

TARIFF GUIDE

Effective 10th June 2026



	DEPOSIT PRODUCTS																
	OPENING BALANCE					MINIMUM BALANCE					MONTHLY MANAGEMENT FEE				FREE WITHDRAWALS	INTEREST TO BE EARNED	BELOW MINIMUM BALANCE
	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP	KES	UGX	USD	EURO	GBP			
CURRENT ACCOUNTS																	
ZeroFlex Account	20,000					20,000					NIL				1 Free per quarter	N/A	
Summit Account	100,000	100	50	50	3,000	NIL					NIL				Free	N/A	
VSLA Account	50,000					NIL					NIL				4 free per year	N/A	
SACCO Account	50,000					NIL					NIL				1 free per month	N/A	
Investment Club Account	50,000	25	15	15	2,500	NIL					NIL				NIL	N/A	
Personal Current Account	25,000	50	50	50	5,000	25,000	25	15	15	2,500	3,000				N/A	N/A	
Business Current Account	50,000	50	30	30	5,000	50,000	50	30	30	5,000	5,000				N/A	N/A	
Salary Current Account	20,000					NIL					NIL				N/A	N/A	
Government Current Account	100,000					50,000					NIL				N/A	Up to 0.5% p.a. for balances of UGX 5,000,000 and above	
SAVINGS ACCOUNTS																	
Ordinary Savings Account	8,000					8,000					3,000					On Balances ≥ 10m	NIL
Diaspora Savings Account	35,000	10	10	10		35,000	10	10	10		NIL				N/A	On Balances ≥ 5m	NIL
Early Start Account	10,000					10,000					NIL				4 free per year	On Balances ≥ 0.2m	NIL
Pearl Save Account	50,000					50,000					NIL				1 free per quarter UGX 20,000 extra	On Balances ≥ 0.2m	NIL
Smart Woman Account	25,000					25,000					3,000				N/A	On Balances ≥ 0.2m	NIL
INVESTMENT ACCOUNTS																	
Fixed Deposit Account	1,000,000					1,000,000					NIL					Negotiable	N/A
Call Deposit Account	10,000,000					10,000,000					NIL					Negotiable	N/A

NOTE: Foreign currency amounts shall be subjected to their equivalent value in UGX

GENERAL SERVICES AND LOAN RELATED CHARGES							
DETAILS		CHARGES		DETAILS		CHARGES	
DEPOSIT CHARGES				Outgoing RTGS		UGX 10,000	
Over-the-counter Ugx		NIL		Outgoing EFT		UGX 3,000	
Over-the-counter Foreign Currency		≤ 5,000 USD deposits or equivalent in foreign currency – Free per day 0.35 % for > 5,000 USD deposits or equivalent in foreign currency.		BANK TO WALLET - AIRTEL			
				≤ UGX 5,000		UGX 1,700	
				UGX 5,001 - UGX 60,000		UGX 2,200	
				UGX 60,001 - UGX 125,000		UGX 2,400	
				UGX 125,001 - UGX 250,000		UGX 2,700	
				UGX 250,001 - UGX 500,000		UGX 3,000	
				UGX 500,001 - UGX 1,000,000		UGX 3,200	
				UGX 1,000,001- UGX 2,000,000		UGX 4,200	
				UGX 2,000,001- UGX 5,000,000		UGX 6,200	
CHEQUE BOOK				BANK TO WALLET - MTN			
Cheque Book		UGX 1,000 per leaf.		UGX 500 – 15,000		UGX 100	
Counter leaf(Ugx)		UGX 20,000		UGX 15,001 – 30,000		UGX 300	
Counter leaf(Fcy)		EUR/GBP 3,USD 5		UGX 30,001 – 60,000		UGX 500	
Cheque Clearing		NIL		UGX 60,001 – 125,000		UGX 1,000	
STOP PAYMENTS - INWARD				UGX 125,001 – 250,000		UGX 1,500	
Returned Cheques - Insufficient Funds		UGX 150,000		UGX 250,001 – 500,000		UGX 2,000	
Returned Cheques - Effects not cleared		UGX 50,000		UGX 500,001 – 1,000,000		UGX 2,500	
Returned Cheques - Technical Reasons		UGX 20,000		UGX 1,000,001 – 2,000,000		UGX 3,000	
STOP PAYMENTS - OUTWARD				UGX 2,000,001 – 5,000,000		UGX 4,000	
Returned Cheques - Insufficient Funds		NIL		AGENCY BANKING			
Returned Cheques - Effects not cleared		NIL		Balance Inquiry (POS)		UGX 500	
Returned Cheques - Technical Reasons		NIL		Mini Statement (POS)		UGX 500	
GENERAL SERVICES				TRANSACTION BANDS		WITHDRAW CHARGE	
E-statement to valid customers email		NIL		UGX 500-UGX 5,000		UGX 500	
Interim/Duplicate statement printed (per page)		UGX 5,000		UGX 5,001 - UGX 15,000		UGX 700	
Account closure charge		UGX 20,000		UGX 15,001- UGX 30,000		UGX 800	
ATM SERVICES				UGX 30,001 - UGX 45,000		UGX 1,000	
Initial ATM Card Issuance		UGX 15,000		UGX 45,001 - UGX 60,000		UGX 1,100	
ATM Card replacement(Lost/Damaged/Expired)		UGX 15,000		UGX 60,001 - UGX 125,000		UGX 1,300	
ATM Card replacement(Faulty)		NIL		UGX 125,001- UGX 250,000		UGX 2,000	
ATM cash deposit on Pearl Bank ATM		NIL		UGX 250,001- UGX 500,000		UGX 2,900	
ATM Cardless withdraw		UGX 2,000		UGX 500,001- UGX 1,000,000		UGX 3,750	
ATM cash withdrawal on Pearl Bank ATM		UGX 1,000		UGX 1,000,001- UGX 2,000,000		UGX 5,500	
Balance Inquiry at Pearl Bank ATM		UGX 500		UGX 2,000,001- UGX 4,000,000		UGX 10,000	
Mini statement at Pearl Bank ATM		UGX 500		UGX 4,000,001- UGX 5,000,000		UGX 12,500	
ATM cash withdrawal - Interswitch		UGX 3,500		UGX 5,000,001- UGX 20,000,000		N/A	
Interswitch ATM Balance Inquiry		UGX 1,000		AGENCY BANKING UTILITY PAYMENTS			
Interswitch ATM Mini statement		UGX 1,000		URA		UGX 2,000	
Union Pay Card ATM withdraw charge		UGX 10,000		NWSC		UGX 1,000	
Union Pay Card ATM Balance Inquiry		NIL		UEDCL		UGX 1,000	
Union Pay Card POS Purchase		NIL		School Fees		UGX 2,000	
OTHER SERVICES				LOAN RELATED CHARGES			
E-Statement to valid customers email		NIL		Personal Loan Application Fees		UGX 20,000 - UGX 50,000	
Interim/Duplicate Statement Printed per page		UGX 3,000 or FX Equivalent		Others Loan Application Fees		UGX 50,000 - UGX 100,000	
Account Closure Charge		UGX 20,000 or FX Equivalent		Loan Arrangement/Processing/ Licensing Fees(% of Loan)		1-9%	
Children's Savings Coin Bank		UGX 20,000		Annual Loan Monitoring Fee		UGX 50,000	
Certificate of Accounts		UGX 30,000		INTEREST CHARGES			
Certificate of Balance		UGX 50,000		Micro Business Loans		PLR + Up to 5% p.a.	
Audit Confirmation Report		UGX 50,000		SME Business Loans		PLR + Up to 4% p.a.	
Bankers Letter of Introduction		UGX 50,000		Micro Agriculture Loans		PLR + Up to 4% p.a.	
Company Search Fees		UGX 25,000 or FX Equivalent		SME Agriculture Loans		PLR + Up to 4% p.a.	
Group search Fees - SACCO VSLA & Investment Club		UGX 40,000 or FX Equivalent		Contract Financing		PLR + Up to 5% p.a.	
Letters of Adminstration Verification		UGX 40,000		Green Financing		PLR + Up to 3% p.a.	
Other Document Verification		UGX 40,000		Personal Loans		PLR +/- Up to 5% p.a.	
Retrieval of Vouchers/Camera/Footage upon request by customer		UGX 50,000		Asset Financing		PLR +/- Up to 4% p.a.	
SMS Alerts		NIL		Wash Loans		PLR +/- Up to 3% p.a.	
Account Reactivation		NIL		Other Loans		PLR +/- Up to 4% p.a.	
Dormancy on Account		UGX 10,000 or FX Equivalent		Community Banking Loans		PLR +/- Up to 4% p.a.	
Salary Handling		UGX 2,500 or FX Equivalent		Quick Loans		5% p.m	
Student Allowance handling		UGX 2,500		OTHER LOAN CHARGES			
OVER-THE-COUNTER UTILITY PAYMENTS				Restructuring Fees(% of Loan)		1-2%	
NWSC		NIL		Early Settlement Fees(% of Loan)		NIL	
UEDCL		UGX 1,000		Digital Loan setup fee		upto 10%	
OVER-THE-COUNTER COLLECTIONS				Penalty Fees		Up to 10% per month of amount overdue	
School Fees		UGX 2,000		CRB Card/Replacement		UGX 30,000	
URA Collection per deposit		UGX 2,000		CRB Inquiry /Report		UGX 8,000 -UGX 15,000	
NSSF		NIL		GUARANTEES			
LOCAL FUNDS TRANSFERS				Arrangement Fees(% of Value)		0.5% minimum UGX 100,000	
Inter-account transfers		UGX 2,000 or FX Equivalent		Comission		1% Per quarter min UGX 100,000	
Incoming EFT		UGX 4,000 or FX Equivalent		Amendment		UGX 50,000	
Outgoing EFT		UGX 5,000 or FX Equivalent		Bank Sealed Endorsement		UGX 50,000	
Incoming RTGS		UGX 3,500 or FX Equivalent		LETTERS OF CREDIT			
Outgoing RTGS		UGX 20,000 or FX Equivalent		Arrangement Fees		0.5% minimum UGX 100,000	
Draft Charge to Pearl Bank Customers		UGX 10,000 or FX Equivalent		Commission		0.75%(Cash Covered), 1% per qtr(Collateral Covered)	
Draft Cancellation/Repurchase		UGX 10,000 or FX Equivalent		Amendment		UGX 50,000	
Stop Payment		UGX 25,000 or FX Equivalent		SECURITY PERFORMANCE (MORTGAGE FEES)			
FOREIGN FUNDS TRANSFERS				≤ 200m		UGX 380,000	
Outward (TTs/Swift)(SHA)		USD15, GBP/EUR 12 or equivalent		200m-400m		UGX 1,000,000	
Outward (TTs/Swift)(OUR)		USD15, GBP/EUR 12 or equivalent (*Excludes Correspondent Bank Fees)		>400m-600m		UGX 1,500,000	
		USD/GBP/EUR 10 or equivalent		>600m-1bn		UGX 2,000,000	
Inward Foreign Transfers (TTs/Swift)		USD 25, GBP/EUR 15 or equivalent		>1bn-2bn		UGX 4,000,000	
Cancellation of Transfers		USD/GBP/EUR 10 or equivalent		>2bn		UGX 5,000,000	
Outward TTs amendments		USD/GBP/EUR 10 or equivalent		MONEY TRANSFER SERVICES REGION			
Outward TTs funds recalled		USD/GBP/EUR 10 or equivalent		FROM		TO	
Outward TTs any other investigations		USD/GBP/EUR 10 or equivalent		Uganda Domestic		-	
BANCASSURANCE PRODUCT RATES (Please note rate does not include Tax)				136,000		136,000	
MOTOR FOR BUSINESS		INDICATIVE RATE*		Rest of Africa		-	
Saloons, station wagon, pick-up (For commercial use)		5%		East Africa		-	
Saloons, station wagon, pick-up (For private use)		4%		ISC		-	
Lorries, prime movers, tractor heads, trailers, etc		6%				225,000	
Petrol/Gas/Chemical Tankers		7.5%				450,000	
All Other tankers		6%		China UAE UK US		5,400,000	
Buses-Vans/minibus/bus/ coach sitting 14 passengers and more-PSV		7.5%		Canada & Rest of World		-	
PMO/Coprorate and school buses		5%				225,000	
*Final rate will factor in number of vehicles, extent of cover required and car tracking and alarms						450,000	
BUSINESS COMBINED INSURANCE		INDICATIVE RATE*				850,000	
Business Combined to cover various business risks (property,equipment,business,liability risks)		Rate dependent on selection of risks covered				1,700,000	
RETAIL /INDIVIDUAL LIFE PRODUCTS		INDICATIVE RATE*				2,300,000	
Protection/Savings and investment plans		Rate depends on age, period on cover and premium payment plans				3,400,000	
STANDING ORDER PAYMENTS						5,400,000	
Standing order set up(within Pearl Bank)		UGX 2,000		CHIPPER CASH			
Standing orders within the bank		UGX 2,000		Direct to Account Credit		NIL	
Standing orders to other banks		UGX 5,000		DOCUMENTARY COLLECTIONS PROCESSING FEE			
Standing order cancellations		UGX 5,000		Export Handling/Collection		0.2% all in Min. USD 150 (Includes courier charges, SWIFT & Pearl Bank commission)	
Standing order - Unpaid		UGX 10,000		Import Handling/Collection		0.2% (Min UGX 150,000)	
Standing orders to SAYE and Early Start Accounts		UGX 2,000		Avalisation		0.5% per quarter (Min UGX 150,000)	
INTERNET AND MOBILE BANKING SERVICES				NOTE:			
Onboarding and Registration		NIL		The fees include 15% excise duty and they are automated.			
Balance Inquiry		NIL		All payments to non residents who derive any income from sources in Uganda will attract a withholding tax at a rate of 15% of the gross payment.			
Mini Statement		NIL		The bank reserves the right to change the tariff rate at any time and will duly notify customers of the changes through notices in the press, at our branches and ATMs or other optional medium.			
Airtime Purchase		UGX 300					
Utility Payments		UGX 1,000					