

KEY FACTS DOCUMENT – DEPOSITS

THIS KEY FACT DOCUMENT IS IMPORTANT TO YOU. IT SUMMARISES THE TRANSACTION YOU ARE CONSIDERING. PLEASE ONLY SIGN AFTER YOU HAVE READ, UNDERSTOOD AND AGREED TO THE CONTENT OF THIS DOCUMENT.

1. TYPE OF ACCOUNT SAVINGS ACCOUNT-EASY (UGX)

2. AIMS AND BENEFITS No limit on number of withdrawals, No notice required when withdrawing money.

3. TERMS AND CONDITIONS

a)	Interest to be earned: 0% per annum	The interest rate is: Fixed <input type="radio"/> Variable <input type="radio"/> Tiered <input type="radio"/>
b)	Duration: Unlimited	End date: Open
c)	Account opening balance in UGX	UGX 20,000
d)	Minimum Balance in UGX	UGX 10,000

4. FEES, CHARGES AND PENALTIES

Description of standard fees		Amount in UGX		
a)	Withdrawal fees :Over the counter (teller) :ATM withdrawals :Bulk Cash Withdrawal (UGX 20M and above)	UGX 10,000 below 5M, UGX, 4,000 above 5M UGX 1,000 per withdraw 0.15% of the amount, Max 50,000		
b)	Account statements: 1 st issue per quarter is free of charge	As per the Tariff Guide		
c)	ATM balance inquiry	300		
d)	Interim, duplicate statements	2,500 UGX		
Potential additional fees/charges				
j)	Account closure fees	20,000 UGX		
k)	Customized statement	5,000 per page and a minimum of 20,000		
l)	Standing orders within other banks	2,500 UGX		
	Standing orders to other banks	20,000 UGX		
j)	Mobile banking Bank to Wallet transfer to Telecom mobile money (MTN, AIRTEL)	UGX 5,000 - 30,000 =UGX 500 UGX30,001 - 60,000 =UGX 1,000 UGX 60,001 - 125,000 =UGX 1,000 UGX 125,001 - 250,000=UGX 1,500 UGX 250,001 - 500,000=UGX 2,000 UGX 500,001 - 1,000,000=UGX 2,500 UGX 1,000,001-2,000,000=UGX 3,000 UGX 2,000,001-5,000,000=UGX 5,000		
k)	Master card Prepaid card : Loading Fee	UGX 2%	MIN 1,000	MAX 20,000
l)	Standard: Card Issuance/Replacement/ Stolen/Lost / Damaged	20,000 UGX		
m)	International Transactions	5%		
n)	Online/E-Commerce	2.5%		
o)	Annual Card fees – Standard	30,000 UGX		
p)	POS Purchase	Free		
q)	Cash Advance	2.5%		

Depending on how you use the account, you may be charged any of the fees above, which will be directly deducted from your account. **NOTE** that while the common fees, charges and penalties are listed in the table above, there may be other fees, charges and penalties – you can find information on these in our **TARRIF GUIDE** available in our branches and website.

5. RISKS

- a) If your balance falls below the minimum balance allowed, you will have to pay penalty charges.
 b) n/a c) n/a

6. FURTHER POINTS TO CONSIDER

How to deposit money into your account: You can pay money into your account in any of the following ways: over the counter and through electronic transfers directly onto your account.

How to take money out of your account: You can take money out of your account in any of the following ways: over the counter and through electronics transfers directly off your account.

Inactivity/dormancy: After 24 months of inactivity, an account will be considered dormant. You will need to fill in a reactivation form to reactivate your account and a fee will apply.

Deposit protection: Your deposits are insured up to UGX 10 million by the Uganda Deposit Protection Fund. Please ask our staff for further details.

Tax implications: The current withholding tax / excise duty will be debited from your account.

Account closure: You may close your account at any time. To close your account you will fill in an account closure form at the nearest branch .However for a faster process you are requested to do the same at the branch where you opened your account from. If you close your account, there will be a charge for doing so and the account will be closed after 01 day. If it is a fixed deposit account, early termination may result in losing interest accrued.

How to complain: If you are dissatisfied with our services, we welcome you to communicate this to us to address the concern. We will acknowledge receipt of your complaint, investigate and give you an answer within two weeks maximum.

Future communications: It is important for us to be able to communicate with you. Below, please tick at least two preferred means of communication and provide details (and update us in case of any changes):

Mobile Phone <input type="checkbox"/>	Email <input type="checkbox"/>	Post <input type="checkbox"/>	Over the counter <input type="checkbox"/>	Other <input type="checkbox"/>
1	Postal address			
2	Telephone contact			
3	Email address			

SignatureDate
Name Date
	Relationship officer	client

Where can I find out more? If you want more information on this deposit product or terms used in this KFD please contact us on +256(0)417803000 or visit our website at www.housingfinance.co.ug.

“.....Customer deposits are protected by the deposit protection Fund of Uganda”