment - NWSC
Interest	3% per annum	Transfers - GTBank Account to Mobile Wallet
For only Ugandan Nationals 18Years and above		Transfers - Mobile Wallet to GTBank Account
All transactions to be online using digital channers		
Free Accounting tool to track and perform trans		SMS Notification
ATM Card is upon request.		SMS notification Charge
Business Banking (Personal and Busi	ness Accounts	CHARGES ON ACCOUNTS
		Minimum balance

UGX 200,000

		FUNDS TRANSFER
		RTGS – Outward
	20,000	RTGS – Inward
Х	100,000 USD 8	EFT –Outward
	20,000	EFT – Inward
	20,000	RTGS Amendment /funds call back
UGX	100,000	GTST (Receiving)
USD	USD 8	Salary Processing Fee
000	20,000	SWIFT Transfers
	2,500	Inward Telegraphic Transfer(TT)
n UGX	5,000	Tracer Charge
n USD	USD 1.3	Outward Transfers (USD) – (charge - SHA)
	0	
	300	Outward Transfers (USD) - (charge-OUR)
	55,000 55,000	
	USD 15	Outward transfers GBP
	55,000	
a & Pren:	aid Card)	Outward transfers EUR
n or rept	800	
Ms	5,000	Outward transfers GTST USD
	15,000	
		Outward Transfer KES
	5% of transaction amount	
Ms	USD 1.45	TRADE FINANCE
	USD 4.05	Letters of Credit (Charge per Quarter)
		Outward
	2.25%	LC Opening Commission
	FREE	
	3%	LC Payments and Settlement Commission
	Zero	LC Ammendments
	As per agreement	
	UGX 1000	Henered 10/ non-muester
	22	Usuance 1% per quarter
	44	
	67	Inward
	222	Inward LC/Guarantee (From Bank in Uganda
	333 444	to GTBank Customer)
	555	Inward LC/Guarantee (From Bank Outside
	777	Uganda to GTBank Customer)
	777	
	1,110 2,331	Inward LC/Guarantee (From Bank Outside Uganda to Non Customer/To other Banks)
	4,551	Oganda to Non Odstomen To other Danks)
	8,880	Inward LC/Guarantee (GTBank Uganda to
	8,880 8,880	to GTBank Customers)
	0,000	Inward LC Postage & Courier
	Zero	J J J J J J J J J J J J J J J J J J J
	1,000	
nly)	15,000	Bills Collection
y)	3,000	Inward Bills for Collection
	1,000	Outward Bills for Collection
t	1,000	Outward Bills for Collection
t	700 (Please note other telecom	
	charges apply	Guarantees (Charge per Quarter)
	100	Cash Covered
	NIL	Non Cash Covered
	Ranging UGX50,000-5,000,000	
	NIL	

	Invoice, Minimum 100,000 invoice value
Bills Collection	
Inward Bills for Collection	0.5% Minimum 50,000
Outward Bills for Collection	0.5% minimum 50,000 + Courier Charges
Guarantees (Charge per Quarter)	
Cash Covered	1% per quarter of amount minimum 75,000 per quarter + Swift charges of 75,000
Non Cash Covered	1.5% per quarter of amount, minimum 100,000 per quarter + Swift of 75,000
Audit Confirmation	
Local	25,000
Foreign	25,000
Banker's Opinion / Reference Letters / Visa Letters	
Local	40,000
Foreign + Swift	50,000
STANDING ORDERS / DIRECT DEBITS External Standing Order / Direct Debit Establishm	nent Fee 10,000
External Standing Order / Direct Debit Transaction	on/ 10,000
External Standing Order / Direct debit	10,000
Stop External Standing Order/Direct Debit Fee	10,000
External Standing Order / Direct Debit Cancellation	
Unpaid Standing Order / Direct Debit Instruction	25,000
LOANS	
Application Fee	
SME & Retail Banking	300,000 irrespective of amount
Corporate & Commercial Banking	500,000 irrespective of amount
Other Loan related charges	
Processing / Arrangement fees	2.50% of the loan amount
Early Retirement Fee	10% for prepayment fee
Management fee (Annual)	0.5% of out standing Loan Balance
Uncleared defects	1%, minimum of 100,000
Re-issuance of release letters	50,000
Security discharge	30,000
	,
Legal fees Loan Commission on yearly loan balance	0.85% of the loan amount Negotiable

Opening balance & Minimum balance	UGX 200,000
Search Fees	UGX 75,000 (Only companies)
Interest	3%
Free 1st Withdraw book	
No ledger fees	
Free stamped E-statement	
Upto 5 withdrawals per month.	
GTBusiness Account	
Opening balance & Minimum balance	UGX 50,000
Search Fees	UGX 75,000 (Only companies)
Monthly service fee	UGX 20,000
Charge below minumum balance	UGX 5,000
Access to online platform (GAPs)	,
Free stamped E-statement	
GTBusiness Standard Account	
Opening balance & Minimum balance	UGX 100,000
Fixed Monthly ledger Fee	UGX 50,000
Withdraw Charge OTC	UGX 2,500
Search Fee	UGX 75,000
Access to online platform (GAPs)	
Free stamped E-statement	
GTPersonal Account	
Opening balance & Minimum balance	UGX 20,000
Monthly service fee	UGX 10,000
Withdraw Charge OTC	UGX 2,500
Below minumum balance fee	UGX 5,000
Free 1st withdraw book	
Free stamped E-statement	
GTNGO Account	
Opening balance & Minimum balance	UGX 250,000
Search Fee	UGX 75,000
Monthly service charge	Zero
Free 1st withdraw book	2010
Free stamped E-statement	
Free access to online platforms (GAPs)	
GTSchool Account	
Opening balance	UGX 200,000
Minimum balance	Zero
Search Fee	UGX 75,000
Ledger fees	Zero
Free set up on GTSchool Collect	2010
Free online statement	
Free 1st Withdraw book	
GTEsteem Account	
Opening balance & Minimum balance	UGX 250,000
Monthly service Charge	Zero
Access to weekly account statements on email (l	Jpon request)
Access to online platforms (GAPs)	

GTMax (for both individual & Business)

Opening balance & Minimum balance

Business Savings accounts	100.000	
	100,000	
Monthly Service Fee		
Personal accounts	Ranging UGX2,500-15,000	
Business accounts	Ranging UGX20,000-50,000	
Personal Savings accounts	NIL	
Business Savings accounts	NIL	
Withdraw charge (OTC)		
Personal accounts	NIL	
Personal Savings accounts	NIL	
Business Accounts		
Below 5M	2,500	
5,000,001-100M	5,000	
1,000,000,001-200M	10,000	
Above 200M	Ranging 0.1%- Max 250,000	
Below Minimum balance penalty charge		
Personal accounts	NIL	
Business accounts	Ranging from UGX 5,000-30,000	
Personal Savings accounts	NIL	
Business Savings accounts	Ranging from UGX 5,000-30,000	
WITHDRAW BOOK/CHEQUE CHARGES		
Withdraw Book/Cheque Book returned unpaid by us for:		

Minimum balance

Personal accounts

Business accounts

Personal Savings an

withdraw book/cheque book returned unpaid by	us ior.
Technical Reasons	30,000
Financial Reasons	250,000
Withdraw book/Cheque book returned unpaid by other banks (Inward)	25,000
Withdraw Book/Cheque Charges (Per leaf, inclus	ive of Excise Duty)
UGX	1300
USD	0.4
EURO	0.3
GBP	0.3
Counter Withdraw /Cheque leaf	UGX 50,000 or its equivalent
Banker's Withdraw/Cheque leaf / Draft	
Banker's withdraw/ Cheque leaf	15,000
Banker's withdraw/Cheque leaf Stop Payment (With Indemnity)	25,000
Banker's withdraw/cheque leaf Cancellation (If withdraw book is produced)	25,000
Withdraw/Cheque Book Collection	
Withdraw/Cheque book Collection	Free
CASH DEPOSIT AND WITHDRAW	
Cash Deposit Charges	

Local Currency Cash Deposit	Free
Small Foreign Bills Deposit (\$ 20, its equivalent and below)	1% on amounts equivalent and below \$20, minimum \$5
Large Foreign Bills Deposit	0.35% on amounts equivalent and above \$10,000
Cash Withdrawals	
Large Foreign Bills Withdrawn	0.25% on amounts above \$50,000 or its equivalent
FOREIGN CURRENCY	
FOREIGN CURRENCY Foreign Draft Issuance – All Currencies	1%, Minimum 20,000
	1%, Minimum 20,000 20,000 +Foreign Bank Charges + Swift charges
Foreign Draft Issuance – All Currencies	20,000 +Foreign Bank

OTHER SERVICES

Company Search Fees	75,000
New Token Charge	30,000
Replacement of Token	45,000
School fees collection	2,000
Monthly account statement (0ne)	Free
Duplicate / Interim / Visa Statement	5,000 per page
Salary Payment per Entry - Manual	2,000
Retrieval of old document (1-5yrs)	100,000
Retrieval of CCTV recordings	100,000
Photocopy Charge per page	1,000
T-Bill/Bond investment commission	20,000
Business Accounts closure	25,000
Personal Accounts closure	10,000